

**The Influence of Culture on the Business Growth Ambitions of Married
Women Entrepreneurs in Kaduna State, Nigeria.**

By

Himi Comfort Gideon

September 2025

**A thesis submitted in partial fulfilment of the requirements of Nottingham
Trent University for the degree of Doctor of Philosophy**

Copyright statement

I, Himi Comfort Gideon, confirm that this thesis is my original work and intellectual property, and that all sources used have been duly acknowledged. Any contributions from other scholars or external sources have been explicitly cited and referenced in accordance with Nottingham Trent University's academic integrity guidelines. I declare that this thesis has not been previously submitted, either in part or whole, for any degree or academic award at any university or institution of learning. You may copy up to 5% of this work for private study, or personal, non-commercial research. Any re-use of the information contained within this document should be fully referenced, quoting the author, title, university, degree level and pagination. Queries or requests for any other use, or if a more substantial copy is required, should be directed to the author.

Acknowledgement

I would like to thank God Almighty for His help throughout this study and for the grace that enabled me to complete it. I am deeply grateful for His unending love and return all glory to Him.

To my wonderful supervisors, Professor Piers Thompson, Dr Maria De Avillez, and Dr Yuxi Zhao, thank you for being my second eyes on this journey. Your invaluable support, insights, guidance, and encouragement have significantly shaped my thinking and this thesis. I could not have done this without your support and understanding, and I dare say I had the best supervisory team. I am particularly grateful for the time and effort you invested, despite your demanding schedules, in reading drafts of my work and providing constructive feedback to improve its quality. A heartfelt thank you also goes to my independent assessor, Dr Juliana Siwale. Your expertise and constructive criticisms, in collaboration with my supervisors, have greatly enhanced my research and strengthened the final outcome. I am truly grateful.

To my irreplaceable and incredible parents, Hon. Justice Gideon and Mrs Gloria Kurada, thank you for providing the foundation for a good education and opportunity, which has paved the way for me to achieve a PhD. Words cannot fully express my appreciation for your immeasurable support, unconditional love, unwavering guidance, sacrifices, and ceaseless prayers. I would choose you both again in any lifetime. May God bless you abundantly. To my wonderful and amiable parents-in-law, Mr Ibrahim and Mrs Hadiza Zom, I am sincerely grateful for your immense support, love, encouragement, and prayers, all of which contributed significantly to the success of this journey. I feel truly blessed to have you in my life. May God continue to bless you abundantly.

To my spiritual parents, Pastor Vincent and Pastor Ann Ibikunle, Pastor Dan and Mrs Mary Adejo, Reverend and Mrs Ezekiel Bulus, Pastor and Mrs Segun Ibrahim Olabiyi, and other ministers of the faith who have upheld me in prayer and supported me throughout this journey, thank you. May God bless you all.

To my amazing siblings, Shizah, Rishiku, and Tsinum, thank you for your support, encouragement, love, and prayers throughout this journey. Thank you for always being there. I am truly grateful to be surrounded by such a strong and loving family, and I appreciate the unique contributions each of you made to this journey. To my dear siblings-in-law: Faith, Hannatu, Leah, Jerry, Kariq, and Karam, thank you for your prayers, encouragement and

support throughout this journey. A special thank you to Faith- I will never forget your kindness and help. Thank you also to my aunties, Vicky and Veronica, for your love and support.

To my dear friends- Daminabo Pokubo, Sursum and Emmanuel Buba, Lydia and Tope Okubote, Femi and Dami Omodara, Akin and Ayo Adejoro, Nana Wilson, and Njideka Ogbodo, thank you for your unique support, encouragement and prayers throughout this journey. A special thank you to Henry Elochukwu for proof-reading my work, providing constructive feedback, engaging in meaningful conversations about my thesis, and supporting me in numerous ways along the way. I am truly grateful to have you in my corner.

Finally, my deepest appreciation goes to my beloved, wonderful husband, my support system, and best friend, Alhamdu Ibrahim Zom, and to our precious son, Ian Gidok Zom. Thank you for walking this journey with me, through the rough and exciting times, holding my hand in prayer and constantly encouraging me. To Alhamdu, thank you for believing in me, supporting my goals in numerous ways, and helping me to achieve greater success. Your help with proof-reading my thesis and engaging in thoughtful discussions was invaluable to me. You will always be my crown. To Ian, thank you for making this journey a rollercoaster of joy and laughter; I would not have wished for it any other way. You both are my world, and I love you dearly.

I dedicate this study to my parents, husband and son.

Abstract

Business Growth Ambitions (BGAs) are an essential driver of entrepreneurial success for women entrepreneurs, yet existing studies predominantly examine realised business growth rather than the ambition to grow. This study shifts the discourse by examining how cultural and institutional contexts uniquely shape BGAs of Married Women Entrepreneurs (MWEs) in Kaduna State, Nigeria. While marriage significantly structures gender dynamics, autonomy, and access to resources, its influence on MWEs' BGAs remains underexplored, particularly in Northern Nigeria where patriarchal norms are deeply embedded.

This study investigates how cultural factors including traditional gender roles, motherhood, spousal approval, and religious beliefs influence MWEs' BGAs. It also explores the adaptive strategies MWEs use to navigate these constraints, and the role of external support mechanisms. Employing a mixed methods approach, the study utilises the 5Ms Framework (Brush et al., 2009), alongside New Institutional Theory and Hofstede's Cultural Dimensions Schema, to examine the intersection of culture, marriage, and BGAs. Quantitative data from 280 MWEs highlight barriers such as limited capital, lack of spousal support, and restricted access to opportunities. Qualitative insights from 20 MWEs reveal cultural constraints including limited mobility, prioritisation of family over business, and diminished decision-making autonomy, further intensified by religious beliefs, particularly in conservative regions.

Contrary to literature that frames patriarchal norms as universally disempowering, this study finds that economic realities are reshaping dynamics, as some men rely on their wives' earnings, enabling MWEs greater autonomy. Yet, cultural expectations drive MWEs to still divert business resources to family needs. Cultural factors can act as enablers, when MWEs receive spousal and familial support, and evolving societal mindsets offer new entrepreneurial opportunities. An emergent theme is the significance of a proactive, self-sufficient mindset, with MWEs displaying resilience through strategic adaptations such as spousal negotiation, operating businesses within safe spaces, utilising family support, and technology adoption.

Interviews with policymakers reveal a policy focus on startups and agriculture, neglecting MWEs in growth stages or other sectors. This misalignment between policy implementation and MWEs' needs highlights the need for gender-sensitive policies and interventions. Churches provide funding and training, yet similar support is lacking in Mosques, disadvantaging Muslim MWEs. Therefore, this study recommends that policymakers should engage husbands and religious leaders to promote support for MWEs.

The study contributes to gendered entrepreneurship literature by challenging the assumptions that generalises women entrepreneurs' experiences in non-Western contexts. It contributes to theory by expanding the 5Ms framework to 7Ms, integrating **Marriage** and **Mindset** as distinct factors shaping the BGAs of MWEs. The research calls for policies that go beyond startups and engage with religious and male stakeholders to build inclusive entrepreneurial ecosystems, supporting sustainable development goals in culturally restrictive environments.

Key words: Married Women Entrepreneurs (MWEs), Business Growth Ambitions (BGAs), Cultural Influences, Adaptive Strategies, Support Mechanisms, Kaduna State, Nigeria.

List of Publications

Conference proceeding extracted from this paper

Gideon, H.C., Thompson, P., De Avillez, M.M, and Zhao, Y., 2024. Exploring the Relationship between Cultural Context and Business Growth Aspirations of Married Women Entrepreneurs in Nigeria. In: *BAM2024 Conference Proceedings*. London: British Academy of Management

Research Article extracted from the thesis – (Under review)

Gideon, H.C., De Avillez, M.M., Thompson, P., and Zhao, Y. Cultural Factors Impacting the Business Growth Aspirations of Married Women Entrepreneurs in Nigeria. Manuscript submitted to the International Journal of Entrepreneurial Behaviour and Research.

Table of Contents

Copyright statement.....	2
Acknowledgement	3
Abstract	5
List of Publications.....	6
Chapter one: Introduction	17
1.1 Background of the study.....	18
1.2 Overview of the Research Context: Nigeria and the Case of Kaduna.	20
1.3 Statement of the problem and Research Significance.....	23
1.4 Research Objectives and Research Questions	25
1.5 Scope and Analysis Approach of the study.....	26
1.6 Structure of the Thesis	27
1.7 Chapter summary	31
Chapter Two: Literature Review	32
2.1 Definition of Key Concepts (Entrepreneurship, Business Growth/Ambition and Culture).....	32
2.1.1 Meaning of Entrepreneurship/an Entrepreneur/women entrepreneurs.	33
2.1.2 Meaning of Business Growth and Business Growth Ambitions	34
2.1.3 Definitions of Culture from diverse perspectives and for this study	37
2.2 Female entrepreneurship: The Experiences of Women entrepreneurs.....	39
2.3 Factors Influencing the Business Growth and Entrepreneurial Ambitions of Women Entrepreneurs	42
2.3.1 Limited Access to finance and resources on women entrepreneurs' BGAs	45
2.3.2 Personal Attributes (Resilience, Commitment, Motivation, and Training) and Growth-oriented Entrepreneurial mindset.....	47
2.4. Measures and Influence of Culture on Women Entrepreneurs' BGAs	49
2.4.1 The Impact of Religion on MWEs' Experiences and BGAs.....	52
2.4.2 Gender roles and Family Responsibilities Impacting Women Entrepreneurs	54
2.5 Conceptual Framework.....	55
2.6 Chapter Conclusion	59
Chapter Three: Theoretical Underpinning for the Study	60
3.1 Contextualising the 5Ms Framework	60
3.2 How New Institutional Theory Complements the study	66
3.3 Hofstede's (2010; 1980) Six Cultural Dimensions Schema	69
3.4 Integration of Theories Adopted and Justification	69

3.5 Chapter Conclusion	72
Chapter 4: Research Design and Methodology	73
4.1 Research Objectives and Research Questions	73
4.2 Philosophical underpinning: Pragmatism	74
4.3 Research Approach: Abductive Reasoning.....	75
4.4 Strategy: Sequential Explanatory Design and Rationale	75
4.5 Methodological choice: Mixed methods	76
4.5.1 Quantitative method: Survey	76
4.5.2 Qualitative method: Interviews	76
4.5.3 Justification for Mixed Methods	77
4.6 Sampling and Participant selection.....	77
4.6.1 Sampling Techniques	77
4.6.2 Participant Selection	78
4.7 Data Collection	78
4.7.1 Quantitative data collection: Survey	78
4.7.2 Qualitative data collection: Semi-structured Interviews.....	79
4.8 Hypotheses Development	81
4.9 Data Analysis Techniques.....	82
4.9.1 Quantitative Data Analysis.....	83
4.9.2 Qualitative Data Analysis.....	84
4.10 Methodological Approach to Analysis Using Hofstede's Six Cultural Dimensions..	89
4.11 Ethical Considerations	90
4.11.1 Informed Consent and Voluntary Participation	91
4.11.2 Confidentiality and Anonymity	91
4.12. Ensuring Research Rigour	92
4.13 Researcher Positionality and Reflexivity.....	92
4.14 Chapter Summary	94
Chapter Five: Quantitative Data Analysis- Presentation of findings	95
5.1 Chapter Introduction	95
5.2 Demographic Characteristics and Business Information.	95
5.2.1. Demographic Characteristics of Participants	95
5.2.2 Business Characteristics of Participants.....	97
5.3 Motivations for Business Growth Among MWEs and the Business Growth Indicators	100

5.4 Cultural Factors Affecting the BGAs of MWEs in Kaduna (RQ1)	102
5.4.1 Requirement for Husband's Approval	102
5.4.2 Factors that have increased barriers to BGAs due to prevailing culture and the BGI	104
5.4.3 Major challenges affecting MWEs' BGAs	111
5.4.4 Factors that have positively impacted MWEs' BGAs	115
5.4.5 Major Business Funding Sources for MWEs	120
5.4.6 Strategies MWEs adopt to work around challenges	126
5.7 Chapter Conclusion	137
Chapter Six: Qualitative Data Analysis- Married Women Entrepreneurs' Interviews	138
6.1 Quantitative Findings explored in Qualitative Data	138
6.2 Understanding Business Growth from MWEs' Perspectives in Kaduna: Contextualising BGAs	139
6.2.1 Comparison of MWEs' Perceptions of Business Growth with UNCTAD's Measures of Growth	144
6.3 Theme 1: Cultural Factors Influencing the BGAs of MWEs (RQ1)	146
6.3.3 Religious Influences and Regional Variation	155
6.3.4 Cultural Dimensions: PDI, Masculinity and Collectivism	159
6.3.5 Evolving Societal Mindset and Positive Influence of Culture on MWEs	165
6.4 Other Societal, Economic and Market Challenges Impacting MWEs' BGAs	166
6.5 Theme 2: Strategies MWEs adopt to accommodate Cultural Influences	176
6.5.1 Negotiating cultural expectations and operating within safe spaces	176
6.5.2 Leveraging Social and Community Networks: Family, Friends and Community	178
6.5.3 Leveraging Technology and Networking as Strategy	181
6.5.4 Growth-Oriented Entrepreneurial Mindset: Resilience, Determination, Consistency and Discipline	182
6.6 Theme 3: Support Mechanisms and Initiatives Impacting MWEs' BGAs	188
6.6.1 Financial Alternatives Available to MWEs	188
6.6.2 Organisational and Institutional Support Mechanisms	191
6.6.3 Individual and Group Support Initiatives	194
6.7 Chapter Conclusion	197
Chapter Seven: Qualitative Data Analysis- Policymakers' Perspectives	198
7.1 The role of PMs in small business development and women's entrepreneurship	200

7.2 Specific PMs' Support for MWEs	202
7.3 Challenges and Limitations of Support Programs/Initiatives and MWEs' Participation	207
7.4 PMs' Measures to Enhance Effectiveness and Inclusivity of Support to MWEs	215
7.5 Chapter Conclusion	221
Chapter Eight: Discussion of Findings	222
8.1 How Culture Influences the BGAs of MWEs (RQ1)	222
8.2 How MWEs adopt strategies to accommodate cultural influences (RQ2)	229
8.3 The Extent External Support Mechanisms impact the BGAs of MWEs in Kaduna (RQ3)	235
8.4 Updated Conceptual Framework	241
Chapter Nine: Conclusion, Research Contributions, Implications and Future Research .	243
9.1 Theoretical, Empirical and Methodological Contributions to Knowledge	243
9.2 Implications of this study	246
9.2.1 Theoretical Implications of the Study	246
9.2.2 Implications for Practice- MWEs	248
9.2.3 Implications to Policy	249
9.3 Limitations of the Study and Recommendations for Future Research	253
References	256
Appendix 1: Questionnaire	285
Appendix 2: Participant Information Sheet- MWEs	290
Appendix 3: Consent Form- MWEs	293
Appendix 4: Participant Information Sheet- PMs	295
Appendix 5: Consent Form- PMs	298
Appendix 6: Interview Guide- MWEs	300
Appendix 7: Interview Guide- PMs	302
Appendix 8: Ethics Application Process	303
Appendix 9: Ethical Approval – Favourable Opinion	304
Appendix 10: An Overview of NVivo Themes and Codes Generated From MWEs' Interviews	305
Appendix 11: NVivo Themes and Codes Generated From PMs' Interviews	305
Appendix 12: Compiled Participants' responses on cultural factors influencing their BGAs- Gender Dynamics in Marriage and the Society (Aspect of Gender roles, Motherhood/Childcare, Requirement for Spousal Approval, Restricted Mobility and	

Business Interaction, and Restriction for the Hausa and Hausa Fulani Muslim Women)	306
Appendix 13: Compiled Participants' responses on cultural factors influencing their BGAs- (Cont'd- Gender Dynamics in Marriage and the Society (Aspect of Motherhood/Childcare constraints, Spousal and Grown Children Support)	310
Appendix 14: Compilation of Participants' responses on cultural factors influencing their BGAs- The Role of Religion and Religious beliefs influencing MWEs' BGAs .	313
Appendix 15: Compilation of Participants' responses on cultural factors influencing their BGAs- Cultural Dimensions: Collectivism Dimension	315
Appendix 16: Compilation of Participants' responses on cultural factors influencing their BGAs- Masculinity Dimension and Conservative culture.....	316
Appendix 17: Compilation of Participants' responses on cultural factors influencing their BGAs- PDI in Marriage and the Society	317
Appendix 18 : Compilation of Participants' responses on Financial Constraints impacting their BGAs.....	318
Appendix 19: Compilation of Participants' responses on Economic factors influencing their BGAs.	320
Appendix 20: Compilation of Participants' responses on societal and institutional factors influencing their BGAs.	321
Appendix 21: Compilation of Participants' responses on strategies they adopt to navigate cultural challenges (All strategies presented except utilising support from family & friends, which is provided in Appendix 22 below)	323
Appendix 22: Compilation of Participants' responses on strategies they employ- Utilising support from family & friends	327
Appendix 23: Compilation of Participants' responses on external support mechanisms influencing their BGAs- Peer to Peer Contribution as strategy, Financial alternatives- Family financial support, Loans from Banks, Loans from Cooperative Societies.	328
Appendix 24: Compilation of Participants' responses on awareness of external support mechanisms impacting their BGAs- Government, Religious Organisations, Private Organisations or NGOs, Women's Group, Individuals.....	330
Appendix 25: Participants' Business Growth Indicators and Definition of Growth	332
Appendix 26: Compilation of Participants' responses on market factors influencing their BGAs.	333
Appendix 28: Participants' Responses on Evolving Societal Mindset	336

Appendix 29: Compilation of Policymakers' Responses on Their Role and Relationship with Women's Entrepreneurship and Specific Support PM's Provide to Women Entrepreneurs.....	337
Appendix 30: Compilation of Policymakers' Responses on Challenges and limitations of support programs and MWEs' participation, and PMs' Measures to Enhance Effectiveness of Support to MWEs.	340
Appendix 31: BGIs codes	346
Appendix 32: Codes for cultural factors influencing MWEs' BGAs- Cultural norms and expectations	347
Appendix 33: Codes for cultural factors influencing MWEs' BGAs- Cultural norms and expectations- Cont'd.....	348
Appendix 34: Codes for cultural factors influencing MWEs' BGAs- Values, Beliefs and Traditions	348
Appendix 35: Codes for cultural factors influencing MWEs' BGAs- Cultural Dimensions	350
Appendix 36: Codes for socio-economic and market factors influencing MWEs' BGAs.....	351
Appendix 37: Codes for socio-economic and market factors influencing MWEs' BGAs- Cont'd	352
Appendix 38: NVivo Codes for Adaptive Strategies MWEs Adopt	353
Appendix 39: Codes for external support mechanisms impacting MWEs' BGAs .	353
Appendix 40: Codes for external support mechanisms impacting MWEs' BGAs- Cont'd	355
Appendix 41: NVivo- PM's Role in small business development and Importance of women in policy enforcement/politics	355
Appendix 42: PMs' specific support to MWEs	356
Appendix 43: Challenges and limitations of PMs' support.....	357
Appendix 44: PMs' measures for effectiveness and inclusivity of support initiatives	357
Appendix 45: Challenges, Approaches and Outcomes from Qualitative Data collection processes	358
Appendix 46: Links Between Data Collection Questions and Relevant Literature	359
Appendix 47: Summary of Primary Codes from participants, Themes and alignment with Theoretical Framework	363

Appendix 48: Summary of Primary codes from participants, Themes and Measure of Culture: Hofstede's (2010; 1980) Six Cultural Dimensions	366
--	-----

List of Tables

Table 3.1: Integration of Theories for the study.....	71
Table 4.1: Overview of Interview Data.....	81
Table 4.2: Categories of Interview codes and alignment with study's themes.....	88
Table 4.3: Categories of Interview codes and alignment with study's themes (Cont'd)..	89
Table 5.1: Demographic characteristics of respondents.....	96
Table 5.2: Business Information of respondents.....	98
Table 5.3: Crosstabulation of MWEs' Age and Years of Marriage with Husband's Approval.....	103
Table 5.4: Correlation of Growth indicators and factors that have increased barriers to growth due to prevailing culture.....	106
Table 5.5: Correlation of Religious Influences on MWEs' BGAs and Growth Indicators.....	108
Table 5.6 Regression Analysis: MWE's growth indicators and factors negatively impacting BGAs.....	109
Table 5. 7 Regression Analysis: Major challenges affecting MWEs' BGAs and Growth Indicators.....	113
Table 5.8 Regression Analysis: Growth Indicators vs Factors positively impacting MWEs' BGAs.....	117
Table 5.9: Correlation of Business Growth Indicators and Major Business Funding Sources.....	122
Table 5.10: MWEs' Major Funding sources vs Growth Indicators.....	123
Table 5.11: Correlation of Major Challenges affecting MWEs' BGAs and Strategies they employ to navigate constraints.....	128
Table 5.12 Regression analysis: Strategies MWEs employ to accommodate cultural influences (models 1-5) and major challenges affecting MWEs' BGAs.....	130
Table 5.13 Regression Analysis: Major Funding Sources vs Strategy to Accommodate cultural influences.....	133
Table 5.14: Summary of Hypotheses, Research Question Link, and Support from Findings.....	136
Table 6.1: Quantitative data findings and themes explored in interviews.....	139
Table 6.2: BGIs and variables used by MWEs to define business growth.....	140

Table 7.1: Qualitative Data Template for PMs.....	199
---	-----

List of Figures

Figure 1.1: Map of Nigeria.....	22
Figure 1.2: Map of Kaduna State.....	22
Figure 1.3: Structure of the thesis.....	30
Figure 2.1: A conceptual framework of interconnectedness of culture and its influence on female entrepreneurs in Nigeria.....	58
Figure 3.1: Women’s Entrepreneurship “5M” Framework.....	64
Figure 3.2: 7Ms Framework, Adapted from Brush et al. (2009).....	65
Figure 3.3 New Institutional Theory- Adapted from Peng et al., 2008.....	68
Figure 4.1: Business Growth Indicators (BGIs).....	84
Figure 4.2: Sample of Manual organising and coding process.....	85
Figure 4.3: Mind map of coded MWEs’ responses.....	86
Figure 4.4: Mind map of coded PMs’ responses.....	87
Figure 5.1: Motivation for MWEs’ Business Growth Ambitions.....	100
Figure 5.2: MWEs’ Business Growth Indicators.....	101
Figure 5.3: MWEs’ Requirement for Spousal Approval.....	103
Figure 5.4: Factors that have increased barriers to growth due to prevailing culture.....	105
Figure 5.5: Major challenges affecting MWEs’ BGAs.....	112
Figure 5.6 Factors that have positively impacted MWEs’ BGAs.....	116
Figure 5.7: MWEs’ Business Funding Sources.....	120
Figure 5.8 Strategies MWEs adapt to navigate challenges.....	126
Figure 6.1: Other Socio-Economic Challenges Impacting MWEs’ BGAs.....	174
Figure 8.1: Updated Conceptual Framework.....	242

Chapter one: Introduction

This chapter provides an overview of the study, establishing its focus and rationale to explore how culture influences the Business Growth Ambitions (BGAs) of Married Women Entrepreneurs (MWEs) in Kaduna State, Nigeria. Across Africa, women entrepreneurs are driving economic transformation, though their success is shaped by varying cultural, social, economic, and political contexts (Simba et al., 2024; Ojong et al., 2021). In many developing countries, this shift toward entrepreneurship reflects women's efforts to challenge and overcome male-dominated structures (Stephen et al., 2019).

Entrepreneurship plays a vital role in national development, particularly following the launch of the Sustainable Development Goals (SDGs) in 2015, aimed at addressing global development disparities (Olubiyi et al., 2022; Ge et al., 2022). Women entrepreneurs, particularly in Africa contribute significantly to goals such as poverty alleviation (SDG1), zero hunger (SDG2), gender equality (SDG5) and decent work and economic growth (SDG8), yet remain underrepresented in academic research compared to men (Ujah, 2023; Olubiyi et al., 2022; de Bruin et al., 2006). This persistent gender gap limits a comprehensive understanding of women entrepreneurs' unique challenges and growth trajectories, especially for MWEs, who face additional cultural and societal constraints (Anambane and Adom, 2018; Basaffar et al., 2018).

In Sub-Saharan Africa (SSA), women often face more cultural demands than men (Adom and Anambane, 2020; Baughn et al., 2006). While all women entrepreneurs may experience gender-based issues such as discrimination and limited access to finance and resources, MWEs also contend with expectations around spousal approval, domestic responsibilities, and religious obligations (Muhammad et al., 2023; Basaffar et al., 2018). In patriarchal societies like Nigeria, marriage amplifies these constraints, affecting MWEs' decision-making, time allocation and mobility (Brush et al., 2019; Bullough et al., 2022; Johnstone et al., 2011). Cultural expectations and marital obligations further reinforce women's subordination and limitations compared to their unmarried counterparts or married men, (Anambane and Adom, 2018; Basaffar et al., 2018), causing MWEs to face double subordination from both natal and marital families, and affecting their business growth (Jaim, 2021).

Despite these challenges, MWEs play a crucial role as primary income earners in many Nigerian Households (Akanle et al., 2018), contributing to family welfare and broader economic development (Muo et al., 2023; Strawser et al., 2021). Yet, their entrepreneurial

growth is restricted by intersecting restrictive norms, marital obligations, and institutional barriers (Onoshakpor et al., 2024). This is especially pronounced in Northern Nigeria, such as Kaduna State, where conservative cultural and religious practices further hinder MWEs' BGAs, as elaborated in Section 1.2.

Given these challenges, there is a need for targeted research to explore how cultural, marital, and religious dynamics uniquely impact MWEs' BGAs. This study responds to calls for deeper research into the specific barriers women entrepreneurs face in realising their growth potential (Ogundana et al., 2022; Strawser et al., 2021). It aims to provide a nuanced understanding of MWEs' experiences in Kaduna State, offering insights that can inform inclusive policies and targeted interventions.

The next section (Section 1.1) provides the background to the study, highlighting the relationship between culture and women entrepreneurship in developing countries, and more specifically, Nigeria. Next, an overview of the research setting, Nigeria and specifically Kaduna, is presented, to contextualise the study (Section 1.2). This is followed by an outline of the research problem, stating the gaps the study aims to address and the significance of the study (Section 1.3). Subsequently, Section 1.4 presents the research aim, research objectives, and research questions, to define the research focus and scope. Furthermore, this chapter outlines the study's contribution to the current body of knowledge and its practical implications.

1.1 Background of the study

Globalisation has increased the need for inclusive and sustainable development (UNCTAD, 2018; Bullough et al., 2022). As such, entrepreneurship is widely recognised as a major driver of such development, particularly in job creation, poverty reduction and overall economic growth (Marlow, 2020; Huggins and Thompson, 2016; Bulanova et al., 2016). Women's entrepreneurship has gained increasing global attention, especially in developing countries contexts where women contribute significantly to the SDGs (Thomas, 2024; Ogundana et al., 2023).

While entrepreneurship is often viewed as a pathway to liberation, autonomy, and authority (Alkhaled and Berglund, 2018), many women in developing countries operate subsistence-level businesses with limited growth potential (Khan and Tomar, 2024; Sujana and Reddy, 2024). These ventures frequently exist in saturated informal sectors with minimal access to capital, markets, or support systems (Shava and Chinyamurindi, 2022; Xheneti et al., 2019).

As such, the promise of liberation through entrepreneurship may remain constrained unless growth-enabling conditions are examined and put in place (Ogundana, 2020). BGAs thus become critical in distinguishing between mere economic survival and meaningful entrepreneurial advancement.

Although numerous studies have explored the interconnection between entrepreneurship and culture, many adopt Western-centric definitions and frameworks that do not fully reflect non-Western contexts like SSA, offering limited understanding of the extent of culture's influence on entrepreneurship (Adams and Van de Vijver, 2017). Nevertheless, scholars (e.g Tao et al., 2021; Amaechi, 2016; Abimbola and Agboola, 2011) widely agree that culture shapes entrepreneurial behaviours and outcomes.

Africa is the only continent where women entrepreneurs are the predominant group of business owners, especially in the informal sector (Ojong et al., 2021; Madichie et al., 2021). Yet, women-owned businesses consistently underperform relative to those owned by men (Campos and Gassier, 2017), often due to structural barriers and societal norms that limit their BGAs (Chinomona and Maziriri, 2015). For example, family obligations often force women to run smaller, less-growth oriented ventures, reducing their capacity to achieve BGAs (Muhammad et al., 2019). Yet, the role and impact of family and marriage in shaping women's entrepreneurial outcomes remain underexplored, especially in developing contexts (Jaim, 2021). This study fills that gap by focusing on MWEs, who are prospectively most affected by culture and their ambition to pursue business growth.

Entrepreneurial outcomes vary significantly depending on local context and available resources (Onoshakpor et al., 2024; Huggins et al., 2024). For example, in Canada, women-owned businesses were reported to have employed 31,400 individuals between 2012-2013, with the women entrepreneurs accounting for 29% of jobs within the private sector (Grekou et al., 2018). According to Global Entrepreneurship Monitor (GEM) report (2024), the difference between male and female new businesses is 9% while the difference for established businesses is 2%. This highlights significant growth and performances of women-owned businesses in developed economies such as Canada. Similarly, in the UK, women-owned businesses contributed to the growth of its workforce by 600,000 individuals between 2012-2015, according to the Federation of Small Businesses (FSB, 2018). In contrast, only 22% of women entrepreneurs in SSA report business success in 2015-2016, compared to 30% in North America (GEM, 2017). Though women in SSA participate in entrepreneurship at high rates,

their businesses underperform on indicators like profitability, survival rates and growth (Campos and Gassier, 2017; Hallward-Driemeier, 2013). These gaps highlight the need for more contextual research into the drivers and limitations of BGAs among African women, especially MWEs.

1.2 Overview of the Research Context: Nigeria and the Case of Kaduna.

To better understand the dynamics discussed in Section 1.1, this study focuses on Nigeria, specifically Kaduna State, as a case study. With a population of over 211 million (UN Data, 2021), Nigeria is culturally and regionally diverse, characterised by multiple languages, religions, and patriarchal norms, varying across different geo-political zones (Salihu, 2019).

Although the Nigerian constitution grants equal rights to women, patriarchal religious beliefs often emphasise male authority in marriage, positioning women primarily as wives and caregivers (Stephen et al., 2019; Mordi et al., 2010). While entrepreneurial policies and initiatives exist for women, cultural and marital expectations continue to limit their capacity to grow their businesses (Ojong et al., 2021; Amaechi, 2016). These dynamics are more intensified in Northern Nigeria, including Kaduna, where conservative religious beliefs and customs further restrict women's autonomy in business (Giwa and Babakatun, 2019).

For example, the Hausa-Fulani ethnic group, part of the predominantly Muslim region in Kaduna, imposes social restrictions that limit married women from public visibility and interactions, especially with men (Amodu et al., 2015). However, despite these challenges, some MWEs with supportive families emerge successful, leveraging social contacts to grow their networks and businesses (Muhammed and Abdulkarim, 2015). Given Nigeria's collectivist society (Hofstede et al., 2010), family support can ease the complexities MWEs face in balancing their traditional roles and business aspirations.

Kaduna state is known to be multi-ethnic and multicultural (Salihu, 2019), Nigeria's 3rd most populous state and a commercial hub, hosting diverse economic sectors including Agriculture, Manufacturing, Mining, Trade, and Education (KDSG, 2024; KDBS, 2022). Its historical significance, including the earliest Nok civilisation existing from over 2500 years ago, adds further cultural depth (KDSG, 2024).

However, religious divisions within Kaduna, predominantly Christians in the Southern part and Muslims in the North, create clear distinctions within communities and variations of the beliefs and practices on women's roles that are likely to influence MWEs' BGAs and entrepreneurial

activities. For example, in the Muslim-majority north, conservative interpretations often emphasise women's subordination, restrict mobility and financial autonomy (Salihu, 2019). In contrast, women in Western, Southern and Eastern regions of Nigeria often have greater freedom to pursue entrepreneurship (Amaechi, 2016). While these regional contrasts are not specific to Kaduna, they provide important context for understanding the institutional and cultural environment in which MWEs in this study operate.

Recent security challenges, including kidnappings, banditry and ethno-religious conflicts have severely impacted Kaduna, further restricting MWEs' market access. Married women in particular are less likely to be permitted to travel for business, limiting their ambition to scale operations or explore new markets.

Kaduna's intersection of cultural dynamics, religious diversity, high level patriarchy, and security challenges, makes it a highly relevant setting for studying how these factors influence MWEs' BGAs. This demonstrates the relevance and timeliness of this research, as it provides an opportunity to explore targeted intervention strategies that can support MWEs' BGAs in Kaduna, with broader applicability to other regions in Northern Nigeria facing similar constraints. Figure 1.1 presents a map of Nigeria, showing the location of Kaduna in the North-West region, while Figure 1.2 presents the map of Kaduna state, showing all the senatorial districts, including the distinct Northern and Southern Kaduna regions highlighted earlier in the study.

This map has been removed due to copyright restrictions. Please refer to the citation and link below for access.

Source: Adapted from Gayawan et al. (2014)

22

1.3 Statement of the problem and Research Significance

Despite numerous studies focusing on women entrepreneurs (with limited distinction made regarding their marital status) in Nigeria (e.g. Ogundana et al., 2023; Simba et al., 2022; Aladejebi, 2020), limited attention has been paid to MWEs, overlooking how marriage, culture and religion intersect to shape their BGAs. This neglect persists despite MWEs' growing contributions to economic development.

Entrepreneurship, being contextual (Welter and Baker, 2021), is shaped by culture, ethnicity, gender (Onoshakpor et al., 2024; Tao et al., 2021), religion, region (Siwale et al., 2023; Althalathini et al., 2022), and 'marital status', which can shape women's access to resources, autonomy, and decision-making power in business (Roomi et al., 2018; Jennings and Brush, 2013). In Nigeria's deeply patriarchal society, these influences are particularly profound, especially in regions like Kaduna where spousal approval is often required for women's business decisions (see sub-section 1.2). However, many studies overlook how these contexts uniquely impact women's entrepreneurship (Onoshakpor et al., 2024; Ogundana, 2020).

While general challenges faced by women entrepreneurs in Nigeria are well-documented (Onoshakpor et al., 2024; Irene et al., 2021; Amaechi, 2016), the specific challenges experienced by MWEs in Kaduna remain underexplored. Furthermore, limited research has explored the strategies MWEs adopt to navigate these complex socio-cultural challenges, and the role of support mechanisms, such as policies and financial alternatives in influencing their BGAs (Adebgile et al., 2024; Moses et al., 2015). This knowledge gap hinders the development and implementation of effective strategies and policies designed to support MWEs in achieving their business growth potential.

Research suggests that while MWEs in Western and Eastern Nigeria actively pursue entrepreneurship in large numbers, a high degree of cultural factors, particularly gender roles and religious norms pose significant challenges for MWEs in Northern Nigeria, including Kaduna (Giwa and Babakatun, 2019; Amaechi, 2016). These cultural dynamics often compel MWEs to heavily depend on their husbands for financial support (Muhammed and Abdulkarim, 2015). Given Nigeria's cultural diversity, understanding regional differences is crucial for tailoring effective policies and support systems that can address the unique needs of MWEs.

Moreover, despite the significant influence of religion on entrepreneurship, it remains an understudied factor in entrepreneurial research (Shinnar and Zamantılı Nayır, 2019). Given that religion is deeply intertwined with cultural contexts (Siwale et al., 2023), it is essential to

investigate how religious practices alongside culture and marriage, impact the BGAs of MWEs in Kaduna State, a region where this relationship has not been sufficiently examined.

To effectively capture the nuanced experiences of MWEs, this study aligns with scholars (e.g. Muhammad et al., 2023; Sahar, 2022) who argue that women in business cannot be treated as a homogenous group. Distinguishing MWEs from other women entrepreneurs allows for a more accurate understanding of their unique challenges and entrepreneurial journeys. Furthermore, scholars (e.g. Adegbile et al., 2024; Ogundana et al., 2023; Simba et al., 2023) argue that the impact of existing policies on women entrepreneurship remains unknown, as it is unclear what specific policies and initiatives in SSA (including Nigeria) influence the greater good of women and enhance their growth. Therefore, the insights provided from this study will guide policy makers, support agencies, and religious institutions on implementing, modifying, and enforcing specific policies and initiatives that align better with the cultural and social realities of MWEs in Northern Nigeria in that regard. This will not only benefit MWEs in Kaduna, but Nigeria as a whole, as it contributes to a more context-sensitive approach to women's entrepreneurship development. In light of this, the study is significant in the following ways:

1. Theoretical contribution: This study extends the 5Ms Framework (Brush et al., 2009) to the 7Ms, integrating it with the New Institutional Theory (North, 1990), and the Six Cultural Dimensions (Hofstede et al., 2010), to contribute to the existing body of knowledge on the intersection of culture and entrepreneurship. It addresses Brush et al.'s (2009) call for context-specific refinements and applicability of the framework to suit different contexts, adding to the field of gender and entrepreneurship. The inclusion of Marriage and Mindset as additional dimensions expands the analytical lens, contributing to a more culturally sensitive entrepreneurship theory (Bruton et al., 2022; De Avillez et al., 2020).

2. Policy implications: The findings of this study will inform policymakers, support and development agencies, as well as religious institutions about the cultural factors that hinder the BGAs of MWEs specifically. This knowledge can provide guidance and valuable insights on developing targeted strategies, policies, initiatives, and interventions that address these barriers and promote a more inclusive and supportive environment that empowers MWEs in Kaduna, and beyond.

3. Practical relevance: This study offers valuable insights for MWEs, on the cultural challenges they face in balancing their familial roles with business ambitions, and potential

strategies to accommodate or overcome these issues. The study aims to empower MWEs to pursue their entrepreneurial ambitions more confidently and successfully, by identifying effective support mechanisms that will be beneficial to them and contributing to the social and economic development of Nigeria.

4. Social impact: By identifying the adaptive strategies MWEs use, this study provides valuable guidance for MWEs seeking to grow their businesses, while navigating cultural constraints. By addressing the cultural factors that influence the BGAs of MWEs, this study promotes their growth and social impact more broadly, as it considers key issues such as enhanced social reputation, gender equality, and improved family well-being. The study contributes to the broader context of sustainable business development goals in Nigeria.

1.4 Research Objectives and Research Questions

The primary aim of this study is to understand how culture influences the BGAs of MWEs in Kaduna state, Nigeria, and propose more focused strategies, initiatives, and policies that support their growth potential. Specifically, the study objectives are:

1. To examine the key cultural factors that intersect to shape the entrepreneurial ambitions of MWEs and explore how the identified factors influence their strategic approaches to achieving their BGAs.

This objective draws from the proposed 7Ms framework, particularly marriage, motherhood, money, and market, which significantly affect MWEs' autonomy and access to resources (Onoshakpor et al., 2024). Understanding how these factors influence MWEs' ambitions helps distinguish them from general categories of women entrepreneurs.

2. To identify and analyse the adaptive strategies MWEs employ to navigate cultural and marital challenges while sustaining or expanding their businesses.

This aligns with the management, mindset and marriage elements of the 7Ms, highlighting how MWEs respond to contextual challenges through resilience, family support, technology and other coping mechanisms often under-researched, yet critical for designing effective, context-sensitive support systems (Simba et al., 2023; Jaim, 2021).

3. To assess the role and the effectiveness of institutional support mechanisms, such as government policies, initiatives, and financial alternatives, in fostering the BGAs of MWEs within Kaduna.

This objective addresses the Macro and Meso environment components of the 7Ms, considering how programs and financial access support or hinder MWEs. Research shows that although policies for women entrepreneurs exist in Nigeria, their implementation and support for women's business growth remains unclear (Adegbile et al., 2024).

To achieve the objectives of this research, the study seeks to answer the following research questions:

1. How does culture influence the BGAs and growth strategies of MWEs in Kaduna?

This question is central to understanding how cultural expectations around gender and marriage shape not only the ambitions but also the choices and behaviours of MWEs in pursuing business growth (Welter and Baker, 2021; Hofstede et al., 2010). It aligns with the need to develop culturally grounded entrepreneurship theory in non-Western settings (De Avillez et al., 2020).

2. How do MWEs navigate cultural and marital challenges to grow their businesses?

This question uncovers how MWEs strategically adapt to cultural constraints, using tactics to balance household and business demands (Sahar, 2022). This knowledge supports efforts to design more relevant entrepreneurship support structures.

3. To what do external support mechanisms, such as government policies, initiatives and financial alternatives impact the BGAs of MWEs in Kaduna State?

This question evaluates how effectively existing institutional interventions address MWEs' needs and informs gender-sensitive policy reforms, particularly in culturally restrictive contexts like Northern Nigeria.

By achieving these objectives and answering the questions, this research provides a nuanced understanding of the experiences of MWEs in Kaduna and offers practical insights into how these women can be better supported in growing their businesses and achieving their full potential within the cultural context they are operating.

1.5 Scope and Analysis Approach of the study

The scope of this study consists of MWEs, defined as married women in business, residing and operating their businesses in Kaduna State, Nigeria. These MWEs may have children or not, as the key factor for this study is marriage. It includes Christian and Muslim MWEs who independently or jointly own and run micro, small or medium scale businesses, with 0-50 employees as defined by SMEDAN (2017). While international classifications (e.g Western contexts) often define medium enterprises as having up to 250 employees, SMEDAN's context-

specific categorisation reflects the smaller business sizes typically found in Nigeria, and much of SSA. The MWEs in this study's context operate within formal and informal sectors of Kaduna State and have been engaged in business from inception (0 years and beyond).

A mixed-methods approach was employed to collect data for the study, using both quantitative and qualitative research methods. For the quantitative method, a questionnaire was distributed both online and manually, to collect data from 280 participants. The questionnaire explored MWEs' demographics, business information, cultural and marital influences on BGAs, awareness of government initiatives, and future growth strategies. Correlation and regression analyses were initially adopted to identify patterns and relationships between cultural factors and MWEs' BGAs. This quantitative phase provided a foundation for subsequent qualitative inquiry by highlighting key relationships that required further exploration through interviews.

The follow-up qualitative phase enabled a richer understanding of these dynamics by capturing the lived experiences and contextual nuances behind the statistical patterns. Semi-structured interviews were conducted with 20 MWEs and 3 Policy makers (PMs) via Microsoft Teams, to explore and contextualise findings from the survey. The interviews also assessed the extent to which external support systems, such as policies and initiatives, support MWEs. The interview transcripts were analysed using thematic analysis facilitated by NVivo software.

1.6 Structure of the Thesis

Having presented the background of the study, research problem and significance, research objectives and questions, in this first chapter, the remaining chapters of the thesis are organised as follows:

Chapter Two: Literature Review

A review of extant literature is undertaken in this chapter, reviewing current debates and knowledge on women entrepreneurship and culture. It starts by defining key concepts such as Women Entrepreneurship and Women Entrepreneurs, Business Growth Ambitions, and Culture. Subsequently, it explores the influence of culture on the BGAs of MWEs in Nigeria and other developing countries' contexts. The purpose of the chapter is to provide a critical understanding of the contextual realities and existing knowledge oversights that shape MWEs' experiences. This sets the foundation for the next chapter, which engages with theoretical frameworks best suited to examining these complex intersections in the study.

Chapter Three: Theoretical and Conceptual Frameworks

This chapter critically reviews and contextualises diverse entrepreneurship and cultural theories to suit MWEs in Kaduna. The theoretical frameworks serve as a basis for analysis, to understand how they relate to MWEs' experiences in Kaduna. Justifications for the rationale to adapt and expand the frameworks are provided. These frameworks and the study's themes have been used to develop the conceptual framework for this research project.

Chapter Four: Research design and Methodology

This chapter outlines the methodological approach employed to collect and analyse data, to answer the research questions. First, it outlines the research objectives and questions to direct the study's focus and scope. Next, it describes the philosophical underpinning of the study and the research design. Furthermore, it explains data collection methods, followed by data analysis techniques, and ethical issues and considerations.

Chapter Five: Quantitative Data Analysis

This chapter presents the findings from the survey, addressing all three research questions. Quantitative method is employed in this chapter to identify patterns and relationships between cultural factors, institutional support, MWEs' strategies, and their BGAs. Data is analysed using frequencies, correlations and binary logistics regressions. This method allows for the establishment of statistically significant links across a large sample of MWEs, offering generalisable insights into how culture and support mechanisms influence MWEs' strategic choices and BGAs.

Chapter Six: Qualitative Data Analysis- MWEs

This chapter explores in greater depth the findings from chapter five, drawing on semi-structured interviews with MWEs, to answer all three research questions. Data collected was analysed using thematic analysis with NVivo. Qualitative analysis allows the research to unpack the lived experiences and social contexts behind the quantitative results, especially how MWEs interpret cultural pressures, adapt strategies, and engage with support mechanisms. This method is suitable for capturing nuance and complexities not possible through quantitative measures alone.

Chapter Seven: Qualitative Data Analysis- Policy Makers

This chapter complements the MWEs' perspectives by analysing qualitative data from policymakers, with a primary focus on Research Question 3. It examines how institutional actors perceive and design support mechanisms, and the extent to which these address MWEs'

needs. Qualitative method is appropriate to access in-depth, reflective insights from those shaping the policy environment, providing an essential counterpart to MWEs' experiences. Similar to chapter six, data collected was analysed using thematic analysis with NVivo.

Chapter Eight: Discussion of findings

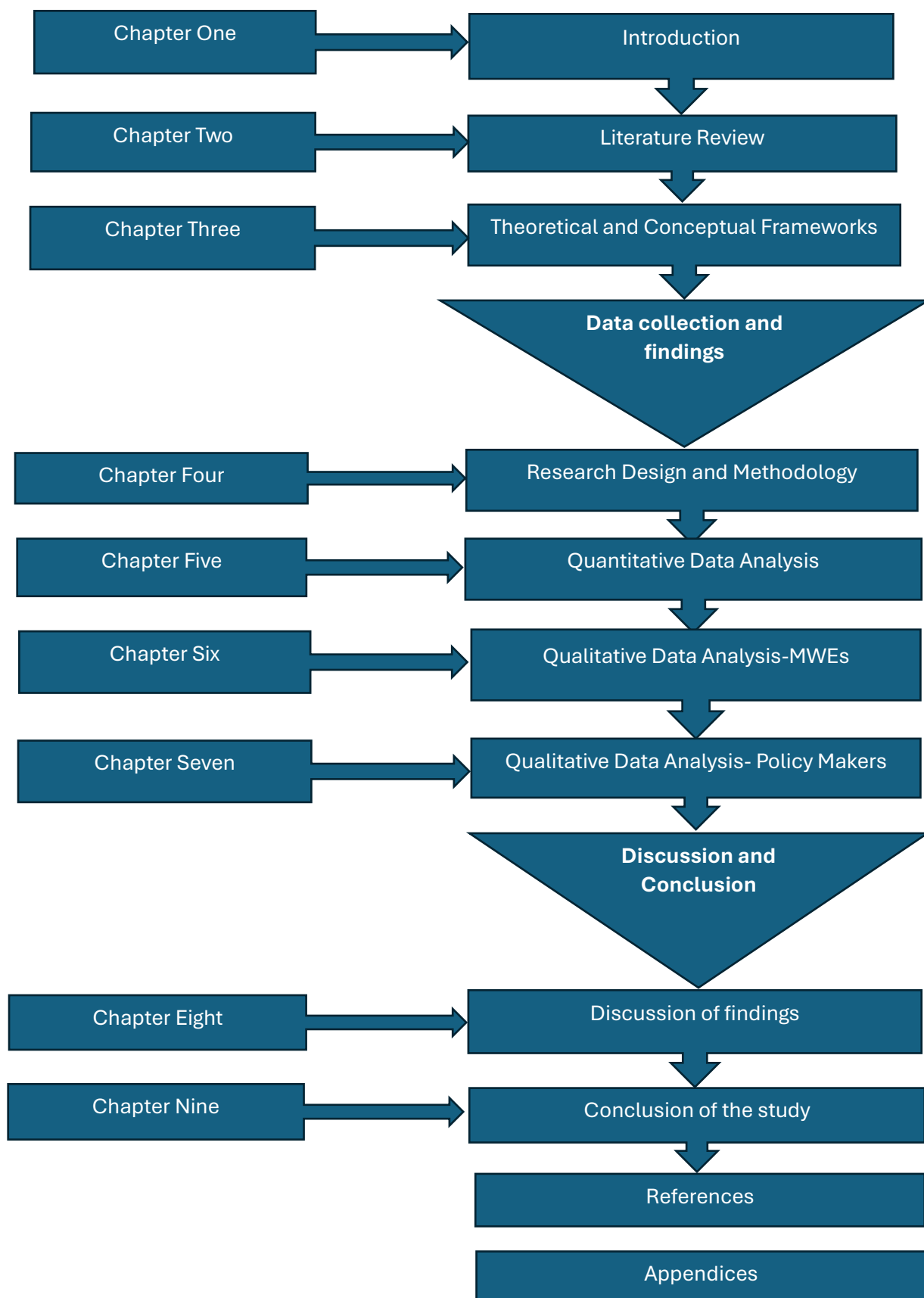
This chapter interprets and discusses findings presented in chapters five, six and seven. It articulates the key research findings, new knowledge or insights from the study and consider how they relate to and contribute to the existing literature. This chapter demonstrates the research significance by outlining the research problem investigated and how these gaps have been investigated and addressed.

Chapter Nine: Conclusion of the study

This chapter concludes the study by summarising key research findings and highlighting the contributions of the study, as well as the implications of the findings for policy and practice. Limitations of the study and recommendations for future research are also presented here.

In line with the above, figure 1.3 below outlines the thesis structure.

Figure 1.3: Structure of the thesis



Source: Created by the author

1.7 Chapter summary

In conclusion, this chapter presented the thesis overview by providing the study's background and rationale, offering a foundation for understanding the complex challenges MWEs in Kaduna state encounter. It identified the research problem, described the research context and outlined the research objectives, research questions, scope of the study, and the research significance. This sets the stage for the next chapter, which reviews existing literature on culture and women entrepreneurship in Nigeria, defining key concepts, delving into the impact of culture on the BGAs of MWEs, and highlighting the research gaps to be addressed in this study. Subsequently, the theoretical frameworks underpinning the study are explored.

Chapter Two: Literature Review

This chapter builds on the foundation set in the introductory chapter, which outlined the study's aim, objectives, and research questions. It draws on existing literature to explore women's entrepreneurship, focusing on experiences of MWEs in Nigeria, and how culture influences their BGAs. The chapter explores key concepts such as female entrepreneurship, business growth, and culture, highlighting how these intersect, both implicitly and explicitly. It also analyses key barriers to women's entrepreneurship, such as access to finance, cultural issues including religion, gender roles, and family responsibilities, and how these shape MWEs' values and entrepreneurial journeys.

Additionally, the chapter investigates the strategies women entrepreneurs adopt to navigate cultural constraints and identifies mechanisms for fostering business growth. It critically reviews literature on women entrepreneurs and culture in Africa and presents the conceptual framework guiding this study, leading to the theoretical foundations discussed in Chapter Three. The next section (Section 2.1) defines key concepts, namely: entrepreneurship, entrepreneurs, and women entrepreneurs; business growth and business growth ambitions; and culture. This forms the basis for analysing how cultural factors shape entrepreneurial pathways and BGAs.

2.1 Definition of Key Concepts (Entrepreneurship, Business Growth/Ambition and Culture)

This section defines the key concepts central to this study and situates them within the context of women's entrepreneurship in SSA, particularly in Nigeria. Given the unique socio-cultural, economic, and institutional environments in this region, it is important to clarify how these terms are understood and applied. Definitions from Western studies often fail to capture the realities of women entrepreneurs in informal or culturally restrictive settings. By defining these terms and contextualising them within the scope of this research, this study establishes a clear conceptual framework for examining the intersections between entrepreneurship, business growth and BGAs, and cultural influences. It adopts definitions that reflect the experiences of women entrepreneurs in Nigeria, where patriarchal norms, religious influences, and socio-economic limitations shape entrepreneurial engagement and ambition.

2.1.1 Meaning of Entrepreneurship/an Entrepreneur/women entrepreneurs.

Entrepreneurship is a broad concept that has no single, universal definition, though many scholars have approached it through various disciplinary lenses, including sociology, psychology, management, economics and other fields of study (Khanka and Gupta, 2022; Bula, 2012; Gedeon, 2010). The Oxford Dictionary of Business and Management (2009) defines an entrepreneur as “an individual who undertakes (from the French *entreprendre*, to undertake) to supply a good or service to the market for profit”, highlighting the profit-driven nature of entrepreneurship.

Khanka (2000) describes entrepreneurship as creating value through the coordination of business opportunities, management skills, resources, and risks to successfully complete a project. The Global Entrepreneurship Monitor Project (2009: 13) defines entrepreneurship as “any attempt at new business or new venture creation, such as self-employment, a new business organisation, or the expansion of an existing business, by an individual, a team of individuals, or an established business”. The latter part of this definition aligns with this current study’s focus on MWEs’ BGAs. Entrepreneurship is commonly associated with concepts like innovation, creativity, risk taking, skills, business ownership, profit making, opportunity-seeking, and investment, applicable to both men and women (Khanka and Gupta, 2022; Ezibe et al., 2013).

An entrepreneur is someone with foresight, leadership and resourcefulness who take initiatives and assumes risks to grow a profit-making enterprise (Ihugba et al., 2013). Historically, definitions of entrepreneurship have evolved from classical economic roles to modern notions of innovation. For example, an entrepreneur was viewed from the standpoint of economics in the 19th century and defined by economics as someone who can put together all factors of production to produce goods or services that will satisfy consumers (Ahmed and Abubakar, 2019). In the 20th century, entrepreneurs became linked to innovators, with Olatunji (2004) describing an entrepreneur as someone who exploits an idea and establishes a big or small venture for personal profit and development of the society.

Women entrepreneurs are a unique subgroup of entrepreneurs characterised by specific traits and experiences. Belwal et al. (2014) define them as confident, creative, assertive, and willing to initiate and manage their own business. Adom and Anambane (2020: 102) define women entrepreneurs as “women who accept challenging roles to meet personal needs and become

self-sufficient through enterprise creation”. Women-owned businesses involve women who take on risks and put resources together to manage their daily operations and grow their businesses (Neneh, 2019; Ezibe et al., 2013). Ahmad et al. (2011) define a female entrepreneur as one who established a business, owns at least 50% of the venture, effectively manages it, and has operated it for at least a year.

Other characteristics associated with women entrepreneurs include risk-taking, leadership, future orientation, commitment, and self-confidence (Ogundana, 2020; Belwal et al., 2014). The authors further noted that women with prior work experience are more likely to exhibit more of these entrepreneurial qualities. Brush et al. (2006) emphasise how internal factors (e.g aspirations, motivation, abilities) and external factors (e.g societal expectations and institutional resources) often influence women’s business prospects and strategies. However, BGAs often precede business expansion (Ying, 2008).

For this research, entrepreneurship is defined as a resolute decision and undertaking to manage, sustain and grow a business for profit (Cole, 1949) while adding value (Khanka, 2000). A woman entrepreneur is defined as one who has successfully established and manages a business, takes calculated risks, identifies opportunities, and organises resources with the intention to grow.

Although these definitions provide an understanding of entrepreneurship and women entrepreneurs, they often overlook how contextual factors, especially culture and socio-economic conditions affect business ambitions, growth and success. Beyond cultural elements, Kuada (2015) emphasises that political, economic and social factors significantly impact entrepreneurial potential, particularly in African contexts. Therefore, this study seeks to address these gaps by exploring how such factors influence MWEs’ BGAs in Kaduna State, Nigeria. The next section (2.1.2) defines business growth and business growth ambitions, linking these to MWEs’ entrepreneurial strategies.

2.1.2 Meaning of Business Growth and Business Growth Ambitions

Business growth has been defined in various ways, reflecting diverse perspectives. Studies have often measured business growth through indicators such as business survival, extended business hours, workforce expansion, increase in sales, increase in profits, and number of assets (Ukanwa et al., 2018; Muhos, 2015; Dobbs and Hamilton, 2007). However, these measures are context-specific and shaped by the regions in which entrepreneurs operate. For example, while

increased profits or assets may be the standard indicators of growth in some contexts, other practitioners may prioritise factors such as market reach or workforce expansion.

Lacobucci and Rosa (2010) argue that metrics such as increased profit and number of assets oversimplify the meaning of growth, as different entrepreneurs may prioritise different outcomes. Kiviluoto (2013) argues that for some entrepreneurs, employment generation may be a more meaningful growth indicator than revenue alone. To elaborate, Muhammad et al. (2019; 2017) highlight three key elements of growth, namely: features of the firm (e.g size, sector, age), attributes of the entrepreneur (e.g motivation, education, and gender) and the strategies employed for growth (e.g financial planning, marketing, and innovation). These interacting factors determine both the capacity and the likelihood of a business to grow. Ultimately, business growth is a multidimensional concept shaped by regional, cultural, and individual contexts. This study acknowledges these complexities in defining and measuring the growth paths of MWEs.

For this study, business growth refers to women's ability to expand their businesses in size, resources, customer base, networks, income, and entrepreneurial knowledge and skills. It also includes increased independence and improved entrepreneurial outcomes and experiences. The study adopts six indicators identified by United Nations Conference on Trade and Development (UNCTAD, 2014) to measure growth:

- Access to funding for business expansion
- Achieving work-life balance
- Ease of accessing customers, partners and suppliers
- Income generation
- Global presence
- Improved literacy, independence and educational skills.

These indicators reflect a multidimensional view of growth encompassing both financial and non-financial dimensions of growth, especially relevant for women entrepreneurs operating in culturally embedded and resource-constrained developing contexts (Ngoasong, 2023; Adom and Anambane, 2020). To strengthen the foundation of UNCTAD's growth dimensions, this study draws on additional scholarly literature that have similarly identified and validated these measures across diverse entrepreneurial contexts. For example, access to funding remains a core enabler of women's growth across SSA (Onoshakpor et al., 2024; Simba et al., 2023), while work-life balance significantly shapes women's entrepreneurial choices and ambitions

in patriarchal settings (Jaim, 2021; Adom and Anambane, 2020). The ease of accessing customers, suppliers, and networks influences market access and scaling potential (Ogundana, 2020; Olarewaju and Fernando, 2020), and income generation, while often used as a proxy for business success, must be contextualised within non-monetary growth such as self-empowerment and social capital (Salamzadeh et al., 2024; Muhammed et al., 2019; Davidsson and Wiklund, 2013). Global presence, though less common among MWEs, is increasingly pursued through digital platforms and diaspora markets (Salamzadeh et al., 2024; Hisham, 2023). Finally, improved literacy, independence, and education enhance strategic growth capabilities and self-efficacy (Aladejebi, 2020; Lim et al., 2016).

These gender-aware indicators align with literature emphasising the unique challenges women entrepreneurs face, such as the demand to balance their familial responsibilities and business ambitions (Adom and Anambane, 2020; Brush et al., 2009), making the growth measures relevant for this study. This aligns with the study's aim to explore the multifaceted cultural, institutional, and personal factors influencing MWEs' BGAs in Kaduna. Such context-specific measures recognise that entrepreneurship in non-Western contexts requires locally grounded and tailored approaches that account for structural and cultural specificities (Adom and Anambane, 2020; Kuada, 2015).

BGAs refer to entrepreneurs' aspirations and desires to expand beyond their current business state (Chandan, 2017). Unlike business growth, which focuses on measurable outcomes, BGAs are more subjective and rooted in the entrepreneur's personal goals, motivations, and socio-cultural realities. They may include scaling business operations, increasing output, or pursuing other non-financial growth like social impact, personal fulfilment, or other forms of development (Khanka, 2000). Scholars argue that BGAs are shaped by multiple factors including cultural norms, personal attributes, and available resources (Ngoasong, 2023; Muhammed, 2017). Cultural expectations, in particular, can either support or constrain entrepreneurial ambitions.

The study defines BGAs as the drive and inclination of women entrepreneurs to improve or expand their existing businesses according to their goals and capabilities. This may include increasing business activities, growing the size of their firms in terms of production and operational capacity, increasing profit or pursuing other growth paths. This definition recognises MWEs' BGAs may be shaped cultural, institutional and personal factors, which can influence how MWEs interpret and pursue entrepreneurial growth and success differently.

A holistic view of BGAs is adopted, incorporating entrepreneurship, business expansion, and cultural realities. Since women in SSA often encounter different constraints from men, definitions of business growth and BGAs must reflect their perspectives and lived experiences, to avoid imposing Western or male-dominated growth models or perspectives. The six growth indicators of UNCTAD (2014) and relevant literature identified earlier in this section, offer a more inclusive framework that captures the multifaceted nature of growth to evaluate BGAs of MWEs, accommodating both tangible outcomes and broader empowerment goals.

Although business growth and BGAs are often used interchangeably, this study distinguishes between the two, focusing on the aspirations and contextual factors that influence MWEs rather than the actual achievement of these ambitions. Literature on BGAs, especially among women entrepreneurs in non-Western contexts is limited, highlighting a vital research gap to be addressed. Importantly, while ambition does not guarantee actual growth, it is a prerequisite, particularly in contexts where women must navigate cultural and structural constraints. By exploring how cultural dynamics influence entrepreneurial ambitions, this study provides nuanced perspectives on how MWEs define and pursue growth in culturally embedded contexts. The next section (2.1.3) explores the meaning and dimensions of culture, a key variable shaping MWEs' BGAs and entrepreneurial experiences.

2.1.3 Definitions of Culture from diverse perspectives and for this study

Culture has a multifaceted concept that encompasses diverse dimensions considered valid within contexts (Mironenko and Sorokin, 2018). Definitions and measures of culture are contextual as experiences, beliefs, and practices differ with environmental settings (Amaechi, 2016; Jahoda, 2012). The American Heritage English Dictionary describes culture as a socially transmitted system of beliefs, customs, behaviours, arts, institutions and other human thoughts. Also, the Centre for Advance Research on Language Acquisition views it as behavioural and interaction patterns, intellectual building and comprehension as well as knowledge that are acquired by socialising with people (Amaechi, 2016).

Culture encompasses values, customs, traditions, beliefs, laws, expectations, norms, behaviour, attitude (and other related words) of people, which are considered valid and can be transmitted to members or groups of various societies, greatly influencing their ways of doing things (Adom and Anambane, 2020). These are often reflected in religion, language, arts, music, dance, food, social habits and dressing (Amaechi, 2016; Zimmermann, 2015). According to Sukhoverkhov and Gontier (2021), culture consists of non-genetically transmitted shared traits

and characteristics within a group, while Kim and Lawrie (2019) describes it as encompassing the underlying motivations and social interactions observed within a nation, regional population and ethnic group. These elements significantly shape societal structures, including gender roles and stereotypes, work patterns, and expected behaviours, which influence the opportunities and constraints experienced by women entrepreneurs (Adom and Anambane, 2020; Shinnar et al., 2012).

Hofstede (2001: 9) offers a distinct perspective on culture, defining it as “the collective programming of the mind that distinguishes the member of one group or category of people from another”. He identifies six cultural dimensions- Power Distance Index (PDI), Individualism vs Collectivism, Masculinity vs Femininity, Long-term orientation vs Short-term orientation, Uncertainty Avoidance, and Indulgence vs Restraint, that provide a framework for understanding how culture influences behaviours among individuals and groups. These dimensions are further explained in Chapter Four (Methodology), where they serve as analytical tools to understand the prevalent culture in Kaduna, influencing MWEs’ BGAs, with a brief mention in Chapter Three (theoretical framework).

For this study, culture is defined as the interconnected system of norms, values, beliefs, practices and traditions, that collectively shape individuals’ behaviours, social roles, and ambitions within their communities. It influences not only personal mindsets but also broader entrepreneurial dynamics, including the constraints and enablers of MWEs in Nigeria. This definition acknowledges the dual role of culture as a support system and a limiting structure, especially in how it intersects with gendered expectations and entrepreneurial outcomes (Onoshakpor et al., 2024). It also highlights this study’s focus on how culture functions as a catalyst and a constraint for MWEs’ BGAs.

In sum, this section (2.1) has defined the core concepts of entrepreneurship, women entrepreneurs, business growth and ambitions, and culture, laying a foundation for understanding how these interrelate in the context of MWEs in Kaduna. The next section (2.2) explores the experiences of women entrepreneurs within their societal and cultural environments.

2.2 Female entrepreneurship: The Experiences of Women entrepreneurs

Women entrepreneurs hold a significantly visible part of every economy, especially in major cities within SSA (World Bank Report, 2019). However, their experiences are shaped by societal issues, influencing to a large extent who becomes a successful entrepreneur or not (World Bank, 2019; Boateng, 2014). Many women desire economic independence through flexible careers that can accommodate their family responsibilities, even though cultural factors and other discrimination influence their choices and constrain their growth (Onoshakpor et al., 2024; Aladejebi, 2020).

Despite increasing attention to women entrepreneurship, limited research specifically addresses MWEs, particularly in non-Western or culturally restrictive contexts. As such, this study draws from broader studies of women entrepreneurship to offer context, while recognising the limitations of generalising these studies' findings to MWEs whose experiences are uniquely shaped by marital dynamics, spousal expectations, and family obligations.

Entrepreneurial activities occur across formal and informal sectors by people with varied knowledge, skills, and talent levels (Xaba and Neneh, 2022; Neneh, 2021). The formal sector includes businesses contributing to GDP, monitored and taxed by the government, such as manufacturing, commerce, and services (Fioramonti, 2017; Fapohunda 2012). The informal sector by contrast, operates outside regulation, despite similar activities (Etim and Daramola, 2020). In Nigeria, about 60% of business owners earn in the informal sector, where women entrepreneurs are heavily concentrated (Xaba and Neneh, 2022; Fapohunda, 2012). This research compares the experiences of women operating in both sectors.

Research suggests a link between entrepreneurship and psychological characteristics such as open-mindedness, the need for self-actualisation, achievement and risk taking (Ajani Akeem and Adekanmbi, 2016; Mungai and Ogot, 2012). However, most African women are often viewed as necessity driven entrepreneurs, entering business for poverty alleviation rather than ambition, hence they are called lifestyle venture entrepreneurs (Ratten, 2020; Boateng, 2014). Many other women entrepreneurs in Africa are categorised by no assets and limited access to funds and resources (Etim and Iwu, 2019). Justo et al. (2015) report that women entrepreneurs in SSA are more likely than men to voluntarily exit business, earn less and use fewer financial services, widening the persistent gender gap. Despite this, women entrepreneurs contribute

immensely to the economy of their nation (Ogundana et al., 2021) and create jobs for others using their resources and energy (Xaba and Neneh, 2022).

While Robb and Watson (2012) argue that there is no gender-based performance gap in entrepreneurship in African countries like Kenya, South Africa, Botswana and Namibia, other studies present mixed findings. Lemma et al. (2023) emphasise that women-owned businesses in Kenya and South Africa underperform relative to male-owned ones in returns and opportunities. Belwal et al. (2012) note that women often run smaller businesses with limited access to capital, fewer employees, and modest growth potential. However, scholars like Marlow and McAdam (2013) and Carter et al. (2001) dispute these conclusions, asserting that performance differences are not subject to gender. Overall, the literature reveals that the performance of women-owned businesses is shaped more by socio-cultural and environmental factors than gender itself (Adom and Anambane, 2020; Anambane and Adom, 2018).

Historically, women were often discouraged from entrepreneurship due to cultural norms that regarded it as a male domain, with husbands seen as the primary providers (Jaim, 2021; Adom and Anambane, 2018; Mordi et al., 2010). For example, in the USA, only 5% of women owned small businesses forty years ago. By 2012, however, they owned 30% of the 7.8million businesses generating about \$1.2 trillion annually (National Women Business Council, 2012). In the United Kingdom, only about 15% of businesses were fully owned by women, with 35% jointly owned by men and women (Small Business Service, 2004). In Nigeria, prior to 1960, only 6% of businesses were owned by women, but this has grown significantly, with women owning over 30% of all businesses, 10% of service companies and 50% of all retail businesses, mainly in the informal sector (Odeyemi, 2013). Until recently, the notion of women owning businesses did not seem ideal for some societies like Nigeria and Ghana (Boateng, 2014).

Despite the progress, women entrepreneurs remain underrepresented, as in the EU, only 8% of women are entrepreneurs, and in Nigeria, their economic contributions are still undervalued despite being half of the population (Amaechi, 2016). Women-owned businesses in developing economies differ from their Western counterparts due to variations in socio-cultural, institutional, and economic contexts (Adegbile et al., 2024; Ogundana et al., 2022; Simba et al., 2022). As such, supporting mechanisms must be tailored to these distinct environments (Simba et al., 2024; Moses et al., 2015). The ability of women to explore their business skills and potential is heavily dependent on shunning cultural practices that support gender inequality (Panigrahi and Satapathy, 2014; Boateng, 2014).

Many women globally are starting or expanding businesses, often demonstrating resilience and risk-taking in navigating cultural and societal constraints (Xaba and Neneh, 2022; Neneh 2021; Tajudeen and Adebayo, 2013). To support them, public/private partnerships should promote gender-focused initiatives through seminars, meetings, conferences, allies and debates aimed at granting women the freedom of expression without limitation, so that the propensity to entrepreneurship between men and women will be closed a little (Aladejebi, 2020; Ani, 2012). In Nigeria, however, women still face significant obstacles including limited access to finance, gender roles, and family-related issues, which impede their BGAs and success (Irene et al., 2021; Ahmed and Abubakar, 2019). Further constraints include inadequate support structures, lack of confidence, low self-esteem stemming from male dominance within households, insufficient skills and training, and difficulties associated with engaging in non-traditional roles (Etim and Iwu, 2019). These factors collectively hinder women's participation in entrepreneurship and broader economic development (Aladejebi, 2020; Ekpe et al., 2014).

Given that Nigeria is a strong patriarchal society, gender discrimination remains a major challenge for women entrepreneurs (Amaechi, 2016; Garba, 2011). Gender bias influences the acceptance and respect level accorded to women within networks and by market players, often undermining their self-esteem (Kuada, 2019; 2015). Moreover, entrepreneurship is often framed in masculine terms, marginalising women and reinforcing gendered notions of business prospects, which poses limitations to women entrepreneurs' accomplishments (Irene et al., 2021; Brush et al., 2019; Anambane and Adom, 2018).

A significant barrier is gender gap in property ownership and inheritance. Some cultural norms in Nigeria often restrict women's access to family assets, limiting their financial independence and capacity to invest in business (Amaechi, 2016; Ahmad, 2016). Additionally, traits like innovation, competitiveness, and confidence, commonly associated with business success, are culturally coded as masculine. This reinforces the belief that men are inherently more suited for business, fuelling inferiority complex and reducing women's confidence for business growth (Ajani Akeem and Adekanmbi, 2020; Deka, 2018). These stereotypes influence societal expectations, shaping how women interact with customers and service providers, and restricting their access to critical business resources, support, and growth (Ogundana, 2020; Anambane and Adom, 2018).

In summary, the experiences of women entrepreneurs are shaped by a complex interplay of cultural, social, and economic factors, which influence their entrepreneurial activities and

opportunities. Although recognition of women's contributions to entrepreneurship is growing, particularly in regions like Nigeria, existing literature still overlooks the full extent of the barriers they face. Understanding the gendered dynamics of entrepreneurship is essential for addressing these challenges and fostering inclusive business environments. The next section (2.3) explores how the BGAs of MWEs are influenced by culture, providing insight into the drivers and constraints affecting their business expansion and long-term goals.

2.3 Factors Influencing the Business Growth and Entrepreneurial Ambitions of Women Entrepreneurs

In many cases, women entrepreneurs in developing countries often face disproportionate barriers including structural inequalities which limit their growth, compared to their male counterparts (Adom and Anambane, 2018; Basaffar et al., 2018). However, despite institutional structures enabling growth, individual factors such as skills, knowledge, motivation and ambition, are essential to complement the government's effort (Ajani Akeem and Adekanmbi, 2020; Deka, 2018).

If one of the key factors for business success is risk tolerance, then women by nature may be less successful than men in business, because women are often seen as risk averse, due to fear of failure and social repercussions (Anambane and Adom, 2018; Garba, 2011). This limits women's willingness to pursue growth, directly affecting their entrepreneurial involvement, decisions, and ambitions (Noor and Isa, 2020). As such, promoting an enabling environment for entrepreneurial and economic growth requires addressing cultural and institutional dynamics (Adegbile et al., 2024; Onoshakpor et al., 2024; Ogundana et al., 2023).

Most women entrepreneurs in developing countries operate a large number of small informal businesses which remain small amidst competition, generating low profit margins (Xheneti et al., 2019; Banerjee and Duflo, 2011). While informal businesses are essential for providing livelihood, they typically lack scalability and thus contribute minimally to broader economic development (Sultana et al., 2022). In contrast, formal businesses are more likely to demonstrate growth due to higher levels of entrepreneurial competence and support structures (Ojong et al., 2021; Madichie et al., 2021).

Despite years in operation, many women-owned businesses in Africa continue to experience low revenue and minimal growth (Ojong et al., 2021; Carranza and Carranza, 2018). In South Africa, for instance, women entrepreneurs generate lower revenues and returns on loans compared to men (Witbooi and Ukpere, 2011). Welsh et al. (2018a) highlight geographic

expansion of sales as a strong indicator of market success, yet many women-owned businesses struggle to achieve this due to resource constraints. Nonetheless, the growth of women entrepreneurs' businesses is essential to local development, as they provide employment and training opportunities, particularly to other women, contributing to human capital and community advancement (Kalafatoglu and Mendoza, 2017).

Launching and growing small businesses is particularly challenging for women entrepreneurs due to the significant effort, financing and commitment required to sustain these ventures, contributing to high failure rates in most developing countries, including Nigeria (Aladejebi, 2020; Adisa et al., 2014). Structural barriers such as inadequate infrastructure, irregular electricity and water supply, inefficient waste management, and weak transportation systems further limit growth (Agwu and Emeti, 2014). Beyond infrastructure, women face challenges including inadequate entrepreneurial and managerial skills, limited guidance and empowerment training, spousal influence, motherhood, and restrictive gender roles (Nasir and Shamim, 2025; Tanusia et al., 2016). Exclusion from critical information and market opportunities leads to lower productivity and stagnated growth, limiting women's competitiveness in male-dominated markets (Aladejebi, 2020; Emmanuel, 2013).

Additionally, many women are unable to access government support programs due to limited education and awareness, underscoring the importance of education for entrepreneurial growth and development (Devine et al., 2019; Marvel et al., 2016). Education and training play a pivotal role in empowering women to overcome these challenges and pursue business growth (Nasir and Shamim, 2025; Broto, 2014). While some women in developing countries possess higher levels of formal education, many may lack specialised entrepreneurial training required for business success (Brush et al., 2017; Davis, 2012). Education enhances women's professional development and self-confidence, empowering them to challenge societal ignorance, while enabling them to support others (Devine et al., 2019; Marvel et al., 2016). It is also possible that a higher level of education could play a significant role in attracting resources, building networks or enhancing credibility, which indirectly contribute to entrepreneurial growth and success. However, education alone is not always a sufficient driver of growth, as practical capabilities, relevant experiences, and access to networks also play vital roles (Khan et al., 2019; Brush et al., 2017).

Studies in Kenya, Ghana and Zimbabwe highlight that targeted education and training enhances women's capabilities and ambitions to sustain and grow businesses (Adom and Anambane,

2020; Dikki et al., 2014; Davis, 2012). Yet, in many developing countries including Nigeria, women entrepreneurs often receive less priority in entrepreneurial training programs compared to men, reinforcing gender-specific barriers that impede women entrepreneurs' business growth (Amaechi, 2016). Scholars advocate for tailored training programs that address women entrepreneurs' unique challenges and foster their entrepreneurial progress and economic empowerment (Martins et al., 2024; Bullough et al., 2022; 2015).

In Kaduna, these issues are compounded by cultural and regional dynamics that impact MWEs' BGAs. Women entrepreneurs operate within a patriarchal and conservative socio-cultural environment that prioritises gender roles, limiting their BGAs (Giwa and Babakatun, 2019; Ahmed, 2016). While some women entrepreneurs succeed despite these challenges, many require targeted interventions, which include both financial and non-financial support, to achieve sustainable business growth (Ahmed and Abubakar, 2019; Al-Shami et al., 2014). While financial services are crucial, non-financial supports such as mentoring opportunities are equally critical to realising business growth, especially in contexts like Kaduna, where micro and small businesses dominate (Zulfikar et al., 2024; Deka, 2018). Microfinance must be complemented with capacity building to ensure effective utilisation of resources and overcome structural limitations (Al-Shami et al., 2014).

Ahmed and Abubakar (2019) emphasise on the need for coordinated interventions from governments, non-governmental organisations, knowledge institutions and business associations to promote and sustain women-owned businesses through policies, training and support programs. However, entrepreneurial growth also depends on women's internal motivation and mindset (Hakim et al., 2024; Brush et al., 2020). A lack of commitment influenced by personal values, beliefs, needs, wants and habits, can hinder entrepreneurial success (Kuratko et al., 2021; Bui et al., 2018). For many, entrepreneurship arises from the need to address household necessities or escape unemployment and the desire for financial independence, rather than opportunity, which may limit long-term ambitions (Tajudeen and Adebayo, 2013). Still, some women entrepreneurs exhibit strong commitment to business growth and economic development (Amaechi, 2016; Boateng, 2014).

Key barriers to MWEs' BGAs include limited access to resources (Section 2.3.1), as well as personal attributes such as perception, motivation, confidence, and mindset (Section 2.3.2). These are explored in the following sub-sections:

2.3.1 Limited Access to finance and resources on women entrepreneurs' BGAs

Finance is a critical growth enabler, particularly for women entrepreneurs (Ajiva et al., 2024; Simba et al., 2024; 2023), as recognised in the Money element of the 5Ms framework (Brush et al., 2009). Access to adequate financial resources provides a competitive edge (Turyakira et al., 2019; Barney and Hesterly, 2012), but financial advantage alone does not guarantee growth without proper utilisation (Ogundana, 2020; Brush et al., 2017). Effective utilisation of resources to acquire assets, expand markets, train employees, or enhance product visibility, is essential for entrepreneurial success (Sallah and Caesar, 2020; Wong et al., 2018). However, misappropriation or diversion of funds to personal or family-related needs, which is common among women entrepreneurs, can limit their ability to invest in sustainable business growth (Ghosh et al., 2017).

Women entrepreneurs in developing countries often face significant challenges in accessing adequate funds and resources (Ujah, 2023; Maden, 2015). The Gender at Work report (World Bank, 2014) highlights that women are frequently excluded from global financial measures, with access available in theory, but restricted in reality (Ojong et al., 2021; Tajudeen and Adebayo, 2013). In Nigeria, women are significantly less likely than men to access loans, credit facilities, or grants, and this hinders their business growth (Metu and Nwogwugwu, 2024; Morsy, 2020; World Bank, 2014). This is compounded by institutional biases as Nigerian banks operate a binary system that frequently favours men over women (Ukommi and Agha, 2016), exacerbated by the persistent perception that entrepreneurship is a male-dominated domain (Isaga, 2019; Maden, 2015).

Collateral requirements further disadvantage women from qualifying for bank credit, as they are unlikely to meet the terms of short-term lending and repayment periods, especially those lacking property or financial assets (Nkwocha, 2019; Amaechi, 2016). Development banks and financial institutions aimed at poverty alleviation often overlook women's needs, contributing to ongoing financial exclusion, worsened by Nigeria's declining economy (Aladejebi, 2020).

Furthermore, women entrepreneurs often encounter difficulties gaining market acceptance, forming networks, and obtaining respect from customers, as a result of market-related factors, including poor access to finance (Amrita et al., 2018; Gituma, 2017). Limited financial access is further intensified by low financial education, especially among women in developing countries who are less likely to open or maintain bank accounts (Arora, 2020; Broto, 2014). In

Nigeria, MWEs typically lack the collateral required for business loans and turn instead to informal funding sources, such as family, friends, peer-to-peer contributions, traditional money lenders, and other informal networks, where interest rates and repayment agreements may be less burdensome (Simba et al., 2024). Women in rural areas even face greater challenges, with limited access to business information, business guidance, financial advice, and services, which further hinder their BGAs and expansion (Aladejebi, 2020; Fapohunda, 2012).

Additionally, Nigeria's credit system continues to favour formal sector entities, disadvantaging women entrepreneurs, most of whom operate within the informal sector (Halkias and George-Ufot, 2021). MWEs are often further restricted by cultural norms requiring spousal approval to access credit. In response, many women entrepreneurs have created or joined informal associations, which offer them lifelines and enable them to secure financial resources and preserve their business interests (Simba et al., 2023; Ojong et al., 2021). Additionally, many women find it difficult to save for their business growth because of the strong collectivism in countries like Nigeria (Hofstede et al., 2010), where extended family members rely heavily on one another for financial support. This underscores the influence of culture, societal values and beliefs on the challenges women face in achieving business growth (Ngoasong, 2023).

The United Nations (2015) promotes women's entrepreneurship as a pathway to escape poverty and achieve SDGs like zero hunger (SDG2), gender equality (SDG5) and quality education (SDG4). However, a significant portion of women entrepreneurs' profit is often reinvested into family welfare, leaving little or none for business growth (Ujah, 2023; Bastian et al., 2018). To achieve their BGAs, women entrepreneurs, especially MWEs, need to develop skills in saving, investing, and resource management (Ogundana, 2020).

While microfinance has been an important source of income generation and entrepreneurial growth for women entrepreneurs in Nigeria (Simba et al., 2024), its impact on rural entrepreneurs remains difficult to assess, despite its recognition as a global strategy for poverty alleviation (Chikwira et al., 2022; Ukanwa et al., 2018). A supportive entrepreneurial ecosystem is needed to enhance women's capabilities (Adegbile et al., 2024; Ngoasong, 2023). However, African female entrepreneurship literature has largely overlooked innovative financial alternatives like peer-to-peer lending and crowdfunding, which have gained momentum in recent years but remain under-researched in the African context (Simba et al., 2023; Ojong et al., 2021). Ogundana et al. (2022) argue that research should go beyond access

to finance to focus on how women entrepreneurs actually utilise these resources for business growth, to bridge gaps in female entrepreneurship literature.

2.3.2 Personal Attributes (Resilience, Commitment, Motivation, and Training) and Growth-oriented Entrepreneurial mindset

Psychological studies highlight that cultural and spatial differences shape personality traits linked to entrepreneurship, often using the Big Five Personality Traits framework: Extraversion, Agreeableness, Openness, Conscientiousness and Neuroticism (Stuertz et al., 2016; Obschonka et al., 2015a and Obschonka et al., 2015b). These traits significantly influence entrepreneurial behaviour and outcome (Ajani Akeem and Adekanmbi, 2016). While these personality traits informed the early stages of this study, the focus has since shifted towards context-specific characteristics relevant to women entrepreneurs in SSA.

In Nigeria, family dynamics often constrain women's entrepreneurial potential (Ngoasong, 2023). Fathers and husbands claim to protect women from external harm and risks, limiting their exposure to opportunities (Jaim, 2021; Mordi et al., 2010). This undermines women's confidence, business participation, and productivity, compelling them to depend on their husbands and male family members for decision making (Giwa and Babakatun, 2019; Muhammad and Abdulkarim, 2015). In such settings, resilience becomes crucial for navigating societal expectations and pursuing entrepreneurial goals (Kakeesh, 2024; Bullough and Renko, 2013).

Entrepreneurial success is also shaped by individual attributes like motivation, commitment, abilities and growth ambition (Brush et al., 2006). However, many women entrepreneurs fail to thrive due to lack of business knowledge, management skills and sustained commitment (Noor and Isa, 2020; Ogundana, 2020). Those who demonstrate resilience and commitment are more likely to succeed and grow their businesses (Adisa et al., 2014).

Motivational drivers such as self-realisation, self-fulfilment, independence, and self-sufficiency, influence women's entrepreneurial choices and ambitions for business growth (Ajani Akeem and Adekanmbi, 2020; Tambunan, 2015). Studies show that many women pursue entrepreneurship in response to economic pressure, family issues or unemployment (Bui et al., 2018; Boateng, 2014). These motivations shape not just the decision to start a business but also the level of ambition and persistence for business sustenance and growth (Ridwan et al., 2025).

Entrepreneurship also enhances women's self-esteem and social identity, promoting greater respect within households and communities (Langevang et al., 2018; Lo, 2016). Women entrepreneurs who value themselves and actively invest in developing both personal and professional skills are better positioned to overcome societal and systemic challenges and achieve business growth (Amaechi, 2016).

Training also builds resilience by providing women with tools and strategies to adapt to business challenges (Zulfiqar et al., 2024; Bullough and Renko, 2013). Many Nigerian women entrepreneurs face challenges like inadequate project planning, limited financial literacy, and insufficient market understanding, which hinder their growth potential (Nkanta, 2023; Motilewa et al., 2015). Training programs can address these gaps, especially when integrated with microfinance support (Deka, 2018; Bullough et al., 2015). Such programs not only address income generation issues but foster information-sharing, collaboration, and improved management skills among women entrepreneurs (Vijaykumar and Naidu, 2015).

However, disparities in access to quality and timely information persist, disadvantaging women entrepreneurs compared to men (Miran and Gultekin, 2024; Irene, 2016). Future research should explore gender differences in women's entrepreneurial capabilities to better understand how training, motivation, and personal attributes shape women's business success in developing contexts.

Furthermore, studies suggest that an entrepreneurial growth mindset is critical to business growth and sustainability, particularly for women in restrictive cultural contexts like Kaduna (Hakim et al., 2024; Kuratko et al., 2021; Giwa and Babakatun, 2019). It helps women to navigate entrepreneurial, cultural, and societal challenges, enhancing their ability to withstand competition and adapt to market dynamics (Gorgievski et al., 2011).

An entrepreneurial growth mindset encompasses attributes such as resilience, positive attitude, and adaptability, all of which are essential in confronting challenges like market fluctuations, limited access to finance, and gender norms (Hakim et al., 2024; Brush et al., 2020). By cultivating an entrepreneurial mindset, women entrepreneurs can stay motivated and focused on their BGAs, despite structural barriers (Gupta et al., 2019; Ahl and Marlow, 2012).

This mindset also fosters creativity and innovation, enabling MWEs to remain competitive and achieve sustainability, despite socio-economic and cultural challenges (Saadat et al., 2021; Hossain et al., 2018). Hakim et al. (2024; 2435) define an entrepreneurial mindset as “a cognitive framework that encompasses attitudes, behaviours, and approaches to identifying and

seizing business opportunities while remaining resilient to challenges”. McMullen and Kier (2016: 664) describe it as the “ability to identify and exploit opportunities without regard to the resources currently under their control”.

In this study, MWEs are considered to possess an entrepreneurial growth-oriented mindset if they exhibit positivity, resilience, vision, and adaptability to navigate cultural and financial challenges (Hakim et al., 2024; Kuratko et al., 2021). These qualities empower them to pursue business growth and contribute meaningfully to their communities, serving as models of resilience and ambition in challenging contexts.

2.4. Measures and Influence of Culture on Women Entrepreneurs' BGAs

Socio-cultural factors significantly shape the business performance and growth of women entrepreneurs (Ogundana et al., 2024; Ngoasong, 2023). Hofstede distinguishes national culture, which reflects value differences across nations or regions, and organisational culture, and captures differences in business practices across organisations. These cultural distinctions influence women entrepreneurs differently depending on their geographical and social context.

As highlighted in section 2.1, Hofstede (2010; 2001) identifies six dimensions of measuring national culture. His findings reveal that Nigeria scores high (80) in Power Distance Index (PDI), Masculinity (60), and low in individualism (30), indicating a culture that values hierarchy, competition, and strong collectivism. In contrast, countries like Great Britain score lower in PDI (35) and higher Individualism (89), suggesting different societal values and expectations (Hofstede, 2010; 2001). These cultural dimensions reflect deeply embedded societal norms that shape entrepreneurial behaviour, gender roles, and access to resources. However, critics such as Kaasa et al. (2014) argue that Hofstede's dimensions, being rooted in work-related values, may not fully capture broader societal experiences and cultural variations within regions.

The GLOBE study by House et al. (2004) extends Hofstede's schema, identifying nine cultural dimensions, including: Performance Orientation, Gender Egalitarianism, Future Orientation, Individualism/Collectivism, Assertiveness, Humane Orientation, Power Distance and Uncertainty Avoidance. Together, these frameworks offer diverse perspectives how culture impacts entrepreneurship. Chapter Four outlines how this study utilises Hofstede's cultural dimensions to assess cultural influences.

Culture and tradition are key factors influencing the success of women entrepreneurs, particularly in Nigeria, where socio-cultural norms constrain business growth (Adiza et al., 2020; Akinbami and Aransiola, 2016). Patriarchy in Nigeria, for example, legitimises male dominance and authority over women (Ahmed and Abubakar, 2019; Giwa and Babakatun, 2019), as evident in some practices such as prioritising male education over females, and perceiving investment in female education as wasteful (Amaechi, 2016; Fapohunda, 2012).

SSA illustrates these constraints vividly, as cultural norms often restrict women's BGAs. For example, in Sudan, women may open accounts but need male permission to access funds while in Pakistan, even spending decisions must be male approved (World Bank, 2014). Similarly, successful business women in parts of Africa face stigmatisation, as they are perceived as challenging male authority and traditional gender roles, leading to societal backlash and reduced support (Ogundana et al., 2022). (Ogundana, 2020; Anambane and Adom, 2018). In Nigeria, while women participate in business, most operate small businesses in the informal sector, whereas men dominate formal, larger scale ventures (Ojong et al., 2021; Neneh, 2021).

Women's disproportionate burden of household responsibilities also limits business growth. Studies reveal that women in SSA shoulder half of household chores and childcare, which directly affects their ambition to scale businesses (Adom et al., 2018). Women-owned businesses tend to be more influenced by traditional norms than male-owned businesses, as women are more expected to conform to cultural values (Adom and Anambane, 2020; Anambane and Adom, 2018; GEM, 2015).

The African cultural belief that men sustain the family name and are superior to women undermine women's confidence and subject them to numerous challenges, especially in rural areas (Adom et al., 2018; Motilewa et al., 2015). While challenges such as gender discrimination and lack of support are widespread, the form and intensity vary by culture (Onoshakpor et al., 2025; 2024). For example, in Niger, unmarried women are 20% more likely grow their businesses than married women (Otoo et al., 2012), whereas in Morocco, family support enhances MWEs' business growth and success (Welsh et al., 2018a).

Cultural and societal issues often foster negative self-perceptions and low self-esteem among women entrepreneurs, with lack of confidence remaining a significant barrier to business growth (Boateng, 2014). In many African countries, including Nigeria, Cameroon, and Rwanda, women cite corruption, refusal to engage in bribery, and resistance to sexual advances from officials as major hurdles (Ojong et al., 2021; Isaga, 2019). Additionally, high tax burdens

regardless of business revenue or profit, remain a persistent challenge across African contexts (Adom, 2014). In contrast, Mauritius offers a more business-friendly and corruption-free environment, facilitating women's entrepreneurial growth (Kasseeah and Tandrayen-Ragoobur, 2016). Research in Lagos state, Nigeria by Ogundana (2020) further identified poor shop location, lack of long-term finance, and competition as major constraints to women's business growth, demonstrating how cultural, institutional and economic factors intersect to affect MWEs' BGAs. These disparities highlight the need for structural reforms that address the systemic barriers disproportionately affecting women entrepreneurs (Ojong et al., 2021).

Women entrepreneurs in Nigeria often face resistance from family, friends, and the public, which manifests in negative attitudes and limited support (Irene, 2016; Akinbami and Aransiola, 2016). In Northern Nigeria, religious beliefs further restrict women's mobility and business interactions with male clients, based on expectations of modesty and submission to husbands (Giwa and Babakatun, 2019; Sulaiman et al., 2019; Muhammed & Abdulkarim, 2015). These norms reinforce cultural biases and limit women's business growth (Kumar et al., 2022; Udoh et al., 2020; Kalafatoglu and Mendoza, 2017). Section 2.4.1 discusses religion's specific influence on MWEs' BGAs.

Despite comprising nearly half of Nigeria's population, women hold less than 15% of elected positions, due to perceptions of inferiority and weak policy enforcement (Adegbile et al., 2024; Adamu, 2023; Okafor and Akokuwebe, 2015). Nevertheless, notable examples like Obiageli Ezekwesili, former World Bank Managing Director, and the late Professor Dora Akunyili, former Director-General National Agency for Food and Drug Administration (NAFDAC), demonstrate that when given opportunities, women excel in leadership roles (Amaechi, 2016). Addressing traditional gender issues is essential for promoting gender equality in entrepreneurship and other ventures (Onoshakpor et al., 2025; Irene et al., 2021; Irene, 2016).

In line with these influences, Idris and Seng (2011) contend that understanding organisational and national culture is crucial, as cultural distance can affect business growth and performance. Huggins and Thompson (2016) further argue that entrepreneurial patterns often reflect dominant cultural dynamics of a region, yet this relationship is underexplored. In Nigeria, patriarchy significantly limits women's entrepreneurial support and societal acceptance (Basaffar et al., 2018), unlike in more gender-egalitarian cultures such as the United States. Thus, identifying common goals and establishing tailored support systems for women entrepreneurs in Nigeria is imperative.

Advanced research is essential to understand how regional cultural dynamics correlate with the BGAs of MWEs in Nigeria. Such exploration must consider how culture shapes workplaces, values and societal structures. As Nelson Mandela (2009) famously stated, “it lies in our hands to make the world a better place for all to live in”. Addressing restrictive cultural norms is essential to empower women entrepreneurs, enhance their economic contributions, and promote inclusive development. This study aims to address gaps in the literature by exploring how national cultural factors shape MWEs’ BGAs in Kaduna. Subsequent sections will consider the roles of religion, gender roles and family responsibilities in more detail.

2.4.1 The Impact of Religion on MWEs’ Experiences and BGAs

Religion plays a significant role in shaping the entrepreneurial activities and ambitions of women, particularly in highly religious societies like those in Africa (Kumar et al., 2022; Ojong et al., 2021). MWEs often navigate their business and family responsibilities within religious cultural frameworks, which vary across regions (Eze et al., 2021; Jaim, 2021; Rehman and Roomi, 2012). Religious values and beliefs, deeply embedded within culture, influence the behaviours and decisions of MWEs and their families, to varying degrees (Siwale et al., 2023; Eze et al., 2021; Sulaiman et al., 2019).

In countries like Morocco, religious norms have restricted women’s business expansion by limiting travels abroad, thereby limiting their opportunities for business expansion (Hallward and Stewart, 2018). Similarly, in Saudi Arabia, strict interpretations of Islamic law have restricted women’s mobility, job access, and business growth (Basaffar et al., 2018). Although Islam encourages education and entrepreneurship for both genders, cultural interpretations have constrained women’s public roles (Nieva, 2015; Iqbal et al., 2012). For example, Saudi women had no voting right until 2011 due to strict religious interpretation and their achievements have often been overlooked (Eum, 2019). Nonetheless, government reforms are promoting women’s economic participation despite prevailing restrictions (Topal, 2019). In many cases, restrictions on women mingling with men limits entrepreneurial opportunities (Basaffar et al., 2018; Steel, 2017), although, some Muslim women interpret religious teachings to support business activities and growth (Baranik et al., 2018).

In contrast, Christian women entrepreneurs often receive institutional support through Churches, which promote wealth creation, self-actualisation, and provide training, mentorship, financial support, and networking opportunities (Opuni-Darko, 2024; Shumba, 2015). Some

Christian women entrepreneurs hold their religious values and principles in high esteem, impacting their entrepreneurial engagements in varying degrees (Quagrainie et al., 2018).

Both Islam and Christianity demonstrate how religious teachings can influence entrepreneurial aspirations and activities. For Muslim women entrepreneurs in Nigeria, restrictive interpretations of Islamic principles can hinder mobility and limit business growth. Muhammad & Abdulkarim (2015) found that 64.1% of Muslim women entrepreneurs in Nigeria experience such movement restrictions that impact their business activities. However, Islamic teachings also encourage entrepreneurship (Noor et al., 2017), creating potential for positive alignment between religious values and entrepreneurial ambition. Christian women entrepreneurs in Nigeria may benefit from more flexible social norms, fewer restrictions, and faith-based support networks, which facilitate entrepreneurial growth (Ojo, 2015; Nwankwo et al., 2012). However, they are not entirely exempt from religious teachings and cultural barriers that prioritise family obligations over entrepreneurial ambitions, which may limit their BGAs (Siwale et al., 2023; Udoh et al., 2020).

Due to these restrictions, some women now leverage social media and online platforms to market and grow their businesses (Jaim, 2021; Basaffar et al., 2018). While this demonstrates adaptability, more research is needed to explore the full range of strategies women entrepreneurs use to overcome religious and cultural limitations. As Ojong et al. (2021) note, current literature often focuses on barriers rather than the innovative survival strategies employed by women. There remains a gap in understanding how cultural and religious factors influence entrepreneurial growth ambitions across diverse African contexts.

Despite constraints, many women cite faith as a source of motivation and resilience that helps them to overcome societal and cultural obstacles (Namatovu et al., 2018). Attoh (2017) highlights that women in Nigeria are interiorised by the doctrines of Christianity, Islam, and the African traditional religions, which significantly affect gender roles and cultural practices. While religion may offer MWEs support in certain aspects, it often reinforces cultural practices that bind them to traditional expectations. Together, religion and culture can exert distinct yet mutually reinforcing effects on entrepreneurship, exposing MWEs to dual and sometimes conflicting influences (Beyers, 2017).

These influences vary depending on the familial, cultural, and denominational contexts. In Nigeria, the intersection of religion, culture and gender roles presents a complex landscape for MWEs. As Beyers (2017) argues, understanding culture is essential when exploring religion,

as the two are deeply intertwined. Similarly, Ojong et al. (2021) and Sulaiman et al. (2019) argue, that the role of religion and spirituality in entrepreneurial activities has not been given due attention by Scholars. Therefore, this study explores whether Muslim and Christian MWEs in Kaduna experience similar restrictions to those observed in other conservative contexts like Saudi Arabia or face unique challenges shaped by local cultural practices.

2.4.2 Gender roles and Family Responsibilities Impacting Women Entrepreneurs

Women are often socially positioned as caregivers, and the struggle to balance work-family life remains a significant barrier to business growth (Ngoasong, 2023; Anambane and Adom, 2018). Gender roles and family responsibilities, rooted in cultural values greatly influence women's entrepreneurial decisions (Brush et al., 2019). While family support can sometimes offer emotional, financial and human resource support, to reduce burdens (Woldie and Adersua, 2016, Muhammad and Abdulkarim, 2015; Welsh et al., 2014), many women may lack adequate spousal or familial support, limiting their capacity to pursue BGAs (Kuada, 2019; Giwa and Babakatun, 2019).

Traditionally, women in Nigeria, Ghana, and other African countries are confined to domestic roles, while men assume financial and decision-making authority family and make key decisions (Ogundana et al., 2023; Adom, 2015). Cultural practices intertwine with all aspects of life, including family, work, religion, education, and business, often limiting women's autonomy and opportunities (Koburtay et al., 2020). Although the extended family system can sometimes ease household burdens, enabling them to focus on their businesses, it may also increase demands on women's time through childcare and other responsibilities (Anambane and Adom, 2018).

Family structures and societal expectations shape the type and scale of ventures women pursue (Brush et al., 2019). Married women often navigate dual obligations to both natal and marital families, with decisions often made jointly or solely by their husbands (Jaim, 2021; Adom and Anambane, 2020). Cultural undervaluation of women's entrepreneurial potential further reinforces barriers to success by limiting opportunities (Aladejebi, 2020). Consequently, many women may struggle to identify or act on business prospects, as social roles constrain their entrepreneurial engagement and success (Anambane and Adom, 2018; Woldie and Adersua, 2016).

Barriers such as limited access to assets, capital and training, coupled with gender stereotypes and limited support structures, disproportionately affect women entrepreneurs in Nigeria (Nasir and Shamim, 2025; Nkanta, 2023; Ayogu and Agu, 2015). However, despite these constraints, female entrepreneurship continues to promote women's independence and empowerment across Africa, as seen in Ghana, Kenya, South Africa, and Uganda (Crittenden et al., 2019; Agyre-Tettey et al., 2018; Kasseeah and Tandrayen-Ragoobur, 2016). Many women use business earnings to support themselves and their families, reducing financial dependence on their husbands (Steel, 2017). However, using business income for household expenses can limit business growth and complicate their entrepreneurial journeys (Friedson-Ridenour & Pierotti, 2019; Mordi et al., 2010).

In some cases, successful women are perceived as unfit for traditional family roles, reinforcing mixed outcomes in women-owned business performance across Sub-Saharan African literature (Ojong et al., 2021). For example, women entrepreneurs in Malawi have achieved higher business growth in profit generation than men (Duval Diop et al., 2021), while in Botswana, men outperform women in productivity and scale (Sibanda, 2024). These variations underscore the influence of context-specific cultural and structural factors on women's entrepreneurial outcomes.

Moreover, many studies tend to generalise culture across Africa as a uniform construct. However, in practice, cultural dynamics vary significantly not only between countries but also with regions of the same country. This underscores the importance of studying how regional culture influences women entrepreneurs within their environment (Huggins and Thompson, 2016; Ettl and Welter, 2012). This gap calls for focused research into how local cultural contexts such as Kaduna's, shape MWEs' BGAs and the adaptive strategies they employ. Understanding these dynamics will not only deepen academic insight but also inform targeted support for women entrepreneurs (Ojong et al., 2021).

2.5 Conceptual Framework

The conceptual framework for this study builds on Brush et al.'s (2009) 5Ms framework to understand how cultural factors influence MWEs' BGAs in Nigeria. The framework integrates key findings from the literature review to reflect the complex relationship between culture, female entrepreneurship and business growth. Figure 2.1 below illustrates this conceptual model.

The 5Ms framework has been widely applied and adapted in entrepreneurship studies. For instance, Onoshakpor et al. (2025) utilised it to explore the intersection of gender, patriarchy and informality in Nigerian female entrepreneurship. Masunda-Tasaranago et al. (2025) integrates it with EntreComp Framework to develop a tailored gender-responsive educational model, enhancing entrepreneurship education. Abuhussein and Koburtay (2021) extend the 5Ms framework by introducing Mental health, Maturity, and Maintainability, as additional dimensions relevant to Arab contexts. Furthermore, Woldesenbet Beta et al. (2024) apply the 5Ms framework to review three decades of African women entrepreneurship literature, calling for more context-aware and gender-sensitive approaches that consider motherhood, family embeddedness, and institutional complexities unique to African settings. These applications demonstrate the versatility of the 5Ms framework in capturing gendered and contextualised dynamics, justifying its use in this study.

At the heart of this conceptual framework lies the intersection between culture and female entrepreneurship, represented by MWEs at the centre. This central positioning emphasises the significant influence of cultural factors on MWEs' entrepreneurial activities and BGAs. The framework also illustrates the interactions between cultural and personal attributes of MWEs which impact their BGAs.

The left side of the framework identifies cultural influences extracted from the literature:

- **Religion:** Religious beliefs shape gender roles and family responsibilities, influencing MWEs' autonomy and decision-making.
- **Marriage and Gender roles:** Cultural expectations assign domestic responsibilities to women in marriage, often limiting their entrepreneurial engagement.
- **Family Responsibilities and Spousal Support:** Caregiving roles and the presence or absence of spousal support affects MWEs' entrepreneurial ambitions and success.
- **Strategies and other support mechanisms:** MWEs often develop innovative strategies and networks to navigate cultural constraints and grow their businesses.

The right side of the framework highlights the effects of these cultural factors:

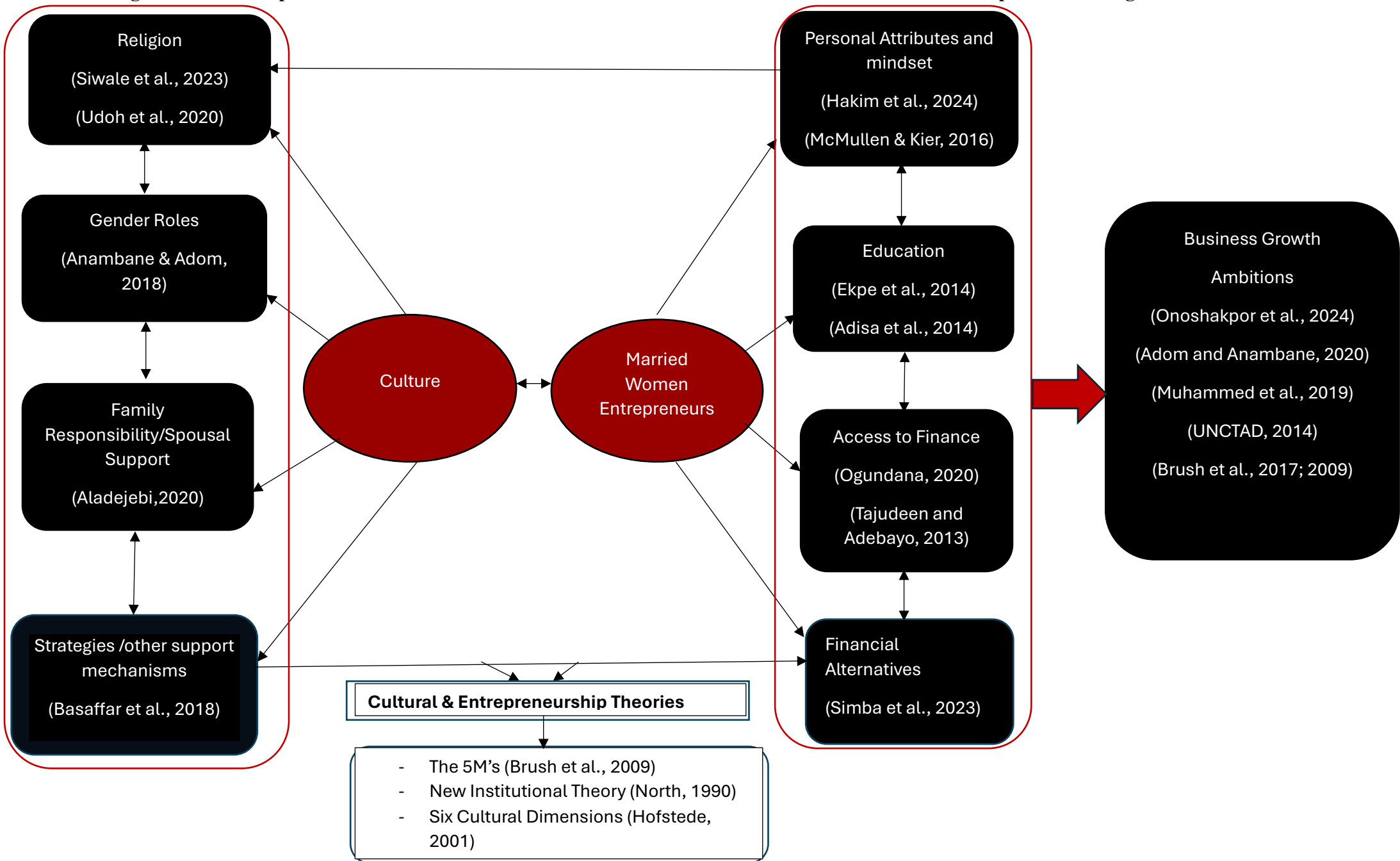
- **Personal Attributes and Mindset:** Cultural norms influence MWEs' self-perception, resilience, motivation, and entrepreneurial mindset, which are key drivers of business growth.

- **Education:** Limited access to formal education and training restricts entrepreneurial capabilities.
- **Access to finance:** Societal and institutional biases hinder women's access to financial resources, credit, and property ownership, limiting their capacity to expand their businesses.
- **Financial alternatives:** MWEs turn to microfinance, peer-to-peer lending, and crowdfunding, to overcome financing barriers.

At the base of the framework are the theories that have informed the study: 5M's Framework (Brush et al., 2009), New Institutional Theory (North, 1990), and the Six Cultural Dimensions Schema (Hofstede, 2010; 2001), which are discussed in Chapter Three.

Finally, at the extreme end on the right side, the framework identifies Business Growth Ambitions as the key dependent variable, influenced by the cultural and personal factors discussed above.

Figure 2.1: A conceptual framework of interconnectedness of culture and its influence on female entrepreneurs in Nigeria.



2.6 Chapter Conclusion

This chapter critically examined the key concepts, themes, and contextual factors shaping the entrepreneurial experiences and business growth of women entrepreneurs in Nigeria, particularly focusing on cultural influences. While existing literature broadly explores women entrepreneurs, limited attention is given specifically to MWEs, reinforcing the need for this study. The review highlighted the interconnectedness of culture, religion, gender roles, family responsibilities, and both structural and personal attributes shaping the BGAs of MWEs. By synthesising findings from global, African, and Nigerian contexts, the chapter identified unique barriers MWEs face, including limited access to finance, cultural expectations, marital responsibilities, and inadequate institutional support.

The review showed that although women entrepreneurs globally encounter challenges, the extent and nature of these challenges are deeply rooted in cultural, institutional and social dynamics. In Nigeria, patriarchal norms, societal expectations, and regional cultural variations significantly influence MWEs' entrepreneurial decisions, strategies, and business growth. Nonetheless, women entrepreneurs adopt strategies to navigate these constraints, leveraging informal networks, financial alternatives, personal resilience, and family support. Additionally, the chapter highlighted the gaps in literature, particularly in understanding how MWEs in contexts like Kaduna develop BGAs despite socio-cultural constraints. These gaps form the foundation for this study's aim to contribute new insights into MWEs' experiences and propose strategies to support women's entrepreneurial growth.

The next chapter will critically examine and contextualise the theoretical frameworks underpinning this study. It will explore the 5Ms framework and its applicability in Kaduna, along with complementary theories including the New Institutional Theory and Hofstede's Cultural Dimensions schema, to provide a robust theoretical lens for understanding cultural influences on MWEs' BGAs.

Chapter Three: Theoretical Underpinning for the Study

This chapter presents the theoretical framework guiding this study's investigation into how cultural factors influence the BGAs of MWEs in Nigeria. The research is grounded in two key theoretical perspectives: The 5Ms Framework by Brush et al. (2009) as the core framework, and New Institutional Theory by North (1990) as a complementary theory to understand the role of formal and informal institutions on MWEs' BGAs in Kaduna. Together, these theories offer a multidimensional view of the contextual factors shaping entrepreneurial outcomes.

Additionally, Hofstede's (2010; 1980) Six Cultural Dimensions schema will be utilised as a methodological tool for analysing the cultural dimensions influencing MWEs' BGAs. This will be discussed in more detail in the methodology chapter, with only a brief mention here to clarify how it complements the other theories.

3.1 Contextualising the 5Ms Framework

The 5Ms framework (Brush et al., 2009) serves as the core framework for this study, extending traditional entrepreneurship theories to capture the unique experiences of women entrepreneurs. As Hechavarria et al. (2009: 6) note, "there is no single theoretical framework that captures all of the factors influencing growth in women's entrepreneurship". Other frameworks by Ogundana (2020), Wiklund et al. (2013; 2009) and De Bruin et al. (2007) have contributed to women entrepreneurship research by developing growth frameworks. However, despite these studies' attempts to examine factors influencing the business growth of women entrepreneurs' businesses and fit them all into one framework holistically, most have only covered some growth elements not particularly highlighted in other studies. Given that entrepreneurial growth is not one-size-fits-all, especially in developing countries' contexts (Kiviluto, 2013; Costin, 2012; Welter, 2011), this study extends the 5Ms framework to examine the factors impacting MWEs' BGAs in Kaduna.

The 5Ms framework highlights both gender-related factors and environmental influences, consisting of Market, Money, Management, Motherhood, and the Meso/Macro environment, which the authors developed for the study of women's entrepreneurship. The framework has been used in both developed (e.g Gibert and Chalus-Sauvannet, 2022; Wang, 2018; Welsh et al., 2018; Ettl and Welter, 2012 and Brush et al., 2010) and developing contexts such as Africa (Woldesenbet Beta et al., 2024), South Africa (Xaba and Neneh, 2022), Nigeria (Ogundana et al., 2021; Ogundana, 2020), and India (Niang, 2019). These studies demonstrate the framework's adaptability to patriarchal and resource-constrained environments, particularly in

highlighting challenges like motherhood, market access, and funding biases. However, despite the wide applicability of this framework, its use within developing countries contexts remains limited, to the best of the researcher's knowledge.

Bates et al. (2007), identify three critical growth factors: the entrepreneurs' skills and capabilities, their access to financial capital, and access to market for their products, which sum up the 3Ms- Management, Money and Skills (Brush et al., 2009). These factors are described as the "fundamental building blocks" for any viable business (Bates et al., 2007: 10). Effective management pertain to both human and organisational strategies required to manage and grow their businesses (Burn, 2018), while money refers to the financial resources including capital and credit required for business sustainability (Ogundana et al., 2021; Burn, 2018). Market access opportunities influence customers base and profitability, which drive innovation and growth (Stokes and Wilson, 2017). While these are vital, Welsh and Martin (2021) and Ogundana et al. (2022) argue that money is mostly investigated from an access point of view rather than utilisation. Thus, understanding how MWEs manage financial resources amid societal, institutional and cultural constraints is essential.

Hartmann et al. (2022) and Brito et al. (2022) view management as the entrepreneurial and educational experience obtained by women entrepreneurs, which build resilience and strategic resource access and use. Market access, in turn, supports customers retention and profit growth, which could positively or negatively affect the series of innovations that should take place in a market environment (Ettl and Welter, 2012). This current study evaluates these 3Ms in relation to cultural, institutional, and gender factors, which could impact MWEs' BGAs. However, Brush et al. (2009) argue that Management, Money and Market alone do not explain why and how women-owned ventures and the women entrepreneurs themselves differ. They added Motherhood and Meso and Macro environments to reflect external influences like norms, family expectations, and policy. This current study agrees and further proposes an additional M- 'Mindset', emphasising the psychological resilience and growth orientation needed for MWEs to thrive in patriarchal and resource constrained contexts.

Hakim et al. (2024: 2433) define entrepreneurial mindset as "a specific set of skills and attitudes that enable individuals to identify and exploit opportunities, overcome challenges, and remain resilient in the face of adversity". Given the gender-based constraints MWEs face (Gupta et al., 2023; Brush et al., 2020), a growth-oriented mindset can help them to navigate the complexities of culture, build resilience, and drive business expansion. Therefore, this study argues that also

adding Mindset to the women's entrepreneurship 5M's framework is crucial for understanding MWEs' adaptive strategies.

The Meso and Macro environments reflect policies, initiatives, institutions, and cultural norms that influence the growth of women entrepreneurs' businesses (Ogundana 2020; Brush et al., 2009). Specifically, the meso environment relates to policies, networks and formed social relationships, while the macro environment reflects cultural and institutional influences, including socio-economic factors, societal viewpoints on gender roles and strategies (Ogundana et al., 2022; Welter, 2011). In this study, culture functions as both a meso and macro factor, shaping societal expectations and institutional constraints that limit MWEs' decision-making, opportunities, and business growth to varying degrees (Blau et al., 2002; Kantor, 2002).

Osinubi (2020) highlight how institutional frameworks are shaped by societal behaviours and norms which are socialised into individuals. For women entrepreneurs, these frameworks not only influence opportunities, but also perceptions of risks, choices and strategic decisions (Hofstede et al., 2010; Brush et al., 2009). This study highlights how policies and initiatives at meso/macro levels can promote an inclusive and supportive environment for MWEs' BGAs. As Brush et al. (2009) emphasise, all the elements of the 5Ms framework- Management, Money, Market, and Motherhood are all shaped by meso/macro environments which function as comprehensive frameworks.

The Motherhood facet reflects the household context and familial responsibilities disproportionately affecting women entrepreneurs (Gibard and Chalus-Sauvannet, 2022; Ahmed and Abubakar, 2019). Traditional gender roles and familial expectations often exacerbate pressures on married women, impacting their entrepreneurial ambitions, activities, and experiences differently (Johnstone et al., 2011; Williams, 2003). Despite these barriers, Brito et al. (2022) and Muhammed and Abdulkarim (2015) argue that family support, when available, can enhance business growth.

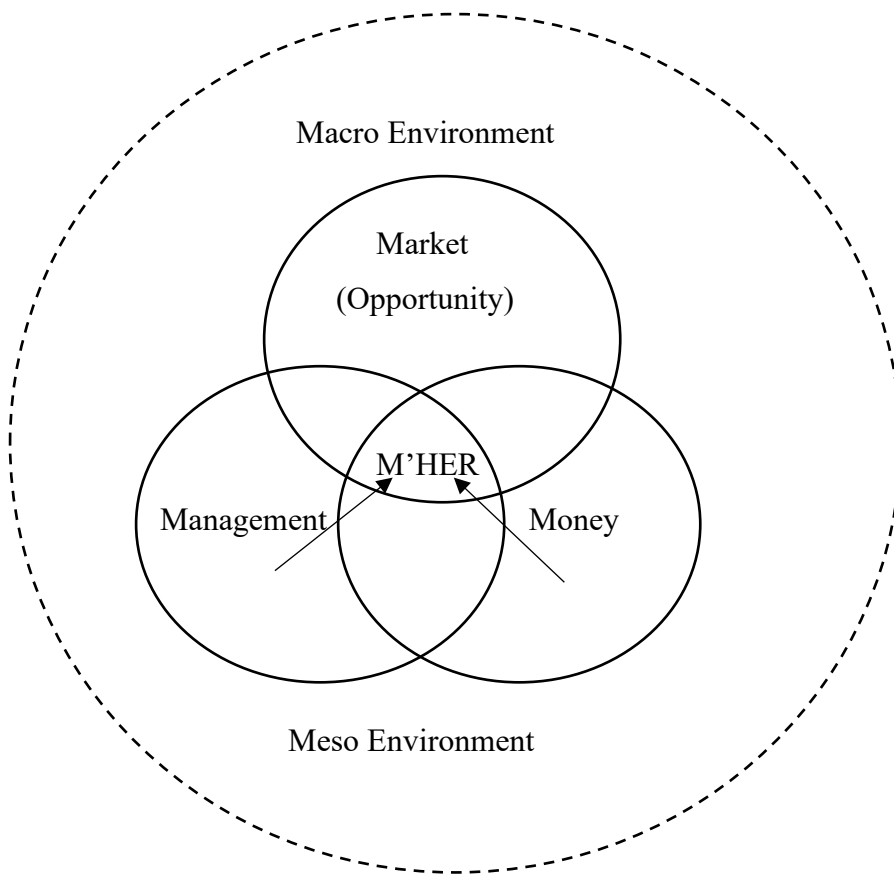
Recognising the unique experiences and challenges of women entrepreneurs in balancing motherhood and entrepreneurship (Gibert and Chalus-Sauvannet, 2022), this study prioritises motherhood, given its focus on MWEs. This research argues that subsuming Marriage in Motherhood does not particularly capture the experiences of MWEs, as some married women have no children, some mothers are not married, while some married women have children, altogether offering them distinct experiences in balancing family responsibilities and business

endeavours. Therefore, the study argues for the inclusion of Marriage as an additional ‘M’ to the framework, to distinguish it from Motherhood. The element of Marriage presents additional influence with potential similarities and subtle differences, which plays a significant role for MWEs, even in the absence of children.

The decisions made by MWEs are majorly influenced by their homes and children, and most times subject to approval by their husbands, affecting access to the 3Ms and asset ownership (Brush et al., 2009; Brush and Manolova, 2004). Therefore, researchers should account for the distinct implications of both marriage and motherhood in the entrepreneurial context.

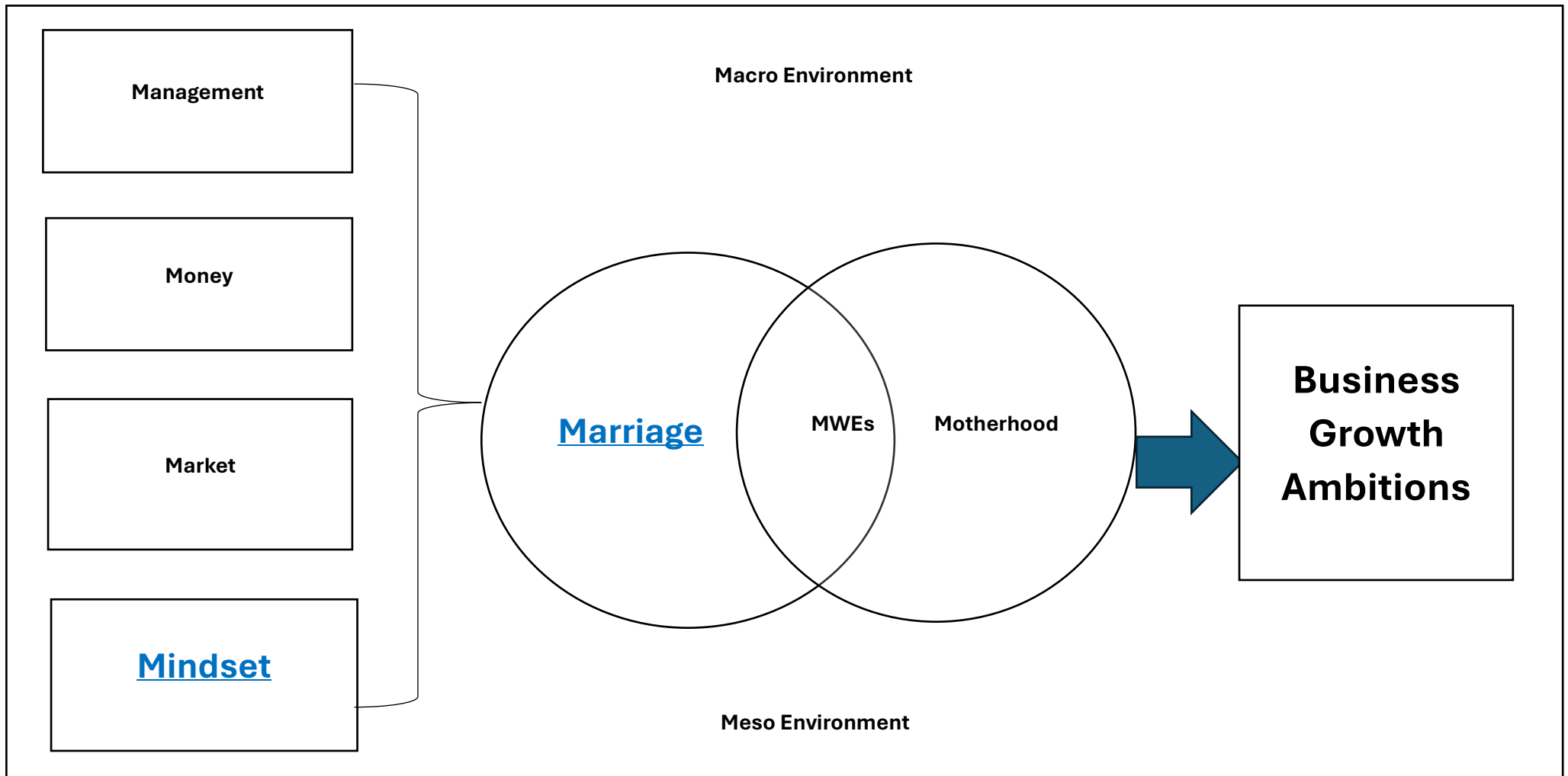
Brush et al.’s (2009) original Venn diagram of the 5Ms placed motherhood at the centre to highlight its influence on the other Ms (See Figure 3.1 below). In this study’s adaptation (Figure 3.2), marriage is separated from motherhood as a distinct factor, though overlapping in the centre of the framework. Also, ‘Mindset’ is added as an external but integrated factor, alongside other elements- management, money, market, while meso and macro environments retain their positions. This extended version forms the proposed 7Ms framework guiding this research.

Figure 3.1: Women's Entrepreneurship "5M" Framework (Brush et al., 2009)



Source: Brush et al., 2009

Figure 3.2: 7Ms Framework, Adapted from Brush et al. (2009)



Source: Created by the author

The 5Ms framework provides a guide for practitioners, researchers, and policymakers to understand women's entrepreneurship, particularly for MWEs. It highlights how gendered power dynamics within the household and society, often invisible, shape women's entrepreneurial experiences (Baloyo and Jones, 2025; Meliou and Edwards, 2013). Brush et al. (2009) argue that to challenge existing norms and support women entrepreneurs, many women entrepreneurs and workers in male dominated areas are needed. This 5Ms framework provides the primary structure for examining MWEs' entrepreneurial ambitions, and the influence of family roles, institutional and market forces on their BGAs.

Given the patriarchal and institutional structures in Nigeria, this study finds the meso-/macro environment and motherhood dimensions particularly pertinent. By adopting and adapting the framework for Kaduna, this study contextualises it to suit a non-Western context, further testing its applicability and highlighting marriage as a distinct factor influencing MWEs.

However, despite the strengths of the 5Ms framework, many studies have critiqued it. Scholars argue that it overemphasises motherhood, reinforcing traditional gender roles and limiting its applicability by excluding women entrepreneurs without children (Niang, 2019). This study addresses that gap by distinguishing marriage from motherhood, recognising their distinct impacts. Others note that the framework overlooks gendered barriers such as bias, violence, regional, and religious influences (Xaba and Neneh, 2022; Cullen, 2019). Furthermore, the meso and macro environments do not deeply explore the institutional influences, with regard to government policies, religious beliefs, and cultural norms, which are key in the developing country's context, and therefore pertinent for any study of society and the economy in regions of Sub-Saharan Africa, including Kaduna in Nigeria. This limitation necessitates complementing the framework with New Institutional Theory (North, 1990), which captures the role of both formal and informal institutions more comprehensively.

3.2 How New Institutional Theory Complements the study

The New Institutional Theory (North, 1990) explains how human behaviours and economic outcomes are shaped by both formal (e.g government regulations, policies, rules and legal systems) and informal institutions (e.g cultural norms, values and codes of behaviour). Scott (2014; 1995) and North (1990) argue that informal institutions support formal systems, while Umoru (2019) argues otherwise, that informal institutions rather oppose formal institutions.

Osinubi (2020) and Hodgson (2006) note that institutions can both enable and constrain human behaviour. They regulate social order through what Scott (1995:4) describes as three "pillars

of institutions”: regulative, normative, and cultural dimensions. Hodgson (2006: 2) defines institutions as “systems of established and prevalent social rules that structure social interactions”, while North (1990: 3) calls them “rules of the game in a society”, which are human-crafted constraints that shape and guide social interactions and societal performance. In developing contexts, these rules, especially informal ones, significantly influence MWEs’ BGAs by reinforcing expectations that create pressure on MWEs to prioritise marriage and family over business, which can negatively impact their entrepreneurial growth ambitions (Jaim, 2021; Irene et al., 2021).

Helmke and Levitsky (2004) describe informal institutions as socially shared, unwritten rules established and transmitted through culturally accepted avenues. In Nigeria, informal cultural expectations, such as the need for spousal approval, often constrain MWEs’ autonomy and BGAs (Mordi et al., 2010). Although, religious doctrines may either support or constrain MWEs’ economic participation, depending on interpretation and community reinforcement (Bullough et al., 2017; Al-Dajani and Marlow, 2013). Religious bodies like Churches and Mosques can thus function as doorkeepers of traditional norms limiting MWEs or agents of empowerment (Ojo, 2015; McIntosh and Islam, 2010). As such, this study notes that aligning formal gender-sensitive policies with prevailing informal institutions (specifically religious) could be crucial for successful policy implementation within the study’s context (Welter and Smallbone, 2011).

Formal institutions play a significant role in MWEs’ BGAs. Favourable policies (e.g access to loans and credit, market regulations) and support mechanisms create opportunities for growth, while bureaucracy and gender-insensitive policies can limit access to resources, (Olaewaju and Fernando, 2020; Brush et al., 2019). In Nigeria, where many MWEs operate informally, formal regulations may be ignored in favour of entrenched cultural norms, weakening institutional support and policy effectiveness, which in turn discourage MWEs’ participation.

Given this interplay, New Institutional Theory serves as a bridge theory to address 5Ms framework’s limitation by accounting for broader institutional dynamics that shape entrepreneurial environments. It enables a more robust examination of how cultural, religious, and governmental structures influence MWEs’ BGAs in Kaduna.

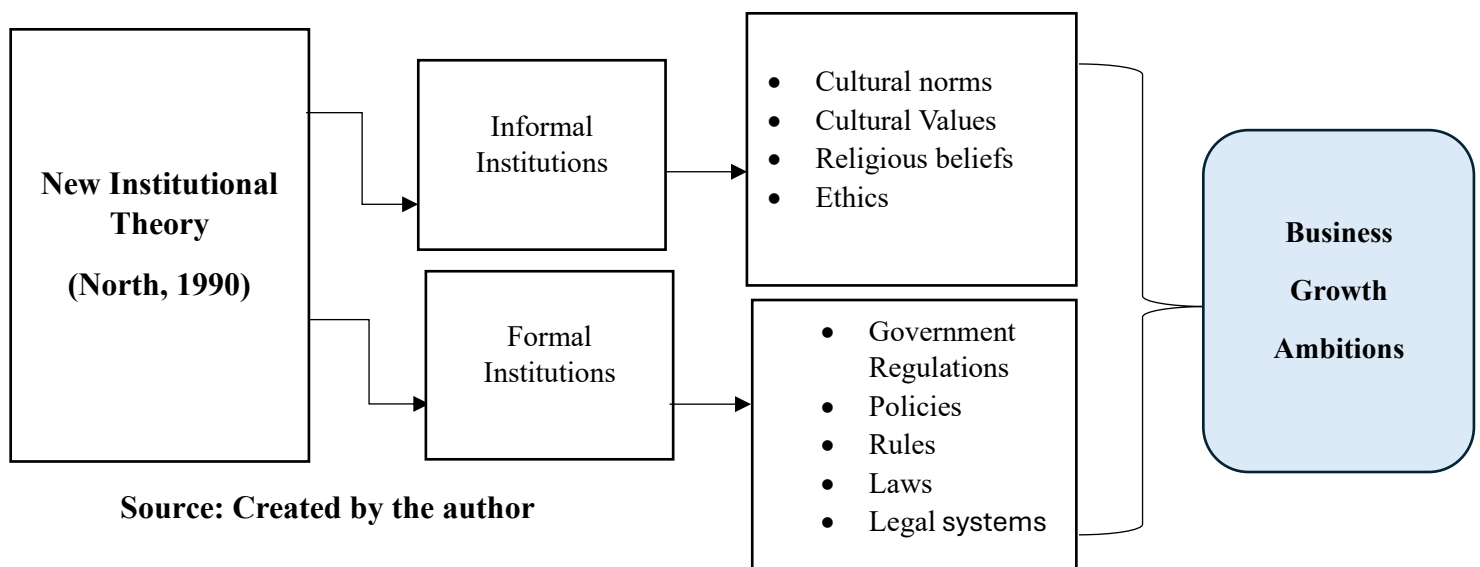
Despite its strengths, New Institutional Theory has limitations. It tends to focus on institutional structures and constraints, potentially underestimating individual initiatives and capacity of MWEs to challenge or overcome these barriers (Zenger et al., 2000). In Africa where informal

institutions dominate, critics argue that North's (1990) theory oversimplifies and underrepresents their full significance (Helmke and Levitsky, 2004; Zenger et al., 2000). Others such as Michalopoulos and Papaioannu (2015) and Kamoche and Harvey (2006) argue that formal and informal institutions, while coexisting, operate independently and exert separate influences.

While Western scholars (e.g. Scott, 2014; Holmes et al., 2013; Scott, 2008) have advanced understanding and application of the theory, critics argue that New Institutional theory needs more attention and refinement to provide a nuanced understanding of the African context (e.g. Umoru, 2019; Michalopoulos and Papaioannou, 2015; Zoogah et al., 2015). Africa's diverse cultural, ethnic, and religious composition shape institutions differently from non-African contexts (Scott, 2014; North, 1990). Deeply entrenched informal institutions are hard to reform, however, recognising their role and impact is key to supporting MWEs. PMs, support agencies, NGOs, and religious leaders can use these insights to tailor programs and initiatives to local realities.

This study contributes to this under-explored gap and African entrepreneurship literature by examining how formal and informal institutions interact in shaping MWEs' entrepreneurial behaviours and ambitions in Kaduna. The next section explains the relevance of Hofstede's (2010; 1980) cultural dimensions as a methodological tool for analysing the findings, with detailed application provided in the methodology chapter.

Figure 3.3 New Institutional Theory- Adapted from Peng et al., 2008



3.3 Hofstede's (2010; 1980) Six Cultural Dimensions Schema

While not a core theoretical framework of this study, Hofstede's Cultural Dimensions (Hofstede, 1980) are adopted as a methodological tool to analyse the cultural influences shaping MWEs' experiences and BGAs in Kaduna. As previously introduced in Chapter Two, Hofstede's six dimensions offer a structured lens through which cultural attitudes and behaviours can be interpreted.

Despite criticisms for oversimplification of cultural diversity and rigidity (Singh et al., 2010; Blodgett et al., 2008), Hofstede's schema has been extensively accepted and applied across various national and regional cultural contexts, including Nigeria (Akanji et al., 2021; Akanji, 2017; Bamgboje-Ayodele and Ellis, 2015). This study opts for Hofstede's schema due to its relevance in connecting cultural tendencies to business behaviour, especially in contexts influenced by gendered expectations, religion, and power dynamics. As Huggins and Thompson (2021) note, cultural factors at the group level may interact with individual personality traits to influence entrepreneurial activities.

In this study, Hofstede's dimensions will not be discussed in theoretical depth here but will instead serve as a practical tool to operationalise cultural dimensions in the research methodology (Chapter Four). It will help to contextualise how specific cultural values may shape MWEs' perceptions, decisions, and access to entrepreneurial opportunities. By applying the dimensions during data collection and analysis, this study examines how deeply embedded cultural factors interact with institutional and personal dimensions of entrepreneurship.

3.4 Integration of Theories Adopted and Justification

The integration of the 5Ms Framework (Brush et al., 2009) as core theory, New Institutional Theory (North, 1990) as complementary theory and Hofstede's Cultural Dimensions schema (Hofstede, 2010; 1980) as a methodological and analytical tool provides a comprehensive lens for analysing how cultural factors influence the BGAs of MWEs in Kaduna.

The 5Ms framework highlights the gendered experiences of women entrepreneurs, particularly how motherhood, societal roles, and the elements of management, money and market opportunities intersect with their business operations and decisions. While the framework acknowledges that macro and meso environments affect women's entrepreneurship, it does not fully explore how government policies, societal norms, and religious practices directly influence women's entrepreneurship.

To address this limitation, New Institutional Theory offers a robust explanation of how both formal (e.g policies, regulations) and informal (e.g cultural norms, religious beliefs) institutions shape MWEs' entrepreneurial experiences, behaviours and outcomes. This complements and strengthens the Macro/Meso dimensions of the 5Ms framework.

Hofstede's Cultural Dimensions, used methodologically, allow for a systematic analysis of key cultural values like PDI, Collectivism and Masculinity, particularly through qualitative data. Together, these theories form an interconnected framework that captures the complex and interrelated forces- cultural, institutional and personal, shaping MWEs' entrepreneurial experiences, ambitions, growth, and strategies. This multidimensional lens facilitates a deeper understanding of how MWEs navigate structural constraints and leverage support mechanisms in resource-constrained and patriarchal contexts.

These cultural dimensions also directly inform the interpretation of informal institutional elements within the New Institutional Theory (Figure 3.3) and complements the Macro/Meso Environment component of the 5Ms, as well as the Marriage, Motherhood elements of this study's proposed 7Ms framework. This ensures a coherent link between the theoretical frameworks and the cultural measures applied in the methodology. The selection of these theories is informed by their relevance to developing contexts and their complementary strengths. The table below (3.1) outlines their integration and respective contributions to the study's key focus areas.

Table 3.1: Integration of Theories for the study

Aspect/Area of Focus	5M's Framework	New Institutional Theory	Six Cultural Dimensions Schema
Focus on Personal Identity	Strong; Focuses on the impact of motherhood and gendered roles on women's business behaviour and decisions.	Weak; Focuses more on how institutional factors shape collective behaviours.	Weak; Centres on national or collective culture rather than personal identity.
Focus on business growth factors- Money, Market and Management	Strong; Core focus of the framework, especially on women's entrepreneurship.	Moderate; Indirect influence via institutional constraints and incentives.	Weak; Does not directly address business growth.
Focus on Formal and Informal Institutions (Government policies, cultural norms and religious beliefs)	Moderate; Discusses macro/meso environments and societal norms but does not deeply address formal laws, policies, and how informal institutions directly impact women's businesses.	Strong; Core focus on both formal and informal institutions.	Moderate on formal institution; Focuses on societal values but limited on formal institutions. Strong on informal institution; Provides a structured framework for analysing cultural values like PDI and collectivism.

Source: Created by the author

3.5 Chapter Conclusion

This chapter presented the theoretical frameworks guiding the study, demonstrating how the 5Ms framework and New Institutional Theory complement each other to provide a comprehensive understanding of the cultural and institutional factors influencing the BGAs of MWEs in Kaduna, Nigeria. These frameworks, along with Hofstede's cultural dimensions as a methodological tool, form the foundation for analysing the unique challenges MWEs face, and the opportunities available to them to enhance their business growth and ambitions.

The next chapter outlines the research methodology, describing the philosophical assumptions and the study's data collection and analysis procedures.

Chapter 4: Research Design and Methodology

This chapter outlines the research design and methodology, justifying the data collection and sampling processes, data analysis techniques, and the overall approach used to conduct the study. The research design serves as the bridge between what is known from existing literature and new insights derived from the empirical data collected in this study.

Saunders et al. (2023; 2016) describe the research design and methodology process as unfolding step by step, much like removing the layers of an onion, with each step unwrapping and representing a phase in the research design and methodology process. Using this approach, this chapter presents the methodology, beginning with the philosophical underpinning, then the research approach, methodological choice, data collection methods, and analysis technique for both quantitative and qualitative data. Ethical consideration and research quality are evaluated, as well as the researcher's positionality. As presented in Chapter One, the research was framed around the following research objectives and questions.

4.1 Research Objectives and Research Questions

The study aims to understand how culture influences the BGAs of MWEs in Kaduna state, Nigeria, and proposes more focused strategies, initiatives and policies that can support MWEs in enhancing their business growth and achieving their full potential. Specifically, the study objectives are:

1. To examine the key cultural factors that intersect to shape the entrepreneurial ambitions of MWEs and explore how the identified factors influence their strategic approaches to growth.
2. To identify and analyse the adaptive strategies MWEs employ to navigate cultural and marital challenges while sustaining or expanding their businesses.
3. To assess the role and the effectiveness of institutional support mechanisms, such as government policies, initiatives, and financial alternatives, in fostering the business growth ambitions of MWEs.

Correspondingly, the study answers the following research questions:

1. How does culture influence the BGAs and growth strategies of MWEs?
2. How do MWEs navigate cultural and marital challenges to grow their businesses?
3. To what extent do external support mechanisms, such as government policies, initiatives and financial alternatives impact the BGAs of MWEs?

4.2 Philosophical underpinning: Pragmatism

Research philosophy refers to a set of assumptions and beliefs about knowledge development, that shape how data is collected and analysed (Saunders et al., 2023; 2007; Stainton, 2020). Ontology concerns the nature of existence of reality that shapes the researcher's assumptions, with objectivism viewing reality as independent of the researcher, and subjectivism recognising it as shaped by perceptions and observations (Creswell and Clark, 2018; Saunders et al., 2016). This study adopts a subjective ontology to capture multiple perspectives from MWEs and PMs, interpreted through the researcher's observations, aligning with Creswell and Clark's (2018) and Bryman and Bell's (2011) view that multiple realities can coexist within a research context.

Epistemology considers what constitutes valid and legitimate knowledge, and how it is communicated (Saunders et al., 2023). Among the main philosophical positions: Positivism, Critical Realism, Interpretivism, Pragmatism, and Postmodernism, this study adopts pragmatism for its flexibility in combining different methods to best answer research questions (Saunders et al., 2023; 2019). Creswell and Plano Clark (2018) and Teddlie and Tashakkori (2009) suggest that the choice of research methods should be informed by research questions rather than limiting study to a single methodological paradigm.

Pragmatism focuses on practical problem-solving and allows the integration of quantitative and qualitative approaches, which suit this study's mixed-methods design, to improve robustness (Burrell and Morgan, 2016; Johnson et al., 2007). It offers the study great flexibility to combine descriptive and inferential statistics with thematic analysis to answer the research questions and achieve its objectives holistically. The quantitative analysis examines the relationship between cultural factors and MWEs' BGAs, while the qualitative analysis explores how these influences are experienced and navigated.

In light of this, this study deemed the positivist epistemology unsuitable due to its rigid, highly structured approach to data collection and analysis, which does not capture the complex cultural and social dynamics under study, although it allows for large datasets (Saunders et al., 2023; 2016). Critical Realism (CR) offers depth in uncovering causal mechanisms but prioritises theoretical explanation over the integrated, practical insights needed in this study (Fletcher, 2020; Mueller, 2014). Interpretivism supports deep, context-specific understanding (Saunders et al., 2023) but is limited in addressing the study's quantitative component. Pragmatism was therefore the most appropriate, as it aligns with the study's objectives and

focuses on producing actionable insights that can inform policy and practice for MWEs in the study context.

4.3 Research Approach: Abductive Reasoning

This research adopted an abductive reasoning approach, combining deductive and inductive logic, to work iteratively between theory and data (Saunders et al., 2023; Timmermans and Tavory, 2022; 2012). The quantitative stage began deductively, using existing theories on cultural norms, religious beliefs and marital responsibilities to guide a survey measuring relationships between these variables and MWEs' BGAs. Patterns from this phase informed the qualitative stage, which used inductive reasoning to explore findings in more depth.

Abductive reasoning essentially captures the iterative nature of research (Saunders et al., 2023), particularly in this study, enabling movement between empirical findings and theoretical frameworks- 5Ms (Brush et al., 2009), New Institution Theory (North, 1990) and Hofstede's (2010; 1980) Cultural Dimensions Schema to guide the research design and analysis. This adaptability also supported the identification and interpretation of emerging patterns, refining understanding of how culture influences MWEs' BGAs.

4.4 Strategy: Sequential Explanatory Design and Rationale

Creswell & Plano Clark (2023) and Creswell et al. (2003) define research design as the processes involved in data collection, data analysis and interpretation. This research followed a sequential explanatory design, where quantitative data was collected first and analysed to inform the next stage of data collection, which is qualitative, to explain and deepen understanding of the findings (Creswell and Plano Clark, 2018; Ivankova et al., 2006).

For this research, an explanatory study design was employed, involving an initial collection of quantitative data through surveys to identify key issues or factors that require further information and interpretation through qualitative data. The survey results were then used to guide qualitative data collection through interviews, providing deeper insights and explanations for the factors identified earlier. The advantage of this approach is that it allows for deeper analysis of the research questions by establishing general patterns first, then probing into specific details, to understand mechanisms and underlying effects.

4.5 Methodological choice: Mixed methods

While single-method studies are common, combining qualitative and quantitative methods within the same study can strengthen analysis by leveraging the strengths of both (Ivankova, 2015; Peter, 2015). This study adopts a mixed methods approach that enables the measurement of statistical patterns while also providing an in-depth understanding of the research phenomenon (Gibard and Chalus-Sauvannet, 2022), specifically the cultural factors that shape MWEs' experiences and affect their BGAs. It allows for a robust analysis of statistical patterns and relationships to be combined, with in-depth contextual insights (Creswell and Plano Clark, 2018; Teddlie and Tashakkori, 2011).

4.5.1 Quantitative method: Survey

The quantitative method uses numerical data to measure relationships between variables and test theory of human issues to ascertain if the theory aligns with the research inquiry and ensure research findings are reliable and valid (Ketokivi and Choi, 2014; Westerman, 2014). In this study, surveys offered anonymity, encouraging candid responses from participants, without fear of being identified or recorded (Pathak et al., 2013; Fielding, 2012), and were well-suited to answering research questions through statistical analysis.

4.5.2 Qualitative method: Interviews

This study adopts a qualitative research method to complement the quantitative findings by providing deeper insights into MWEs' lived experiences, particularly within a complex, patriarchal context (Morse and McEvoy, 2014). Semi-structured interviews allowed for open-ended discussions, further probes for deeper responses, and participants to contribute explicitly to the research by articulating their perspectives in their own words (Jashmed, 2014). This reduced researcher bias and captured views that may not be fully expressed in numerical data or surveys (Pathak et al., 2013; Fielding, 2012).

Interviews were conducted with 20 MWEs and 3 PMs. The sample size was determined to ensure diversity and sufficient depth in analysis. Data saturation was reached when no new themes emerged during the data collection process (Fuss and Ness, 2015). While larger samples can improve transferability, qualitative research prioritises depth and richness of insight over statistical representation (Roy, 2014; Baskarada, 2014; Marshall et al., 2013).

PMs' interviews provided critical perspectives on policy design and implementation, identifying gaps in support for women entrepreneurs (Ogundana et al., 2022). Putting tailored policies in place will enhance MWEs' BGAs, irrespective of the culture present.

4.5.3 Justification for Mixed Methods

One of the benefits of using a mixed research methodology is the ability to give the reader an in-depth understanding of different dimensions of the phenomenon from real life experiences (Baskarada, 2014). While the survey offered breadth and generalisability, interviews provided depth and context, including explanations for unexpected or conflicting quantitative results (Saunders et al., 2016; Barnham, 2015; Teddlie and Tashakkori, 2009).

Mixed methods strengthen findings through triangulation, compensating for the inherent limitations of each individual method (Bryman, 2017; Morgan, 2013), reducing potential bias and enhancing the study's reliability and validity (Teddlie and Tashakkori, 2009). Integrating perspectives from MWEs and PMs produced a more robust, actionable, and holistic understanding of the cultural and institutional dynamics shaping MWEs' BGAs. It also informs targeted initiatives to support women entrepreneurs, reduce economic dependence, and promote positive societal change (Idris and Agbim, 2015; Ogidi, 2014).

4.6 Sampling and Participant selection

A structured sampling strategy was used to select participants who could provide relevant and insightful data aligned with the research objectives. Purposive and snowballing sampling techniques were applied to ensure diverse perspectives from MWEs and PMs.

4.6.1 Sampling Techniques

Purposive sampling intentionally targeted MWEs (with or without children) aged 18 years and above, operating independently or jointly owned small, micro or medium-scale businesses, and PMs with direct experience engaging with policy development related to MWEs. Including MWEs who jointly own businesses with their husbands allowed the study to capture the complex interplay between marital dynamics, cultural norms, and women's autonomy, an important factor in patriarchal contexts (Wolf and Frese, 2018; Nikina et al., 2015). This technique ensured that participants had relevant lived experiences to address the research questions (Etikan et al., 2016; Palinkas et al., 2015; 2013). This technique is particularly effective in studies aiming to explore under-researched and complex social phenomena where specific participant characteristics are critical for generating meaningful insights (Vasileiou et al., 2018; Easterby-Smith et al., 2015).

Snowballing sampling complimented this by enabling the researcher to access more participants and expand the participant pool through referrals from initial respondents, family members and friends. This approach was particularly effective for accessing hard-to-reach MWEs and PMs who were otherwise difficult to locate and access (Bonevski et al., 2014). It enabled the researcher to access MWEs who might be hesitant to participate due to cultural constraints or mistrust, as personal referrals often foster trust and willingness to participate (Parker et al., 2019; Naderifar et al., 2017). Combining these techniques ensured a pool of participants with deep contextual knowledge and diverse perspectives, enhancing the robustness of findings (Valerio et al., 2016).

4.6.2 Participant Selection

- **Married Women Entrepreneurs:** The quantitative data was drawn from local women's associations (e.g the Al-Manar women association of the elite Hausa women (AMWA) and Women Affairs Commission), market women association, ensuring variation in sector and background. This ensured a sufficient number of responses, giving a 20% to 25% allowance for potential non-responses, to allow robust statistical analysis of data (Saunders et al., 2019; Bryman, 2016). Also, participants were asked if they would be willing to participate in the interviews for the study and participants were selected and contacted via email and telephone, to solicit for their participation in interviews. Some difficulties were encountered when the researcher contacted the MWEs via telephone, as they were afraid of being scammed.

- **Policy makers:** Due to difficulty accessing PMs more broadly, family connections were utilised to recruit 3 PMs (2 serving, 1 former), each with substantial experience and influence in entrepreneurship, policy development and implementation. Given that PMs constitute a relatively small and exclusive group, it was neither feasible nor necessary to engage a larger sample without effectively covering the entire population of interest. Small, targeted samples are appropriate when studying elite or hard-to-reach groups, where depth outweighs numerical representation (Marshall et al., 2013).

4.7 Data Collection

A mixed-methods approach guided the collection of quantitative and qualitative data, ensuring breadth and depth in understanding MWEs' BGAs.

4.7.1 Quantitative data collection: Survey

Approximately 350 questionnaires (Appendix 1) were administered both manually (in-person through a third party- the researcher's sister), and online (via a Qualtrics link shared through

WhatsApp, Facebook, and Instagram) to maximise reach across varying levels of digital access and literacy (Bryman, 2016; Dillman et al., 2014).

The executive committee members of the aforementioned associations (see Section 4.6.2) acted as gatekeepers, facilitating access to research participants based on their perception of the research's relevance and potential benefits to their organisation (Siwale, 2015; Campbell et al., 2006). Establishing trust and gaining the cooperation of gatekeepers is essential for accessing hard-to-reach populations, particularly in community-based and informal sector studies (Clark, 2011). Most of the participants, whether affiliated with these associations as members or not, operate within the informal business sector, such as event planning, fashion design, catering services and hairdressing, where women face both cultural and structural barriers (Adom and Anambane, 2018; ILO, 2018). The structured survey captured comprehensive data on demographic and business information, and cultural factors influencing MWEs' BGAs.

Key difficulties encountered in this phase include low online response rate and difficulty accessing women entrepreneurs' groups. An initial online approach yielded only 43 responses after one month. To address this, a trusted intermediary (the researcher's sister) was sought to distribute hard copies to individuals, Churches, Schools, and AMWA members. This approach improved the response rate, resulting in a total of 280 completed questionnaires. Details of addressing ethical concerns with recruiting a third party for data collection are provided in Section 4.11.2, where ethical considerations regarding confidentiality and anonymity are discussed.

4.7.2 Qualitative data collection: Semi-structured Interviews

Interview guides (Appendices 6 and 7) were informed by female entrepreneurship literature (Simba et al., 2023; Ogundana et al., 2022; Ojong et al., 2021; Mordi et al., 2010), 5Ms framework (Brush et al., 2009), Hofstede's cultural dimension (2010), and preliminary quantitative findings. The guide was refined post-survey to explore key statistical relationships in greater depth.

Pilot testing was done with two individuals, highlighting the need to reframe certain questions from "what" to "how" to encourage richer responses. Revisions improved clarity and allowed for probing into key issues within the study. This did not alter the overall research aim; rather the pilot test enhanced the rigour of the research tool and quality of data collected without impacting the study's objectives.

Interviews were conducted online via Microsoft Teams with 20 MWEs (11 Christians and 9 Muslims) and 3 with PMs, ensuring religious representation and contextual diversity. Although the initial plan was to interview a minimum of 5 PMs, recruitment challenges limited participation to 3, each providing high-value insights on policy frameworks and implementation. Also, while in-person interviews were initially planned, online sessions provided flexibility and convenience for participants, aligning with best practices in qualitative research (Archibald et al., 2019), especially because travel became impractical for the researcher, due to unforeseen circumstances.

The interviews facilitated open-ended discussions to capture detailed insights into MWEs' experiences and cultural challenges (Creswell and Poth, 2018). This approach revealed both contradictions and consistencies across responses, enabling direct comparisons with PMs' perspectives. Such comparisons functioned as triangulation, cross-validating findings across multiple sources and enhancing credibility.

Interview sessions lasted between 25 and 150 minutes, and were recorded and transcribed, with the researcher taking supplementary notes, to ensure comprehensive documentation of participants' responses. Participants received compensation for their time and mobile data costs, demonstrating respect for their input, without coercing participation or causing any harm to them. Offering compensation is an ethical and practical strategy that acknowledges participants' contributions and reduces financial barriers to participation, particularly in resource-constrained settings (Head, 2009; Grady, 2005).

Online interviews encountered issues such as poor internet connectivity, participant concerns about scams, and difficulties accessing Muslim MWEs. These challenges are consistent with existing literature, which highlights that online qualitative research may be affected by digital access disparities and trust barriers (Seitz, 2016; Irvine et al., 2013). To mitigate challenges, trust-building measures, including pre-contact by a local telephone number via the trust intermediary identified earlier, and snowballing sampling, were effective in recruiting the MWEs.

Network disruptions were mitigated by having the intermediary facilitate connections using reliable Wi-Fi, and rescheduling sessions when needed. Recruitment of PMs was hindered by limited availability and non-responsiveness, resulting in interviews with only three PMs. Full details of challenges and mitigation measures are provided in Appendix 45. Table 4.1 below summarises interview durations, coded identifiers, and religious affiliations.

Table 4.1: Overview of Interview Data

Length of Interviews			
S/No	Participants- MWEs	Duration	Religion
1	MWE1- AI	44:45	Muslim
2	MWE2- MK	01:09:18	Christian
3	MWE3- CK	27:19	Christian
4	MWE4- AS	28:06	Muslim
5	MWE5- RA	25:50	Muslim
6	MWE6- TP	48:33	Christian
7	MWE7- RG	01:08:38	Christian
8	MWE8- JK	40:49	Christian
9	MWE9- FG	49:32	Christian
10	MWE10- DD	34:07	Christian
11	MWE11- AU	01:12:19	Muslim
12	MWE12- FY	01:00:56	Muslim
13	MWE13- GO	01:25:03	Muslim
14	MWE14- JI	01:10:34	Christian
15	MWE15- ZO	32:30	Muslim
16	MWE16- VA	01:00:41	Christian
17	MWE17- PJ	01:02:38	Christian
18	MWE18- VY	56:30	Christian
19	MWE19- SS	59:34	Muslim
20	MWE20- MA	01:51:17	Muslim
Interviews with Policy Makers (PM)			
S/No	Participants- PM	Duration	Constituency
1	P21HBH	30:13	Kauru
2	P22HJG	46:13	Kauru
3	P23HJW	02:29:46	Kauru

4.8 Hypotheses Development

Based on the research objectives, questions, and the theoretical frameworks adopted in this study (5Ms Framework and New Institutional Theory), specific hypotheses were formulated to guide the quantitative analysis. These hypotheses were derived from the conceptual framework and literature reviewed in Chapter two and operationalised using the variables in the questionnaire (Appendix 1).

H1- Cultural Influence on MWEs' BGAs

H1a: Requirement for spousal approval for business decisions is positively associated with employing males or single females in MWEs' businesses.

H1b: MWEs with children aged 0-5 are more likely to operate in culturally feminine businesses.

H1c: Lack of time and commitment for business growth due to gender roles is positively associated with employing males or single females.

H1d: Motherhood and childcare responsibilities are negatively associated with employing more staff.

H1e: Government/religious institutional support is positively associated with employing more staff.

H1f: Positive religious beliefs are negatively associated with employing more staff.

H2- Adaptive strategies to navigate constraints

H2a: MWEs with financial knowledge gaps are more likely to use technology to address operational challenges.

H2b: MWEs with motherhood/childcare disruptions are more likely to join women entrepreneur's groups for support.

H2c: MWEs lacking knowledge of financial alternatives are more likely to employ males or single females.

H2d: MWEs with positive religious beliefs about business growth are less likely to adapt products/services to fit cultural norms.

H2e: MWEs in the clothing industry are more likely to adopt technology as a strategy.

H3- External support mechanisms influencing MWEs' BGAs

H3a: Government policies/regulations are positively associated with MWEs' ambition to employ more staff for business expansion.

H3b: MWEs with access to financial alternatives are more likely to own/control assets.

H3c: MWEs relying on spousal financial support are less likely to own/control assets.

H3d: MWEs relying on personal savings are more likely to prioritise improved strategy, skill acquisition, and technology adoption as business growth indicator.

H3e: MWEs relying on crowdfunding/peer-to-peer funding are more likely to be members of women's entrepreneurial groups.

4.9 Data Analysis Techniques

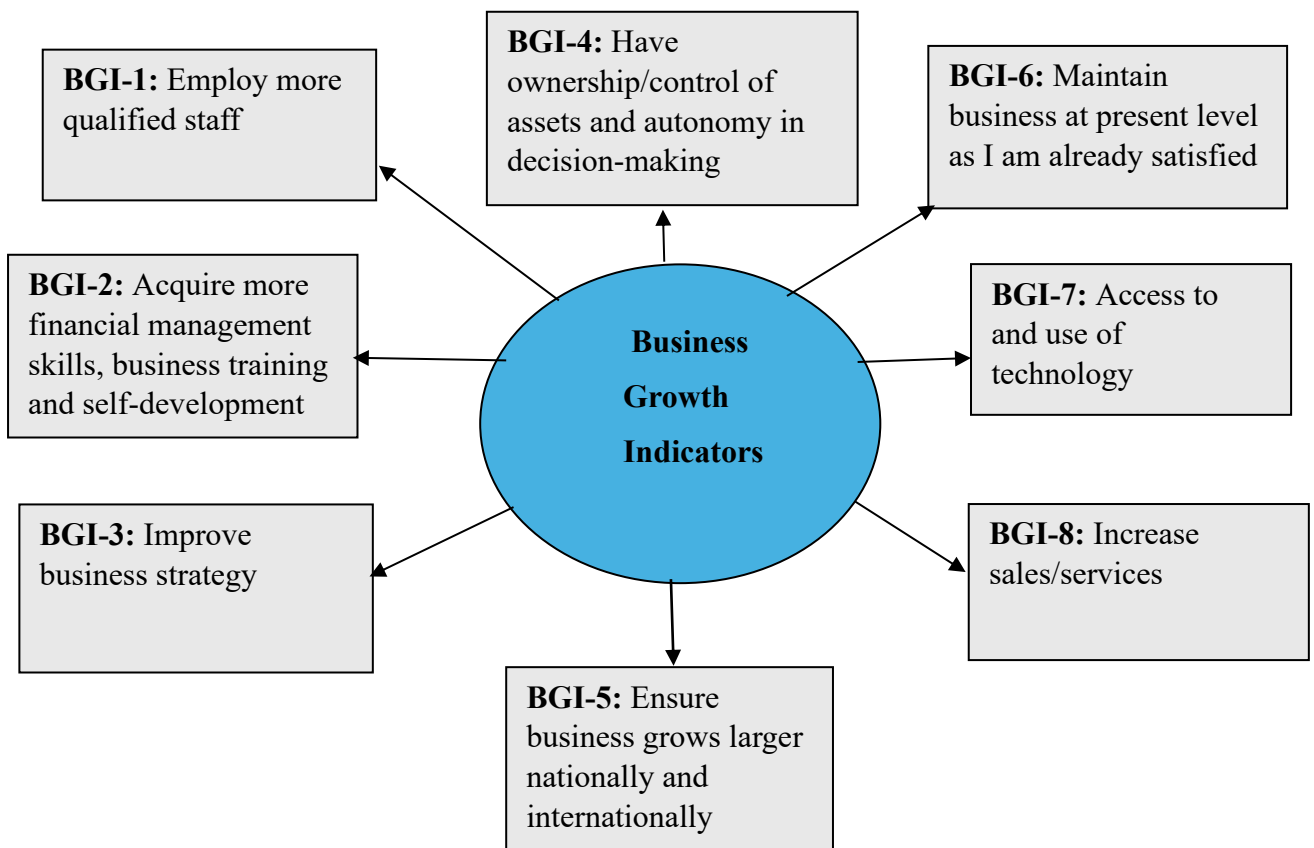
This study applied statistical analysis to survey data and thematic analysis with NVivo to interview data, enabling a comprehensive understanding of cultural factors influencing MWEs' BGAs.

4.9.1 Quantitative Data Analysis

Survey data was analysed using Statistical Package for the Social Science (SPSS), chosen for its reliability in large datasets and capacity for descriptive and inferential statistical analyses (Pallant, 2020; Field, 2018).

- **Descriptive Statistics:** Frequencies and percentages summarised participants' demographic and business variables (e.g age, education, marital length, training, industry), with charts and graphs illustrating key variables, including MWEs' motivations for growth, funding sources, and the cultural factors perceived to either hinder or support their BGAs. Descriptive analysis is essential for providing an initial understanding of the dataset and identifying trends or patterns within demographic and business-related factors (Saunders et al., 2019; Hair et al., 2013).
- **Correlation Matrix:** A Correlation analysis was utilised to examine the relationships between cultural factors such as gender roles, motherhood, spousal approval, and religion, and MWEs' BGAs. The analysis identified variables with significant relationships to entrepreneurial outcomes. While correlation indicates associations between variables, it does not establish causation or provide insights into the direction or strength of these relationships when controlling for other factors (Pallant, 2020; Bryman and Bell, 2015), resulting in the use of regression analysis.
- **Binary Logistic Regressions:** This technique further tested the strength of the relationships identified in the pairwise correlations, while controlling for demographic and business-related variables for a more accurate analysis (Field, 2018; Allison, 2012). These controls encompassed MWEs' age, ages of their children, marriage duration, the duration of MWEs being in business, location, vocational/formal business training, industry, religion, religious beliefs on business support, number of employees, and formal education. The regression analysis focused on 8 Business Growth Indicators (BGIs) initially outlined (Figure 4.1) as dependent variables, which were later streamlined to 5 due to a low selection of some options by respondents. These BGIs reflect both conventional growth metrics and culturally embedded dimensions. As highlighted in Section 2.1.2 of the literature review, capturing growth from diverse dimensions is essential to understanding MWEs' aspirations and constraints within culturally embedded contexts. These BGIs are shown below:

Figure 4.1: Business Growth Indicators (BGIs)



Source: Created by the author

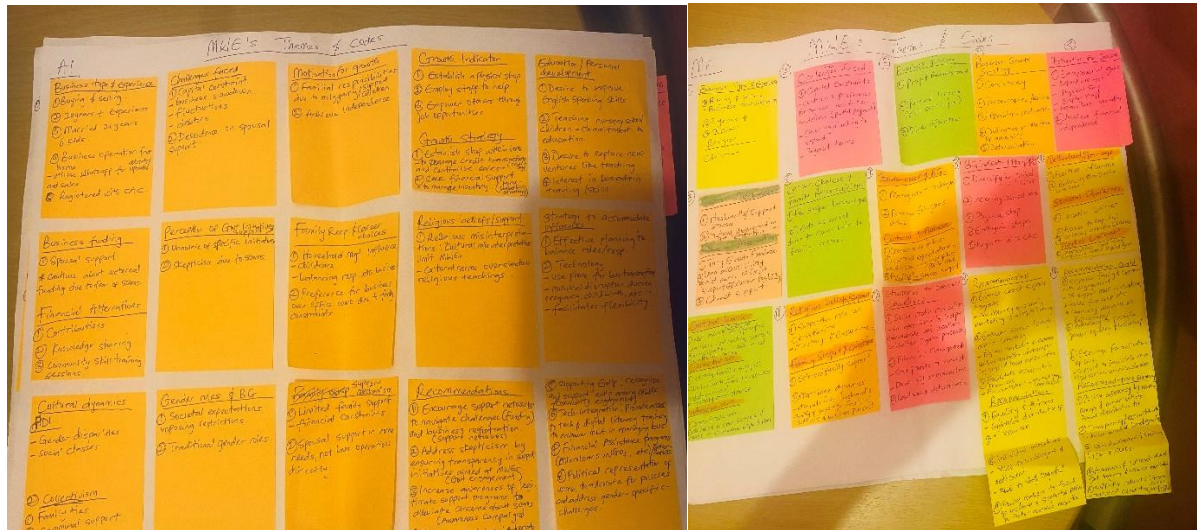
4.9.2 Qualitative Data Analysis

Interview recordings from Microsoft Teams were transcribed, reviewed, and corrected before NVivo coding (see Appendices 10 and 11 for coding process), to ensure the final transcripts accurately reflected participants' responses for reliable data analysis. Thematic analysis, supported by NVivo software was undertaken, to help organise and code the data into categories that were relevant to the study's themes (Braun and Clark, 2021; 2006). The six stages of thematic analysis according to Braune & Clarke (2006) are:

- **Familiarisation:** Being the first step, it involves the researcher thoroughly familiarising themselves with the qualitative data. In this study, the researcher engaged in repeated reading of each interview transcript to identify initial patterns and recurring concepts related to cultural influences and strategies. As such, the researcher manually organised and coded the data, using A3 paper and sticky notes to document codes for each participant, facilitating a comprehensive understanding of individual responses. This hands-on approach enabled the researcher to systematically develop second and

third-level codes, enhancing familiarity with data. An example of the manual organisation and coding process is provided in Figure 4.2.

Figure 4.2: Sample of Manual organising and coding process



Source: Created by the author

- **Coding:** This was the second stage where first-order categories were developed in close meaning to the participants' own words (e.g husband's permission, restricted movement, and women's duty).
- **Generating themes:** In this phase, the researcher clustered the initial first-order codes, into themes, aligned with research objectives, following Gioia et al.'s (2013) methodology from first-order concepts to aggregate dimensions.
- **Reviewing themes:** The researcher reviewed the themes again by reading through the data excerpts to refine and realign them, to ensure accurate representation of data.
- **Defining themes:** The researcher defined what each theme meant and how it corresponded to the research objective and question, to enhance clarity.
- **Reporting:** This is the final stage where the findings are reported, with illustrative participant quotes to support analysis.

Appendices (10-44) contain NVivo outputs, coding structures, and thematic summaries for MWEs and PMs. Figures 4.3 and 4.4 present mind maps, while Tables 4.2 and 4.3 link first-order codes, second-order themes, and aggregate dimensions to the study's themes: Cultural factors influencing MWEs' BGAs, Strategies adopted to navigate cultural influences, and

External support mechanisms. In line with Imenda (2014) and Baskarada (2014), interpretations were cross-checked against the research questions, literature review, and conceptual framework to ensure analytical consistency.

Figure 4.3: Mind map of coded MWEs' responses



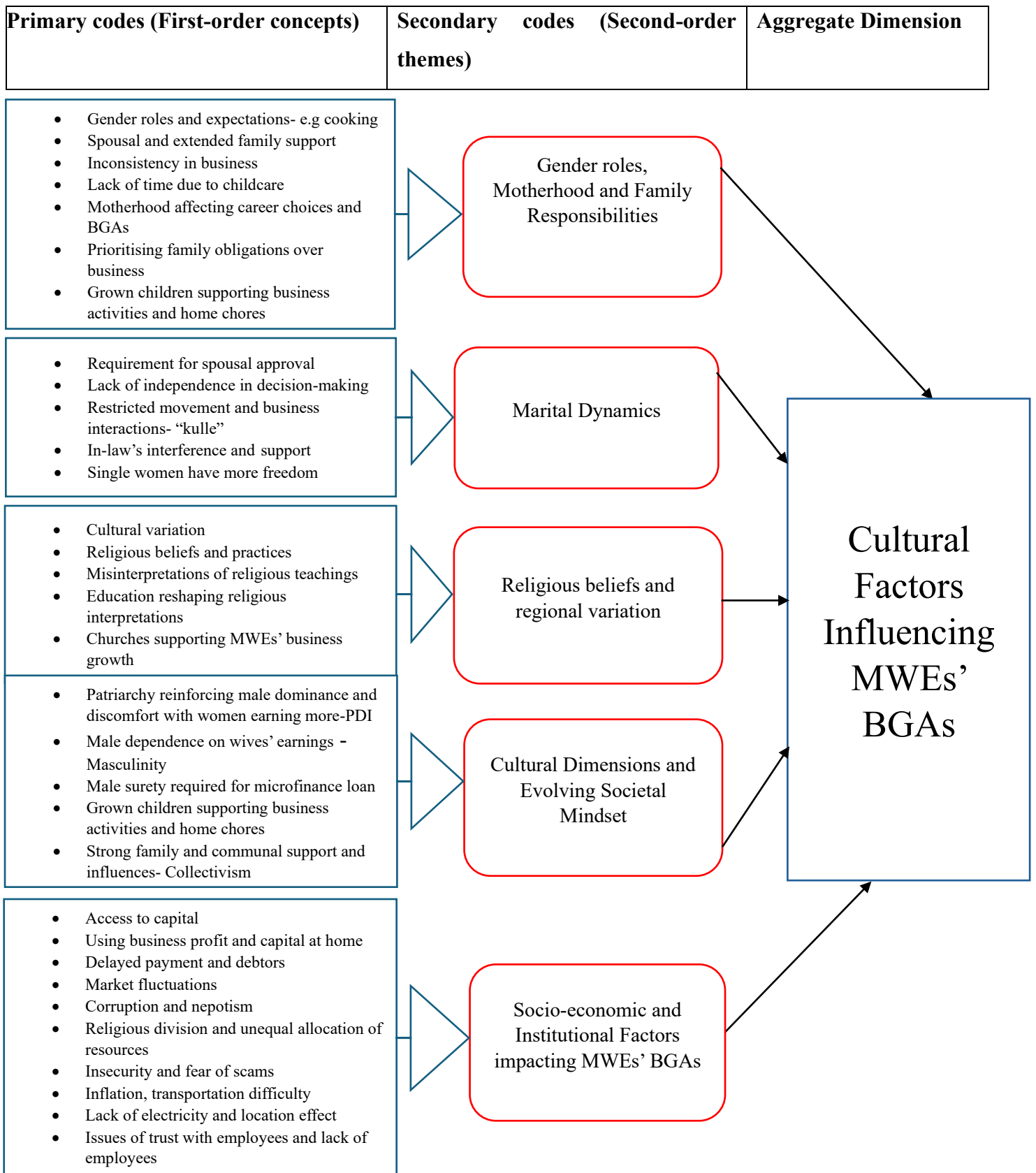
Source: Created by the author

Figure 4.4: Mind map of coded PMs' responses



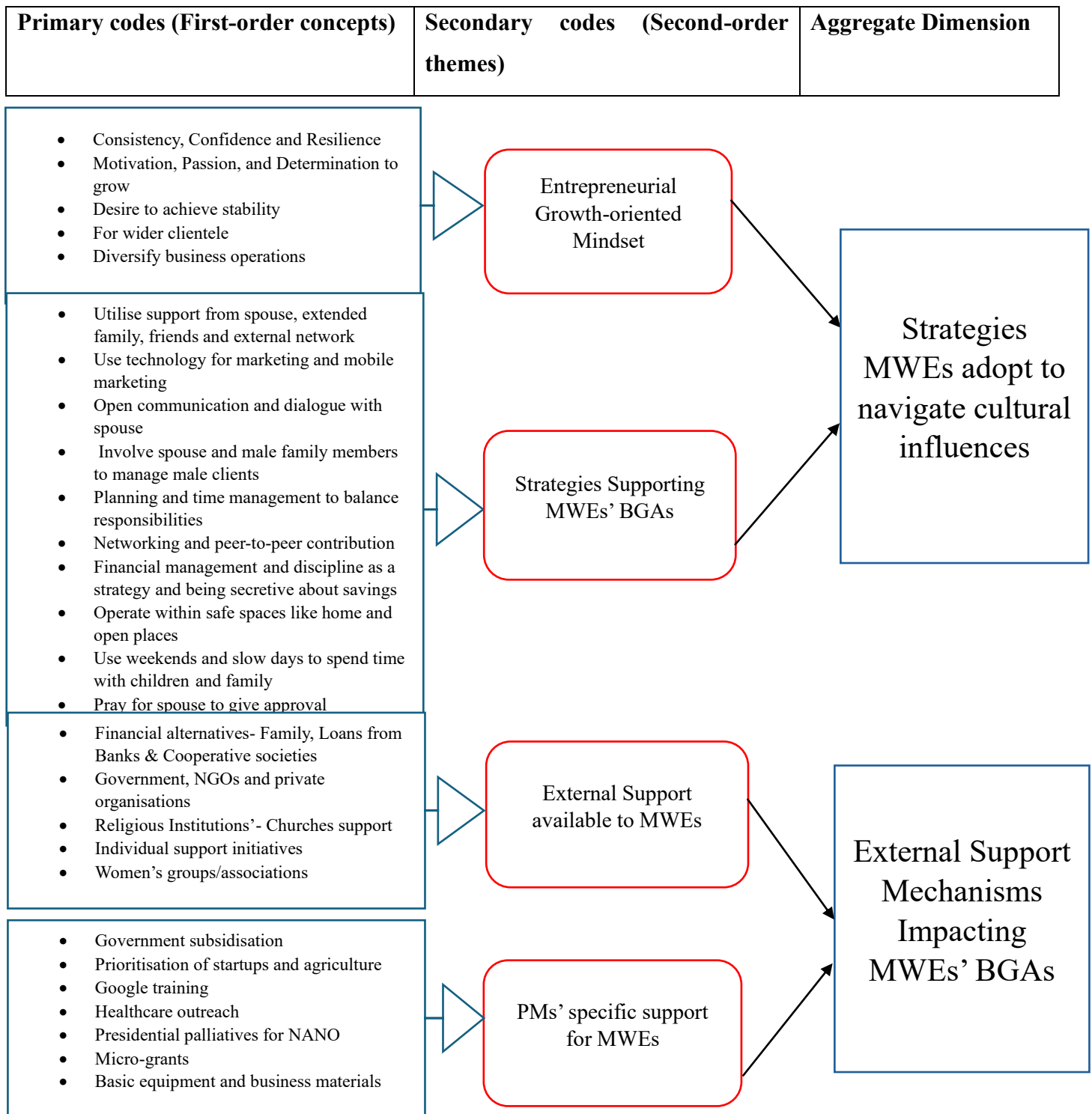
Source: Created by the author

Table 4.2: Categories of Interview codes and alignment with study's themes



Source: Created by the author, adapted from Gioia et al. (2013)

Table 4.3: Categories of Interview codes and alignment with study's themes (Cont'd)



Source: Created by the author, adapted from Gioia et al. (2013)

4.10 Methodological Approach to Analysis Using Hofstede's Six Cultural Dimensions

Hofstede's cultural dimensions were employed as a contextual guide to contextualise and interpret cultural influences on MWEs' BGAs in Kaduna. Originally developed from cross-cultural studies of IBM employees across 40 countries, aiming to identify national cultural differences (Hofstede, 2001; 1980), the six cultural dimensions have been widely applied in various fields including business management and organisational behaviour (Minkov and Hofstede, 2011). Although traditionally used quantitatively, previous studies (e.g. Tocar, 2019) have shown the value of the dimensions in qualitative research for identifying cultural patterns in lived experiences. In this study, the schema provided a coding lens for interview data, while remaining flexible to include additional context-specific themes beyond the schema, recognising that it was developed in a Western context and may not fully capture the complexities of Kaduna's cultural environment (Jackson, 2011; McSweeney, 2002).

Given Kaduna's patriarchal and collectivist context, analysis primarily focused on PDI, Collectivism, and Masculinity, which are relevant. However, this does not limit the study from including other dimensions, should they emerge significantly in the interview data.

For example, the researcher coded as follows:

- **PDI:** Unequal distribution of power and wealth within family or society (e.g. hierarchical family or societal structures, such as male authority in household decision-making, and spousal approval for business decisions).
- **Collectivism:** Prioritising family or community goals over individual ambitions (e.g. the influence of family or community involvement in business decisions or personal endeavours and utilising familial and community support for their businesses).
- **Masculinity:** Gendered role expectations linking traits like assertiveness and competition to men, and caregiving to women (Adom and Anambane, 2018; Mordi et al., 2010). In the interviews, responses that reflect societal expectations of women's roles in balancing business and family life, particularly caregiving, and men's discomfort with women earning more, would be coded under masculinity.

4.11 Ethical Considerations

Ethical approval was obtained from The Schools of Business, Law, and Social Sciences Research Ethics Committee (BLSS REC), Nottingham Trent University, before participant recruitment (refer to Appendices 8 and 9). All research activities complied with the institution's

ethical standards and guidelines to safeguard participants' integrity, dignity, privacy, and data security. Key ethical considerations include:

4.11.1 Informed Consent and Voluntary Participation

The Participant Information Sheet (PIS) was given to all participants to read and understand the study's aim, voluntary nature, withdrawal rights and use of their data (refer to Appendices 2-5). Participants provided informed consent by signing the consent form and were made aware that they could withdraw their responses from the study up to 2 weeks after the survey or interview had taken place, as after this time, analysis would have started, and it would be impractical to remove their data.

4.11.2 Confidentiality and Anonymity

Survey and interview data were used solely for academic purposes, stored securely in password-protected devices and locked cabinets, and accessible only to the researcher, her supervisors and examiners (if required). All recordings and transcripts were handled by the researcher, in line with the data protection principles and NTU's approved research protocol.

Additionally, names of participants were replaced with 'respondent' or 'MWE' and a number or the unique identification numbers created by participants themselves for surveys. Other identifying details were removed from the transcript, and no personal link will be mentioned in any publication arising from this research project.

Regarding the involvement of a third party (the researcher's sister) in data collection as mentioned in Sections 4.7.1 and 4.7.2, this was a practical strategy to improve access to participants who might otherwise have been unreachable, particularly in contexts where local trust was essential. The third party received training from the researcher in line with NTU's ethical guidelines, covering participant recruitment procedures, informed consent, confidentiality, and secure data handling. Her role was limited to logistical facilitation and did not involve data interpretation or influence over participant responses.

For quantitative data collection, she distributed the PIS and consent forms, answered basic procedural questions, and contacted the researcher for clarification when needed. Completed questionnaires were placed by participants into a sealed envelope, which she immediately secured and delivered to the researcher via UPS. For qualitative interviews, her role was limited to connecting participants to Microsoft Teams and then stepping away to ensure privacy. These

measures minimised potential bias, safeguarded data quality, and preserved participant autonomy.

4.12. Ensuring Research Rigour

Rigour was addressed through validity, reliability, dependability, and transferability. Validity refers to the accuracy of research in measuring currently the content it aims to measure, while reliability is the consistency and precision of instruments used for data collection (Heale and Twycross, 2015; Baskarada, 2014). Research instruments (Appendices 1, 4 and 6) were critically examined by NTU's ethics committee and tested for appropriateness in providing valid information from participants. Additionally, reflexivity and transparency were maintained throughout to minimise bias and ensuring objective representation of participants' responses (Siwale, 2015; Noble and Smith, 2014), given the researcher's "Insider" status (an indigene of Kaduna State and a married woman entrepreneur).

Dependability is mostly concerned with the issue of trustworthiness of research and consistency of processes, which some researchers often equate to reliability (Houghton et al., 2013). As such, an audit trail of research activities, actions, decisions, and changes was documented, to ensure consistency and transparency. Also, while this study's findings focus on MWEs in Kaduna, detailed contextual descriptions of participants' experiences will enable readers to assess relevance to similar socio-cultural settings (Baskarada, 2014). As Houghton et al. (2013) emphasise, the responsibility of determining transferability lies with the reader, based on the depth and transparency of the study's findings.

4.13 Researcher Positionality and Reflexivity

Reflexivity entails critically examining the researcher's own position and its influence on the research process, including data collection, interpretation, and reporting (Berger, 2015; Kleinsasser, 2000). It acknowledges that the researcher's connection to the study context can offer both advantages and risks of bias.

In line with guidance from The and Leck (2018), the researcher reflected on her positionality as a Christian, an educated, post-graduate level Nigerian woman from Kaduna, and a married woman entrepreneur. The researcher's experiences, first as a single woman and later as a married woman entrepreneur, influenced her understanding of the socio-cultural and economic realities that MWEs navigate daily. While this shared background enabled rapport and trust

with participants, it also required conscious effort to prevent assumptions from shaping the research.

To mitigate bias during interviews, the researcher used open-ended questions, encouraged elaboration of responses, avoided leading prompts, and withheld personal opinions. The researcher ensured participants understood the study's purpose and participated voluntarily (Section 4.11.2). The researcher reviewed priorities in interview questions to ensure personal interests or perspectives did not overshadow key areas of inquiry.

In data analysis, the researcher challenged interpretations through reflexive questioning and discussions with supervisory team, who reviewed research instruments and research robustness, monitored adherence to ethical standards, scrutinised interpretation of results, and provided feedback throughout the PhD journey. This process ensured transparency, rigour, and a balanced representation of MWEs' voices. Maintaining a reflexive stance and engaging with alternative interpretations beyond personal experiences strengthened the study's credibility and authenticity, while keeping participants' experiences central.

4.14 Chapter Summary

This chapter outlined the research design and methodology, highlighting the adoption of pragmatism as the philosophical underpinning, which supported a mixed methods approach integrating quantitative and qualitative data. An abductive approach combined both deductive insights from existing theories and literature with inductive findings from participants' experiences. A sequential explanatory design was employed, allowing quantitative data inform qualitative interviews.

Quantitative data was analysed through descriptive statistics, correlation matrices, and binary logistic regressions to explore relationships between cultural, marital and religious factors, and MWEs' BGAs. Qualitative data analysed thematically using NVivo, provided deeper insights into how MWEs navigate cultural and marital constraints, alongside PMs' perspectives on external support. The Gioia methodology enhanced the qualitative analysis by categorising participants' narratives into relevant theoretical themes.

Ethical considerations, including informed consent, confidentiality and voluntary participation, were strictly observed in line with NTU's guidelines, showing that the study did not pose a high risk to participants. The chapter also addressed issues of validity, reliability, dependability, and credibility of with attention to the researcher's positionality and reflexivity to maintain objectivity. The following chapters present the quantitative results, qualitative findings from MWEs and PMs, and an integrated discussion of how marriage, culture, and religion intersect to shape MWEs' BGAs in Kaduna.

Chapter Five: Quantitative Data Analysis- Presentation of findings

5.1 Chapter Introduction

This chapter presents the quantitative findings on the cultural factors influencing the BGAs of MWEs in Kaduna. It begins with the demographic and business characteristics of respondents, followed by frequency distributions of key variables, and proceeds to correlation and binary logistic regression analyses to examine relationships and influences.

5.2 Demographic Characteristics and Business Information.

To provide a comprehensive view of the respondents, this section presents their demographic characteristics and business information.

5.2.1. Demographic Characteristics of Participants

Table 5.1 below summarises respondents' demographic variables, including age, marital duration, number of children, education level, and religion, providing context for the social and cultural environments in which MWEs operate.

Table 5.1: Demographic characteristics of respondents

Variable	Categories	Frequency (n)	Percentage (%)
Age	18-34 years	56	20.0
	35-44 years	101	36.1
	45-54 years	68	24.3
	55+ years	35	12.5
Marital Duration	Under 5 years	38	13.6
	5-9 years	47	16.8
	10-15 years	55	19.6
	16-20 years	38	13.6
	21+ years	79	28.2
Number of Children	No children	21	7.5
	0-5 years	96	34.3
	6-12 years	105	37.5
	13-17 years	73	26.1
	18+	100	35.7
Educational Level	Non-University	35	12.5
	University Education	171	61.1
	Postgraduate	51	18.2
Religion	Christian	215	76.8
	Muslim	45	16.1

Source: Compiled by the author

i. Age Distribution: The majority of respondents (36.1%) are between 35-44 years, which is typically a period of life where individuals may have significant family responsibilities while also seeking to expand their businesses (Coad and Tamvida, 2012; Jennings and McDougald, 2007). This suggests that most MWEs are at a point where they consider balancing family responsibilities with their BGAs.

ii. Marital Duration: The results reveal that a significant portion of the respondents (28.2%) have been married for over 21 years, potentially reflecting both stability and long-standing

family obligations and values, as well as potential for greater stability (Anyanwu, 2014; Gibb Dyer Jr, 2006).

iii. Ages of children: Majority of respondents (37.5%) have children aged 6-12. With large family size common in this study's region (Alabi et al., 2020; Anyanwu, 2014), child age can influence MWEs' availability and focus. MWEs with children (0-5 years) may face greater childcare demands, while those with school-aged children (6-12 years) can use school hours for business. Older children (13+) often allowing more business flexibility and engagement.

iv. Educational level: Most respondents (61.1%) have university-level education, notably higher than the 12.2% recorded for the general population of women aged 15-49 in the North-West region, including Kaduna (NPC & ICF, 2019; NDHS, 2018). Education can enhance business skills, knowledge, and strategic thinking (Aladejebi, 2020; Fayolle and Gailly, 2015).

v. Religion: The majority of respondents are Christians (76.8%), with a smaller percentage identifying as Muslims. Understanding religious background is important in this context, as it may influence cultural norms and expectations regarding women's roles, potentially encouraging or discouraging their pursuance of business growth (Eze et al., 2021; Beyers, 2017; Audretsch et al., 2013).

5.2.2 Business Characteristics of Participants

Table 5.2 below summarises respondents' business characteristics, including business length, location, industry, staffing, formal/vocational training, CAC registration with CAC, and group membership. This identifies key trends that could potentially influence MWEs' business decisions and growth strategies, laying a foundation for understanding how these link to the cultural and marital influences explored in this study.

Table 5.2: Business Information of respondents

Variable	Categories	Frequency (n)	Percentage (%)
Business Length	Under 5 years	140	56.5
	6-9 years	48	19.3
	10+ years	60	24.2
Business Location	North	28	11.1
	South_Rural	225	88.9
Industry	Food retail	128	51.6
	Clothing	65	26.2
	Others	55	22.2
Number of Employees (excluding self)	No employees	181	71.3
	Yes employees (1+)	73	28.7
Formal business training	Yes	48	19.4
	No	200	80.6
Registered with CAC	No	170	69.1
	Yes	76	30.9
Women Entrepreneurs' Group Membership	No	198	76.7
	Yes	60	23.3

Source: Compiled by the author

i. Business Length: Table 5.2 shows that over half of respondents (56.5%) have been in business under 5 years, indicating many are at the early growth stage. Younger businesses can be flexible and innovative but may face higher risks and instability (Carayannopoulus, 2017).

ii. Business Location: Most respondents (88.9%) operate their businesses in Southern or rural Kaduna. Rural settings can limit access to resources and larger markets, while conservative cultural norms in Kaduna tend to be more restrictive for women, potentially constraining business growth (Afolayan, 2021; Giwa and Babakatun, 2019).

iii. Industry: The food retail industry is the most common sector MWEs operate within (51.6%), followed by clothing (26.2%). These sectors are often culturally aligned with women's roles and have lower entry barriers, but high competition may limit scaling potential (Fapohunda, 2012; Woldie and Adersua, 2004).

iv. Number of employees: A large majority of respondents (71.3%) do not have employees excluding themselves, suggesting time and capacity constraints for business due to home responsibilities. Limited staffing can restrict expansion, diversification opportunities, and profitability (Coad and Tamvida, 2012). Why a proportion of respondents have no employees is explored further in interviews.

v. Formal business/Vocational Training: Four in five (80.6%) lack formal or vocational business training, pointing to skill gaps that may hinder operational efficiency and growth strategy.

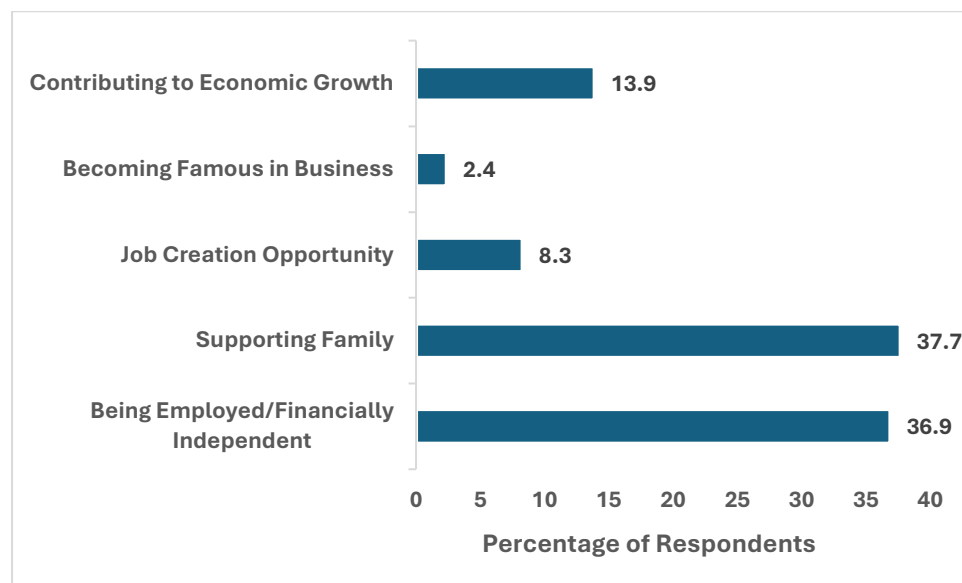
vi. CAC Registration: Only 30.9% respondents have registered their businesses with the Corporate Affairs Commission (CAC), reflecting a prevalence of informal operations that may limit access to markets and formal financing.

vii. Women Entrepreneurs' Group Membership: Only 23.3% of respondents are members of women entrepreneurs' group, potentially reducing access to support, knowledge sharing, business opportunities and resources, which are essential factors for business growth and development. Chapter Six provides more understanding of MWEs' engagement with women's groups or support networks and factors influencing their participation.

5.3 Motivations for Business Growth Among MWEs and the Business Growth Indicators

The business growth motivations identified for MWEs in this study reflect the options presented to them in the survey, including fulfilling familial responsibilities, pursuing personal ambitions for independence, achieving fame, desire for job creation, and contribution to economic growth. Figure 5.1 reveals that the largest portion of respondents (37.7%) are motivated to grow primarily to support their families, followed closely by the desire self-employment and financial independence. Smaller proportions aim to contribute to economic growth (13.9), create jobs (8.3), or gain recognition (2.4%). These patterns underscore the dual personal-family life orientation of MWEs. Ambitions. While these motivations align with common drivers of entrepreneurial growth, further analysis will explore how these factors resonate with MWEs' personal experiences and aspirations.

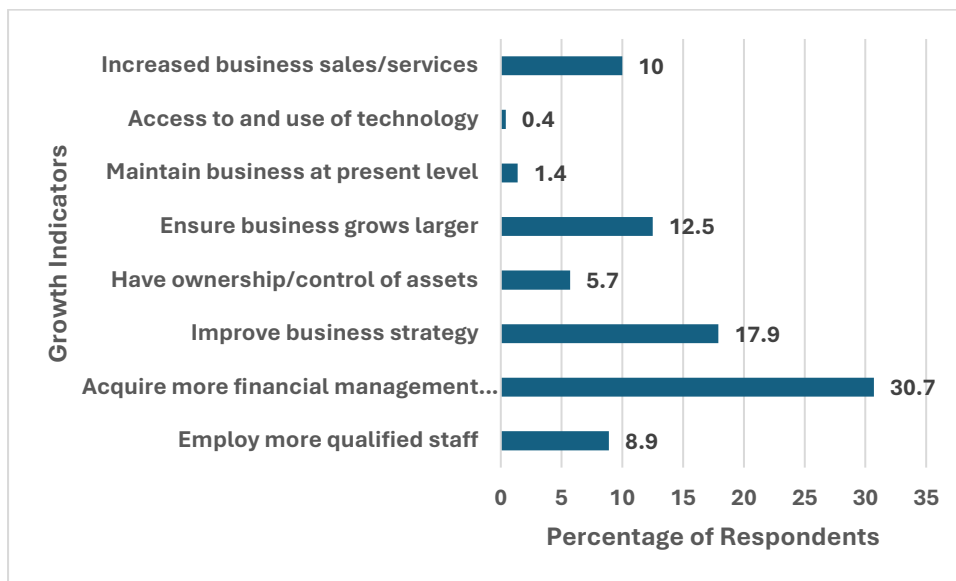
Figure 5.1: Motivation for MWEs' Business Growth Ambitions



Source: Created by the author

As part of understanding how MWEs define business growth, participants were presented with predefined options and asked to select what growth would look like for their businesses in the next five years. Figure 5.2 below presents these Business Growth Indicators (BGI) for MWEs, highlighting what their perceived success is.

Figure 5.2: MWEs' Business Growth Indicators



Source: Created by the author

Respondents' top priorities over the next few years include acquiring financial management skills (30.7%), Improving business strategy (17.9%), and expanding businesses locally or internationally (12.5%). Fewer cited increasing sales or services (10%), employing staff (8.9%), owning assets (5.7%), and maintain current business size (1.4%) as growth indicators, signalling their desire to secure their independence and financial stability. Surprisingly, only an exceedingly small percentage (0.4%) considered technological adoption as a growth indicator, suggesting a lack of exposure to or perceived importance and applicability of technological tools within their business context. It could also mean a potential concern or key area for focused intervention. As these growth dimensions were drawn from pre-defined survey options, based on insights derived from the existing literature, the quantitative results are limited to these categories; additional or alternative growth dimensions were explored in the qualitative phase (see Chapter Six).

To better understand cultural dynamics, the next few sections present results on cultural and marital factors affecting MWEs' BGAs. For regression analysis, the eight growth indicators (see Chapter Four) were consolidated into five categories to address small sample size error. Variables with very few responses (Access to technology) and (Maintain business at present level) were producing high standards of error when regressions were run, so, closely matched variables were combined. The combined 5 BGI variables include: Employ more qualified staff; Acquire more financial management skills+ Improve business strategy+ Access to and use of

technology (Skills_Tech_Strategy); Have ownership/control of assets; Ensure business grows larger locally and internationally+ Increased business sales/services (Ensure Growth_Increase Sales); Maintain business as present level as I am already satisfied. Given this study's focus on marriage as a cultural factor, the variable for spousal approval was analysed separately to highlight its relationship to autonomy in business decision-making.

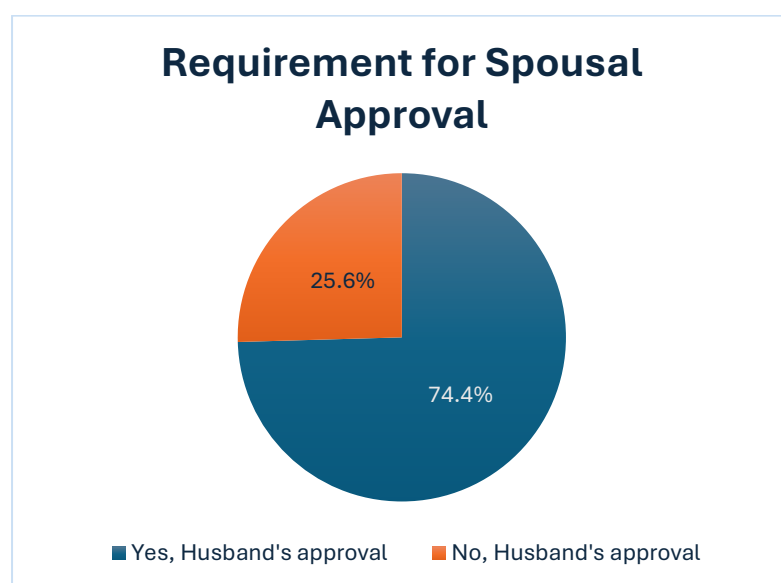
5.4 Cultural Factors Affecting the BGAs of MWEs in Kaduna (RQ1)

This section presents and interprets results on the cultural factors influencing the BGAs of MWEs in Kaduna, in line with RQ1.

5.4.1 Requirement for Husband's Approval

A large majority (74.4%) report requiring their husbands' approval for entrepreneurial activities (Figure 5.2). This pattern holds across age groups and marital durations in cross-tabulation (Table 5.3), indicating that spousal authorisation is a crucial and consistent cultural norm for most MWEs in Kaduna. Even among MWEs who are older or have been married for decades, the requirement for approval remains strong, reflecting the enduring influence of patriarchal norms. However, some women reported not needing such approval, suggesting variations in household dynamics, possibly due to more supportive spouses or less rigid cultural enforcement.

Figure 5.3: MWEs' Requirement for Spousal Approval



Source: Created by the author

Table 5.3: Crosstabulation of MWEs' Age and Years of Marriage with Husband's Approval

		Husband's Authorisation	
		Yes (Percent)	No (Percent)
Age	18-34	73.2	26.8
	35-44	79.2	20.8
	45-54	79.4	20.6
	55+	65.6	34.3
		Yes (Percent)	No (Percent)
Years of Marriage	Under 5 years	65.8	34.2
	6-9 years	80.8	19.2
	10-15 years	71.7	28.3
	16-20 years	83.8	16.2
	21+ years	78.4	21.5

Source: Created by the author

5.4.2 Factors that have increased barriers to BGAs due to prevailing culture and the BGI

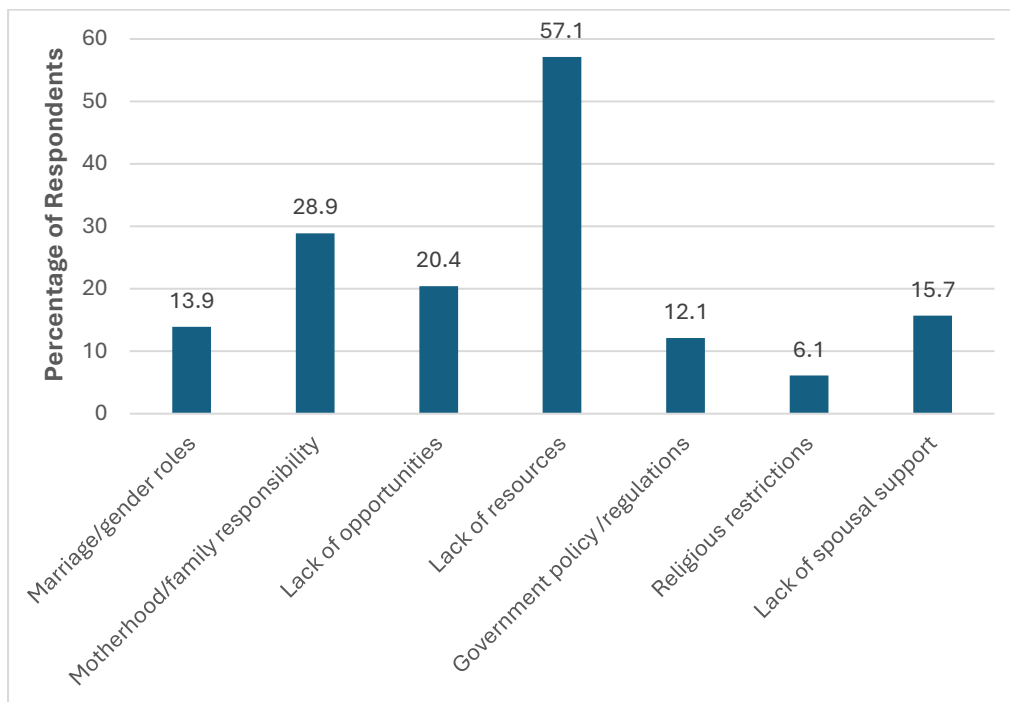
Figure 5.4 illustrates that the most prevalent barrier to MWEs' BGAs, reported by 57.1% of respondents, is lack of resources, such as capital, equipment, skilled labour, and other business inputs essential for scaling operations. The second most cited barrier (28.9%) was motherhood and family responsibilities, highlighting how the dual role of caregiver and entrepreneur can limit the time and energy that MWEs can dedicate to business growth. The lack of opportunities, identified by 20.4% of respondents, further compounds these challenges. Limited access to markets, networks, and mentorship reduces the avenues available for expansion.

Lack of spousal support (15.7%) was cited less frequently than expected, given the emphasis on the importance of family support for women entrepreneurs in the literature (Welsh and Kaciak, 2019; Muhammad and Abdulkarim, 2015). This may be because respondents did not fully consider the indirect ways in which spousal support or the lack thereof, affects their BGAs. For example, participants might have identified a lack of resources as a primary barrier without connecting it to limited spousal financial support or restrictions on accessing external funding. Similarly, the absence of emotional or physical support from a spouse could indirectly restrict the MWEs' time and energy for business activities, further constraining growth (Welsh et al., 2021). This suggests that MWEs may underreport the influence of spousal support due to its indirect impact on their business outcomes.

Marriage and gender roles (13.8%), government policy and regulations (12.1%), and religious restrictions (6.1%) were also highlighted as major constraints. While religious restrictions were least cited, their influence remains significant in shaping mobility, permissible interactions, and business engagement in culturally sensitive contexts.

For clarity and coherence, the categories presented in Figure 5.4 are ordered from the most to the least frequently reported barriers. The next phase examines correlation coefficients to identify the relationships between BGIs, and the cultural factors presented above.

Figure 5.4: Factors that have increased barriers to growth due to prevailing culture



Source: Created by the author

Correlation Analysis: Business Growth indicators and factors that have increased barriers to growth due to prevailing culture

The correlation results in Table 5.4 below reveal the interrelationships among barriers and key relationships between BGIs and cultural factors.

Table 5.4: Correlation of Growth indicators and factors that have increased barriers to growth due to prevailing culture

	1	2	3	4	5	6	7	8	9	10	11	12	13	14
(1) Employ more qualified staff	1.00													
(2) Acquire more financial management skills	-0.21**													
(3) Improve business strategy	-0.15*	-0.31**												
(4) Have ownership/control of assets	-0.08	-0.16**	-0.11											
(5) Ensure business grows larger	-0.12*	-0.25**	-0.18**	-0.09										
(6) Maintain business at present level	-0.04	-0.08	-0.06	-0.03	-0.05									
(7) Access to and use of technology	-0.02	-0.04	-0.03	-0.01	-0.02	-0.01								
(8) Increased business sales/services	-0.10	-0.22**	-0.16**	-0.08	-0.13*	-0.04	-0.02							
(9) Marriage/gender roles	0.13*	0.02	-0.03	-0.01	0.00	-0.05	-0.02	0.07						
(10) Motherhood/family responsibility	-0.09	0.19**	-0.05	-0.02	-0.03	0.06	-0.04	0.08	0.27**					
(11) Lack of opportunities	0.09	0.09	-0.05	0.03	0.02	-0.06	0.12*	-0.08	0.03	-0.03				
(12) Lack of resources	-0.01	0.11	0.06	0.03	0.07	-0.02	0.05	0.02	0.04	-0.16**	0.08			
(13) Government policy/regulations	0.11	0.11	-0.14*	-0.04	0.02	-0.04	-0.02	0.09	0.26**	0.25**	0.03	-0.03		
(14) Religious practices/restriction	-0.08	0.09	-0.04	-0.06	0.04	-0.03	0.24**	0.06	0.16**	0.20**	0.09	0.07	0.18**	
(15) Lack of spousal support	0.07	0.18**	0.00	-0.11	-0.01	-0.05	-0.03	-0.08	0.25**	0.16**	0.20**	0.10	0.11	0.22**

p significant at * <0.05 and ** <0.01

Source: Created by the author

As seen, a negative correlation between lack of resources and motherhood/family responsibilities (**-0.16**, $p<0.05$) suggests that MWEs with considerable family commitments may prioritise family obligations and deliberately limit business expansion, thereby reducing their perceived need for additional resources. Hence, they might perceive limited resources as less of a barrier to their BGAs.

A positive correlation between lack of spousal support and lack of opportunities (**0.20**, $p<0.05$) indicates that spousal support can be critical in enabling MWEs to access networks, markets, and other opportunities for business advancement. Religious practices/restrictions were positively correlated with both marriage/gender roles (**0.16**, $p<0.05$) and motherhood/family responsibilities (**0.20**, $p<0.05$), confirming that religious norms can reinforce traditional gender roles and expectations.

Beyond the interrelationships among barriers, a negative relationship between government policy/regulations and improving business strategy (**-0.14**, $p<0.05$) suggests that restrictive regulations and institutional inefficiencies could discourage MWEs from pursuing strategic business enhancements. Conversely, motherhood/family responsibilities correlated positively with the aspiration to acquire financial management skills (**0.19**, $p<0.05$), and lack of spousal support was positively linked to this growth aspiration (**0.18**, $p<0.05$). These findings indicate that MWEs facing domestic or marital restraints may see financial literacy as a pathway to greater independence and business growth.

Finally, the positive relationship between religious practices/restrictions and access to and use of technology (**0.24**, $p<0.05$) suggests that MWEs may use digital tools to circumvent mobility or interaction limitations, enabling them to engage in business despite religious restrictions.

These results underline the interplay between cultural norms, institutional factors, and entrepreneurial ambitions, showing that they can act as both barriers and enablers for MWEs' BGAs. Given the pivotal role of religion, Table 5.5 further explores its relationship with the BGIs.

Table 5.5: Correlation of Religious Influences on MWEs' BGAs and Growth Indicators

	1	2	3	4	5	6	7	8	9	10	11	12	13
(1) Employ more qualified staff	1.00												
(2) Acquire financial management skills	-0.21**												
(3) Improve business strategy	-0.15*	-0.31**											
(4) Have ownership/control of assets	-0.08	-0.16**	-0.11										
(5) Ensure business grows larger	-0.12*	-0.25**	-0.18**	-0.09									
(6) Maintain business at present level	-0.04	-0.08	-0.06	-0.03	-0.05								
(7) Access to and use of technology	-0.02	-0.04	-0.03	-0.01	-0.02	-0.01							
(8) Increased business sales/services	-0.10	-0.22**	-0.16**	-0.08	-0.13*	-0.04	-0.02						
(9) Christian Religion	0.02	0.09	0.19**	-0.05	0.05	-0.08	0.03	0.01					
(10) Islam Religion	0.03	0.02	-0.13*	0.10	0.01	0.11	-0.03	0.05	-0.80**				
(11) Religious beliefs (Yes)	-0.19*	0.07	-0.07	-0.11	0.16	0.08	-0.13	-0.02	0.03	-0.03			
(12) Religious beliefs (No)	0.19*	-0.07	0.07	0.11	-0.16	-0.08	0.13	0.02	-0.03	0.03	-1.00**		
(13) Location North	0.14*	-0.06	-0.05	0.07	-0.03	0.06	-0.02	-0.08	-0.026**	0.26**	-0.10	0.10	
(14) Location South- Rural	-0.14*	0.06	0.05	-0.07	0.03	-0.06	0.02	0.08	0.26**	-0.26**	0.10	-0.10	-1.00**

p significant at * <0.05 and ** <0.01

Source: Created by the author

The correlation results show that Christian MWEs are more likely to prioritise improving business strategy, whereas this is not a significant priority for Muslim MWEs. This disparity may reflect variations in mobility, decision-making, and spousal approval across religious and cultural contexts. MWEs who perceive religious beliefs as supporting their business growth and were less likely to emphasise hiring more staff. In contrast, those who view religion as a

constraint placed greater emphasis on employing skilled staff, possibly as a way to offset personal limitations in business operations.

These findings, alongside those in Table 5.4, confirm that religious affiliations and beliefs can shape the types of BGIs MWEs prioritise. However, correlation alone does not determine the relative importance of these factors, which is why regression analysis is undertaken next.

Regression Analysis: Factors that have increased barriers to growth due to culture

Table 5.6 tests the relationships between cultural/institutional barriers and MWEs' BGAs after controlling for other influences.

Table 5.6 Regression Analysis: MWE's growth indicators and factors negatively impacting BGAs

Variables	Model 1 (Employ more staff)	Model 2 (Strategy/Skills/ Tech)	Model 3 (Ownership/Asset control)	Model 4 (Increase sales and Ensure growth)
Marriage/Spousal support	1.136 (.071)	.299 (.420)	-.453 (.636)	-.499 (.248)
Motherhood_Family Responsibility	-1.862* (.031)	.598 (.105)	.173 (.841)	-.035 (.933)
Lack of Resources	.091 (.874)	.382 (.249)	-.200 (.792)	.161 (.665)
Government/Religious Institutions	1.394 (.061)	-1.184** (.009)	-.566 (.643)	1.371** (.004)
Independence in Marriage				
Yes_Husbands_Approval	-.872 (.189)	.383 (.315)	-1.206 (.127)	.128 (.768)
Controls				
0-5 children	-.679 (.310)	.391 (.123)	.627 (.449)	-.010 (.981)
6-12 children	-.040 (.956)	.413 (.420)	-1.226 (.257)	.529 (.272)
13-17 children	.028 (.972)	.450 (.086)	-1.089 (.332)	-.798 (.124)
18 + children	-.370 (.700)	.538 (.924)	-1.016 (.419)	.766 (.232)
5-9 years married	.760 (.434)	.566 (.828)	-1.789 (.176)	-.271 (.671)
10-15 years married	-.069 (.957)	.698 (.684)	-.599 (.693)	.397 (.600)
16-20 years married	-.481 (.772)	.804 (.728)	1.286 (.442)	.438 (.621)
21+ years married	.111 (.946)	.839 (.613)	1.613 (.297)	.336 (.704)
Age_18-34yrs	.308 (.726)	.504 (.210)	-.888 (.422)	.772 (.152)
45-54 age	.053	.570	-1.373	-1.068

	(.962)	(.091)	(.293)	(.113)
Age category_55+	-.270 (.513)	.197 (.064)	-5.081 (.998)	-.091 (.091)
Business length 5yrs	-1.115 (.144)	.430 (.472)	1.652 (.221)	-.112 (.819)
Business length 10+	-.271 (.348)	.164 (.453)	.442 (.334)	.020 (.915)
Location S_R	-.919 (.224)	.510 (.314)	-.802 (.408)	.714 (.271)
No_Formal_Training	-.506 (.470)	.402 (.111)	-.236 (.806)	.780 (.088)
Clothing industry	1.333* (.048)	.381 (.151)	.391 (.613)	.212 (.610)
Other industries	1.233 (.127)	.404 (.349)	-.369 (.712)	-.199 (.669)
Christian Religion	-.218 (.772)	.429 (.230)	-1.391 (.108)	.126 (.793)
Positively_religious_beliefs	-1.101 (.148)	.471 (.749)	-.196 (.837)	.423 (.456)
Dontknow_religious_beliefs	-.585 (.361)	.439 (.384)	-.326 (.691)	.699 (.193)
Yes_employees	.950 (.116)	.361 (.078)	-.860 (.338)	.803* (.043)
Non-University Education	.274 (.774)	.468 (.493)	.802 (.412)	-.867 (.145)
Postgraduate Education	-.581 (.409)	.401 (.943)	.387 (.678)	.183 (.669)
Constant	-.029 (.988)	1.069 (.484)	.341 (.882)	-3.798** (.003)
N	280	280	280	280
R^2	.275	.213	.290	.184

Notes: p-values in parentheses; * significant at 5% level; ** significant at 1% level

Source: Compiled by the author

Model 1: Employ more staff

Motherhood/family responsibilities showed a significant negative relationship was identified between this BGI and motherhood/family responsibility with this BGI (**B= -1.862**, $p < 0.05$), indicating that familial and caregiving duties compete business growth priorities and reduce MWEs' likelihood of hiring additional staff (supported by H1d). Although the relationship between government/religious institutions and employing more staff was positive (**B= 1.394**, $p > 0.05$), it did not reach statistical significance. This suggests that while supportive institutions may encourage hiring, evidence in this dataset is limited.

From the controls, operating in the clothing industry had a significant relationship with this BGI (**B= 1.333**, $p > 0.05$). This sector appears to offer specific advantages to MWEs in Kaduna, possibly because it is culturally accepted as feminine and “appropriate” for women and has relatively low entry barriers. These conditions make it easier to expand operations and justify

employing additional staff. However, this also highlights the sector's role as a key context for MWEs' growth pathways, which will be further integrated into the discussion chapter.

Model 2: Strategy/Skills/Technology

Government/religious institutions had a significant negative relationship with the BGI ($B = -1.184$, $P < 0.01$), indicating that restrictive policies or religious practices may limit MWEs' access to training, technology adoption, and refined business strategies.

Model 3: Ownership and control of assets

No statistically significant relationships were found in this model.

Model 4: Increase sales/services and Ensure business grows locally and internationally

Government/religious institutions had a strong positive relationship with this BGI ($B = 1.371$, $p < 0.01$), suggesting that in some cases, supportive policies or religiously endorsed initiatives can actively facilitate market expansion.

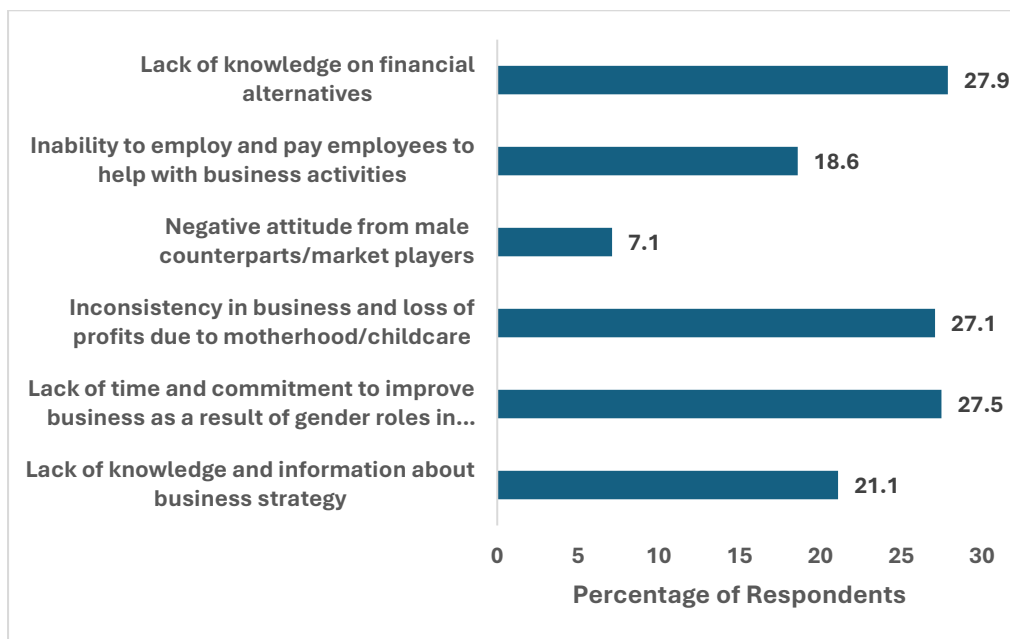
Having employees was also positively associated with this BGI ($B = 0.803$, $p < 0.05$ at 0.043), reinforcing that once MWEs have staff capacity, they are better positioned to increase sales or services, and grow beyond local markets. In the study's context, where most MWEs operate without employees, this finding signals a major threshold in scaling a business.

While these results provide insight into the cultural and institutional factors increasing barriers to MWE's BGAs, Section 5.4.3 examines the broader practical and operational challenges which majorly hinder MWEs' BGAs.

5.4.3 Major challenges affecting MWEs' BGAs

Beyond cultural factors, MWEs face operational challenges that shape daily business realities. Figure 5.5 shows the most frequently cited constraints.

Figure 5.5: Major challenges affecting MWEs' BGAs



Source: Created by the author

The most cited challenge indicated by 27.9% of respondents, is the lack of knowledge about financial alternatives, such as grants, loans, and support programs, linking directly to the Money element of the 5Ms framework (Brush et al., 2009). This gap reduces MWEs' ability to secure funding and expand operations. A similar proportion (27.5%) cited lack of time and commitment due to gender roles in marriage, reflecting the Management element of the framework and highlighting how household responsibilities limit business focus and growth. Additionally, motherhood/childcare disruptions (27.1%) were also common, highlighting the Motherhood element and illustrating how caring duties cause operational inconsistencies and profit loss.

Other significant challenges include a lack of strategic business knowledge and information (21.1%) and inability to employ/pay employees (18.6%), both of which limit capacity to delegate, innovate, make research-driven decisions, and upscale operations. These connect to both Management and Market dimensions, as they affect how MWEs engage with customers, competitors, and opportunities.

Finally, a smaller proportion (7.1%) reported negative attitude from male counterparts/market players their major challenge. While less prevalent, such gender bias can limit access to markets and networking opportunities, both crucial for business growth and success (Olawajun and Fernando, 2020; Wu et al., 2019). These findings outline the multi-dimensional challenges that

MWEs navigate to achieve business growth and success in a patriarchal context like Kaduna (Giwa and Babakatun, 2019).

These operational barriers will be tested in the next regression analysis (Table 5.7) to assess their significance for different BGIs and to give a fuller picture of the interplay between cultural, institutional, and operational challenges.

Table 5. 7 Regression Analysis: Major challenges affecting MWEs' BGAs and Growth Indicators

Variables	Model 1 (Employ more staff)	Model 2 (Strategy/Skills/ Tech)	Model 3 (Ownership/Asset control)	Model 4 (Increase sales and Ensure growth)
Lack of knowledge and information	.323 (.608)	.541 (.140)	-.013 (.987)	-.785 (.091)
Lack of time and commitment due to gender roles	.158 (.811)	.257 (.457)	-.514 (.564)	-.101 (.797)
Inconsistency- Motherhood/childcare	-2.334* (.015)	.549 (.549)	1.937* (.022)	-.018 (.963)
Inability to pay employees	-1.325 (.154)	-.241 (.526)	.224 (.807)	.724 (.074)
Lack of knowledge on financial alternatives	.827 (.189)	.284 (.415)	.230 (.791)	-.605 (.141)
Independence in Marriage				
Yes_Husbands_Approval	-.669 (.308)	.370 (.328)	-1.620 (.060)	.035 (.935)
Controls				
0-5 children	-.430 (.545)	.594 (.133)	.366 (.698)	-.160 (.709)
6-12 children	.009 (.990)	-.220 (.593)	-1.570 (.209)	.453 (.350)
13-17 children	.949 (.284)	.413 (.345)	-2.209 (.089)	-.597 (.244)
18 + children	-.419 (.685)	.114 (.833)	-1.240 (.367)	.655 (.332)
5-9 years married	.534 (.594)	.126 (.822)	-1.623 (.219)	-.206 (.745)
10-15 years married	-.700 (.616)	-.261 (.709)	-.426 (.795)	.357 (.643)
16-20 years married	-2.180 (.216)	.242 (.757)	2.592 (.156)	.063 (.943)
21+ years married	-1.467 (.380)	.009 (.992)	2.554 (.119)	.191 (.834)
Age_18-34yrs	.517 (.578)	-.588 (.236)	-1.199 (.273)	.768 (.161)
45-54 age	1.385 (.249)	.684 (.220)	-2.435 (.077)	-1.025 (.135)
Age category_55+	.051 (.906)	.294 (.122)	-5.320 (.997)	-.024 (.912)
Business length 5yrs	-.622 (.392)	.117 (.780)	2.251 (.132)	-.051 (.915)
Business length 10+	-.083 (.789)	-.139 (.397)	.673 (.187)	-.033 (.859)
Location South – Rural	-.277 (.723)	.366 (.469)	-.942 (.387)	.768 (.247)
No_Formal_Training	-1.318 (.079)	-.352 (.362)	-.018 (.985)	.483 (.281)

Clothing industry	1.485* (.041)	-.483 (.204)	.227 (.775)	.100 (.813)
Other industries	1.131 (.168)	-.259 (.519)	-.366 (.725)	-.390 (.402)
Christian Religion	-.268 (.751)	.521 (.221)	-1.999* (.035)	.074 (.878)
Positively_religious_beliefs	-1.808* (.041)	-.015 (.974)	-.203 (.837)	.522 (.361)
Dontknow_religious_beliefs	-.496 (.447)	-.384 (.386)	-.360 (.695)	.826 (.133)
Yes_employees	.465 (.446)	-.634 (.075)	-1.015 (.313)	.837* (.036)
Non-University Education	-.375 (.698)	.250 (.595)	.721 (.528)	-.794 (.179)
Postgraduate Education	-.385 (.589)	.065 (.869)	.598 (.553)	.047 (.912)
Constant	.261 (900)	-.996 (.347)	.006 (.998)	-2.984* (.016)
N	280	280	280	280
R2	.309	.195	.348	.187

Notes: p-values in parentheses; * significant at 5% level; ** significant at 1% level

Source: Compiled by the author

Model 1: Employ more staff

Inconsistency in business and loss of profits due to motherhood/childcare a significant showed a negative relationship with this BGI ($B = -2.334, p < 0.05$), supported by H1d, confirming that caregiving demands and disrupted operations reduce MWEs' likelihood of hiring staff. This reflects earlier findings that childcare responsibilities often limit profitability and capacity for workforce expansion (Cesaroni et al., 2018; Adom, 2015).

From the controls, clothing industry again showed a significant positive relationship with this BGI ($B = 1.485, p < 0.05$), reinforcing its labour-intensive nature and the likelihood of expansion through additional staff, consistent with its culturally accepted positioning for women in Kaduna.

A significant negative relationship emerged between employing more staff and MWEs who perceive religious beliefs as supporting their BGAs ($B = -1.808, p < 0.05$). These MWEs may be guided by values that emphasise sustainable, modest business operations or quality-focused strategies over expansion through hiring (Mordi et al., 2010). There was no significant relationship between this BGI and MWEs' reported inability to employ and pay employees ($B = -1.325, p > 0.05$).

Model 2: Improving strategy/skills/technology

No statistically significant predictors emerged, although MWEs already having employees showed a marginally significant negative coefficient with this BGI ($B = -0.634$, $p > 0.05$), suggesting that managing an existing workforce may reduce focus on long-term innovation, skills upgrading, or technology adoption. This lack of significance highlights the need for careful interpretation and perhaps further investigation.

Model 3: Ownership and control of assets

A significant positive relationship between this BGI and motherhood/childcare disruption ($B = 1.937$, $p < 0.05$), indicates that such MWEs experiencing time constraints and income inconsistency may view asset control as a path to stability and independence.

Christian MWEs were significantly less likely to identify asset ownership as a significant growth indicator ($B = -1.999$, $p < 0.05$), possibly reflecting greater autonomy and shared decision-making within households, reducing the perceived need for independent control over business assets, compared to their Muslim counterparts, for whom asset control may carry more weight in navigating restrictive norms.

Model 4: Increasing sales/services and Ensuring business growth

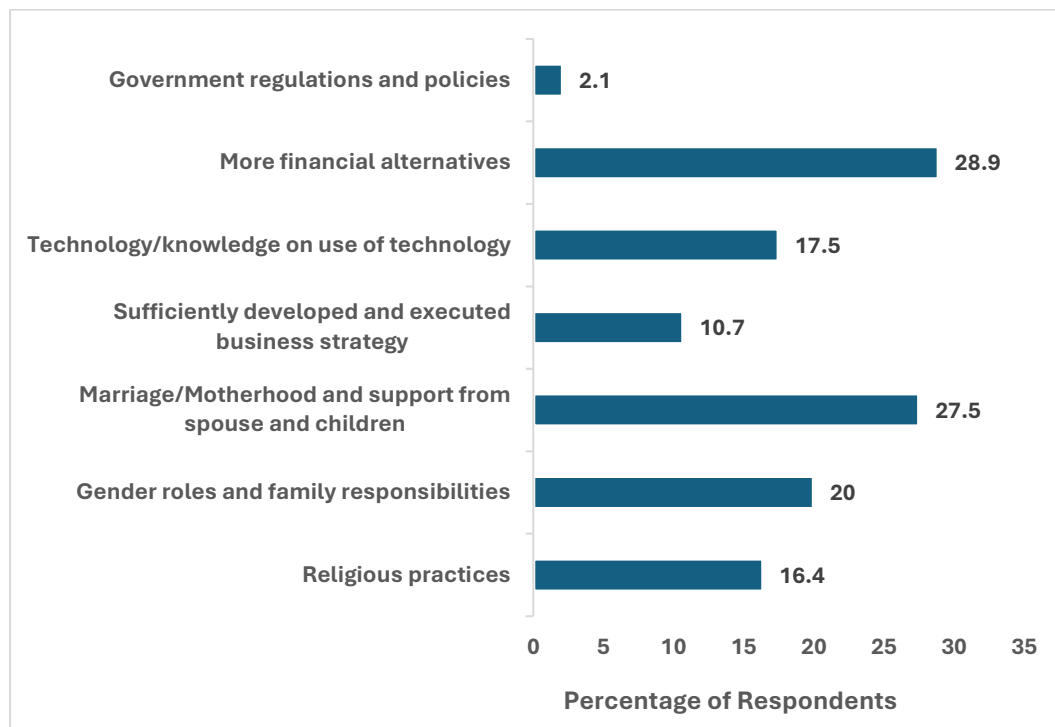
Having employees showed a significant positive relationship with this BGI ($B = 0.837$, $p < 0.05$), underscoring staff capacity as a platform for market expansion. However, MWEs unable to hire/pay employees also show a marginally positive association with this BGI ($B = 0.724$, $p > 0.05$), suggesting that despite constraints, they aspire to increase sales, possibly as a solution to their workforce funding gap.

Overall, these results show that the same factors can operate as barriers or enablers depending on context. Childcare, religious beliefs, and sectoral positioning (e.g clothing industry) emerge as especially influential in shaping different growth priorities. The next section (5.4.4) examines the positive factors supporting MWEs' BGAs.

5.4.4 Factors that have positively impacted MWEs' BGAs

While many MWEs face entrenched cultural and operational barriers, others identify family support including that of husband and children, religion, and resources as active enablers of growth. A visual illustration of participants' responses is presented in the figure below.

Figure 5.6 Factors that have positively impacted MWEs' BGAs



Source: Created by the author

Figure 5.6 shows that the most cited positive factor supporting MWEs was access to financial alternatives (28.9%), highlighting the important role of funding alternatives in circumventing cultural constraints, followed closely by supportive marriage/motherhood dynamics (27.9%). This direct contrast to earlier findings on barriers highlight the role of spousal and children's support in turning potential constraints into sources of motivation, stability, and business growth for MWEs. Interestingly, traditional gender roles and family responsibilities were viewed as positive by 20% of respondents, aligning with literature on leveraging family networks as informal business support (e.g Muhammad & Abdulkarim, 2015; Nikina et al., 2015).

A further 17.5% of respondents identified access to and knowledge of using technology a key enabler, with respondents describing it as a tool for overcoming mobility or networking restrictions. While earlier data showed limited consideration for the adoption of technology as BGI, this finding indicates that MWEs who are able to incorporate technology into their business operations see it as an important tool for growth and efficiency (Salamzadeh et al., 2024; Hisham, 2023).

Religious practices were also cited as beneficial (16.4%), indicating that some MWEs benefit from faith-based networks, training, and funding; a finding that contrasts earlier results on religious restrictions as growth barrier.

Other enablers identified include sufficiently developed and executed business strategy (10.7%), and rarely, government policies (2.1%), suggesting that systemic support remains minimal.

Further regression analysis of these factors is presented in the following table (5.8).

Table 5.8 Regression Analysis: Growth Indicators vs Factors positively impacting MWEs' BGAs

Variables	Model 1 (Employ more staff)	Model 2 (Strategy/Skills/ Tech)	Model 3 (Ownership/Asset control)	Model 4 (Increase sales and Ensure growth)
Government regulations/Religious-practices	1.855** (.007)	.451 (.261)	-.227 (.854)	-.855 (.086)
Gender-roles/Marriage/Motherhood	-.533 (.403)	.069 (.837)	.900 (.237)	.176 (.643)
More Financial Alternatives	-.030 (.962)	.548 (.116)	1.758* (.031)	-.787* (.051)
Independence in Marriage				
Yes_Husbands_Approval	-.880 (.166)	.443 (.232)	-1.063 (.193)	.086 (.838)
Controls				
0-5 children	-.966 (.171)	.584 (.126)	.742 (.393)	.018 (.965)
6-12 children	-.421 (.552)	-.234 (.562)	-1.311 (.258)	.567 (.242)
13-17 children	-.065 (.937)	.517 (.230)	-1.427 (.226)	-.559 (.267)
18 + children	-.143 (.881)	.138 (.794)	-.833 (.532)	.658 (.314)
5-9 years married	1.006 (.295)	.227 (.685)	-2.056 (.127)	-.474 (.452)
10-15 years married	.160 (.896)	-.173 (.801)	-.460 (.774)	.182 (.810)
16-20 years married	-.602 (.695)	.042 (.957)	1.328 (.449)	-.026 (.976)
21+ years married	-.361 (.811)	-.159 (.845)	1.452 (.350)	-.089 (.919)
Age_18-34yrs	.281 (.733)	-.498 (.311)	-.590 (.620)	.739 (.170)
45-54 age	.205 (.848)	.800 (.153)	-.982 (.468)	-.826 (.230)
Age category_55+	-.198 (.622)	.281 (.139)	-5.032 (.998)	.055 (.805)
Business length 5yrs	-.530 (.451)	.110 (.792)	1.416 (.304)	-.093 (.845)
Business length 10+	-.072 (.793)	-.179 (.274)	.437 (.358)	-.010 (.955)
Location South-Rural	-.719 (.329)	.394 (.426)	-.836 (.399)	.771 (.228)
No_Formal_Training	-.343 (.598)	-.419 (.276)	.029 (.976)	.322 (.469)

Clothing industry	1.050 (.107)	-.551 (.143)	.551 (.487)	.275 (.513)
Other industries	.658 (.400)	-.361 (.366)	.072 (.943)	-.241 (.603)
Christian Religion	-.195 (.793)	.562 (.179)	-1.886* (.041)	.114 (.807)
Positively_religious_beliefs	-2.202* (.012)	-.227 (.625)	-.074 (.941)	.741 (.186)
Dontknow_religious_beliefs	-1.038 (.118)	-.519 (.240)	-.293 (.739)	.979 (.070)
Yes_employees	.911 (.116)	-.687* (.047)	-.612 (.480)	.787* (.040)
Non-University Education	-.645 (.505)	.312 (.499)	.440 (.674)	-.781 (.179)
Postgrad Education	-.317 (.648)	-.008 (.984)	.240 (.803)	.214 (.612)
Constant	.245 (.886)	-.756 (.466)	-1.190 (.647)	-3.096* (.011)
N	280	280	280	280
R2	.261	.183	.343	.179

Notes: p-values in parentheses; * significant at 5% level; ** significant at 1% level

Source: Compiled by the author

Model 1: Employ more staff

Government regulations and/or religious practices showed a strong positive relationship with this BGI ($B = 1.855$, $p < 0.01$), suggesting that supportive institutional frameworks such as streamlined labour laws, policy incentives or faith-based norms, can directly enable MWEs to hire staff and improve their business outcomes (as supported by H3a). However, MWEs who view religious beliefs as positively supporting their BGAs were significantly less likely to prioritise staff expansion ($B = -2.202$, $p < 0.05$), as supported by H1f. This may reflect interpretations of religious values that encourage modest operational scale or reinforce traditional household roles, limiting autonomous decision-making and the perceived need for hiring.

Other factors, including financial alternatives, gender roles/marriage/motherhood, and requiring husband's approval, showed no significant association, indicating that staff growth in this model is more sensitive to institutional climate than to family-structure variables.

Model 2: Improve strategy/skills/technology

No significant relationships were observed between this BGI and key cultural factors, including government regulations/religious practices ($B = 0.451$, $p > 0.1$), gender roles/marriage/motherhood ($B = 0.069$, $p > 0.1$), and financial alternatives ($B = 0.548$, $p > 0.1$). However, a significant negative relationship with MWEs with employees ($B = -0.687$, $p < 0.05$) suggest that they are less likely to prioritise upgrading strategies, skills, or technology, over

managing day-to-day operations with existing staff. While the literature generally positions workforce expansion as a strategic development enabler (Brush et al., 2009), the opposite pattern observed here may reflect the operational realities of MWEs in Kaduna.

Model 3: Owning and Controlling Assets

A significant negative relationship was observed between Christian religion and this BGI ($B = -1.886, p < 0.05$), suggesting a plausible, context-specific explanation that Christian MWEs may feel less urgency to secure independent asset control, which tends to highlight religion as a neutral or enabling factor in women's asset ownership when other socio-cultural factors are controlled (Welsh et al., 2021). Also, a significant positive relationship was observed between more financial alternatives and this BGI ($B = 1.758, p < 0.05$), underscoring the role of diverse funding sources in enabling MWEs to secure and manage assets, for stability and autonomy (as supported by H3b).

Government regulations/religious practices and gender roles/marriage/motherhood showed no significant effects here, pointing to financial capacity as the main driver of asset ambitions.

Model 4: Increasing sales/services and Ensuring business growth

In this model, no statistically significant relationship was observed between this BGI and gender roles/marriage/motherhood ($B = 0.176, p > 0.1$), suggesting these cultural factors do not directly shape MWEs' sales expansion priorities within this context.

A marginally significant negative relationship was observed between government regulations/religious practices and this BGI ($B = -0.0.855, p > 0.05$). Similarly, financial alternatives also showed a marginal negative link ($B = -0.787, p > 0.05$), reflecting challenges with accessing and managing diverse business funding sources for sales-driven growth. Workforce capacity again emerged significant for operational efficiency, as MWEs with employees were more likely to target sales expansion and business growth as a key BGI ($B = 0.787, p < 0.05$).

Across models, institutional framework, financial access, and workforce capacity are recurrent predictors, while family-role variables show limited direct significance as positive factors supporting and shaping the growth perspectives and strategies of MWEs. Religious influences appear double-edged, enabling or constraining MWEs, depending on interpretation and alignment with entrepreneurial ambitions.

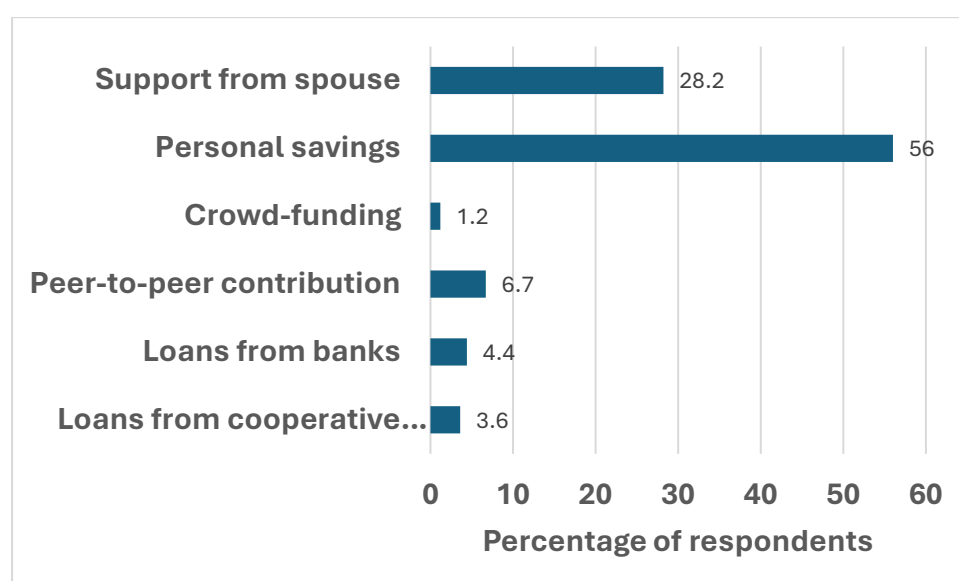
Financial constraints emerged as a highly significant barrier to MWEs' BGAs, directly and indirectly linked to marriage. The next section examines how financial constraints and opportunities influence MWEs' entrepreneurial journeys.

5.4.5 Major Business Funding Sources for MWEs

This section examines the major business funding sources of MWEs in Kaduna, focusing on the primary financial mechanisms they rely on to sustain and grow their businesses. Figure 5.7 shows that MWEs' funding is heavily reliant on personal savings (56%), followed by spousal support (28.2%). Informal mechanisms such as peer-to-peer contributions (6.7%) outpace formal sources like bank loans (4.4%) and cooperative society loans (3.6%), while crowdfunding (1.2%) is the least commonly utilised source.

This profile suggests both self-reliance and systemic exclusion from formal finance, with spousal support acting as a critical lifeline in the absence of institutional credit. Limited use of formal sources may reflect high interest rates, collateral demands or restrictive policies (Ojobo, 2019; Aggarwal and Goodell, 2014). It also illustrates the notable role of social networks in providing MWEs alternative funding options (Thousani and Eddy, 2023). The qualitative data further explores how MWEs get money to save and fund their businesses, as well as other funding alternatives known and utilised by MWEs. Correlation analysis further highlights key patterns between funding sources and entrepreneurial ambitions.

Figure 5.7: MWEs' Business Funding Sources



Source: Created by the author

The correlation table below (5.9) examines the relationships between MWEs' BGI (dependent variables and various funding sources (independent variables).

Table 5.9: Correlation of Business Growth Indicators and Major Business Funding Sources

	1	2	3	4	5	6	7	8	9	10	11	12	13
(1) Employ more qualified staff	1.00												
(2) Acquire more financial management skills	-0.21**												
(3) Improve business strategy	-0.15*	-0.31**											
(4) Have ownership/control of Assets	-0.08	-0.016**	-0.11										
(5) Ensure business grows larger	-0.12*	-0.25**	-0.18**	-0.09									
(6) Maintain business at present Level	-0.04	-0.08	-0.06	-0.03	-0.05								
(7) Access to and use of technology	-0.02	-0.04	-0.03	-0.01	-0.02								
(8) Increased business sales/services	-0.10	-0.22**	-0.16**	-0.08	-0.13*	-0.02							
(9) Funding-support from spouse	0.08	0.04	0.01	-0.04	0.05	-0.03	0.00						
(10) Funding- Personal savings	-0.01	0.04	0.13*	0.09	0.01	0.06	0.02	-0.59					
(11) Funding- Crowd funding	0.09	-0.07	0.04	-0.03	-0.04	-0.01	-0.03	-0.06	-0.10				
(12) Funding- Peer-to-peer	-0.08	0.16**	-0.08	-0.06	-0.01	-0.02	0.01	-0.15	-0.26*	-0.03**			
(13) Funding- Loans from banks	-0.06	-0.09	0.00	0.11	0.15*	-0.01	-0.01	-0.12	-0.21*	-0.02**	-0.05		
(14) Funding- Loans from Cooperatives	-0.05	0.03	-0.02	-0.04	-0.06	-0.010**	0.09	-0.10	-0.17	-0.02**	-0.04	-0.04	1.00

p significant at * <0.05 and ** <0.01

Source: Created by the author

A significant positive relationship (**0.16**, $p<0.05$) was observed between acquiring more financial management skills and peer-to-peer contributions, indicating that MWEs in communal funding systems, recognise the need for better financial literacy, resource management and planning. Personal savings positively correlated with improving business strategy (**0.13**, $p<0.05$), suggesting that self-financed MWEs prioritise efficiency and strategic business improvements, to maximise their capital and sustain growth.

Bank loans positively correlated with ambitions to expand locally and internationally (**0.15**, $p<0.05$), reflecting the scaling potential of larger, formal credit compared to informal sources (Ayyagari et al., 2010). However, a significant negative relationship (**-0.01**, $p<0.01$) emerged between loans from cooperative societies and maintaining business at its present level, implying that even small-scale formal credit encourages growth attempts rather than consolidation. Cooperative societies, while offering limited capital, provide consistent access to resources that MWEs can leverage to innovate or expand their operations (Adekunle et al., 2021; Amaechi, 2016).

Overall, informal systems foster capacity-building and resilience, while formal credit though rare, supports larger-scale growth ambitions. Cooperative loans despite limited amounts, push MWEs toward expansion, underscoring the potential of blended financial strategies. To further validate these relationships, regression analysis in Table 5.10 is employed as the next step in this study.

Table 5.10: MWEs' Major Funding sources vs Growth Indicators

Variables	Model 1 (Employ more staff)	Model 2 (Strategy/Skills/ Tech)	Model 3 (Ownership/Asset control)	Model 4 (Increase sales and Ensure growth)
Support_from_spouse	1.599 (.195)	.670 (.065)	-2.885* (.090)	-.638 (.318)
Personal_Savings	1.013 (.403)	.638* (.024)	-.563 (.615)	-.793 (.185)
Crowdfunding_Peer2Peer	.126 (.941)	.848* (.049)	-19.739 (.998)	-.905 (.322)
Independence in Marriage				
Yes_Husbands_Approval	-.757 (.232)	.513 (.177)	-.902 (.262)	.055 (.895)
Controls				
0-5 children	-.836 (.220)	.661 (.090)	1.038 (.265)	-.117 (.781)
6-12 children	.017 (.980)	-.189 (.642)	-1.501 (.254)	.470 (.319)
13-17 children	.140 (.855)	.549 (.208)	-1.287 (.246)	-.620 (.217)

18 + children	-.265 (.779)	.181 (.740)	-1.486 (.343)	.673 (.305)
5-9 years married	.496 (.589)	.157 (.783)	-1.949 (.164)	-.324 (.603)
10-15 years married	-.410 (.726)	-.314 (.651)	-.395 (.811)	.345 (.641)
16-20 years married	-1.185 (.458)	.128 (.870)	1.692 (.361)	-.028 (.973)
21+ years married	-.785 (.619)	-.109 (.894)	1.994 (.263)	-.065 (.940)
Age_18-34yrs	.240 (.764)	-.562 (.257)	-1.224 (.311)	.718 (.173)
45-54 age	.718 (.531)	.631 (.261)	-1.038 (.489)	-.785 (.250)
Age category_55+	-.046 (.911)	.295 (.121)	-5.147 (.997)	-.015 (.945)
Business length 5yrs	-.408 (.565)	.104 (.804)	1.686 (.263)	-.055 (.907)
Business length 10+	-.101 (.709)	-.148 (.369)	.255 (.630)	.000 (.999)
Location S_R	-.686 (.346)	.475 (.349)	-.946 (.386)	.723 (.254)
No_Forma1_Training	-.371 (.549)	-.376 (.324)	-.167 (.861)	.425 (.324)
Clothing_industry	1.147 (.081)	-.460 (.221)	.279 (.732)	.153 (.710)
Other_industries	.909 (.238)	-.191 (.636)	-.580 (.591)	-.336 (.461)
Christian Religion	-.160 (.826)	.678 (.112)	-1.845 (.054)	.013 (.978)
Positively_religious_beliefs	-1.575* (.044)	-.172 (.712)	-.480 (.639)	.595 (.288)
Dontknow_religious_beliefs	-.536 (.379)	-.462 (.294)	-.300 (.744)	.821 (.122)
Yes_employees	1.035 (.077)	-.617 (.082)	-1.361 (.207)	.635 (.094)
Non_Uni_Education	-.305 (.739)	.217 (.646)	1.266 (.231)	-.818 (.160)
Postgrad_Education	-.575 (.416)	-.079 (.842)	.913 (.395)	.155 (.709)
Constant	-1.264 (.548)	-2.141 (.085)	1.407 (.572)	-2.347 (.079)
N	280	280	280	280
R2	.217	.196	.364	.142

Notes: p-values in parentheses; * significant at 5% level; ** significant at 1% level

Source: Compiled by the author

Model 1: Employ more staff

No funding source showed a statistically significant relationship with staff expansion, suggesting that neither informal nor self-generated capital decisively influences hiring compared to formal loans.

Model 2: Improve Strategy/skills/technology

Both personal savings ($B = 0.638, p < 0.05$) and crowdfunding/peer-to-peer contributions ($B = 0.848, p < 0.05$) were significant positive predictors (supported by H3d), indicating that MWEs relying on these sources are more likely to invest in training, technology adoption, strategic upgrades than those funded via formal loans from banks or cooperative societies (the reference category).

Spousal support showed a marginally positive effect on this BGI ($B = 0.670, p > 0.05$), hinting at a potential enabling role, though not statistically conclusive. The pattern highlights how informal and self-reliant funding can promote capability-building, possibly because such sources offer more flexibility and fewer repayment pressures than formal credit.

Model 3: Ownership and control of asset

A marginally significant negative relationship emerged with support from spouse ($B = -2.885, p > 0.05$), implying that reliance on spousal finance may limit MWEs' ambition to achieve independent asset ownership and control (marginally supported by H3c). Personal savings ($B = -0.563, p > 0.1$) and crowdfunding/peer-to-peer ($B = -19.739, p > 0.1$) were non-significant, with the latter likely distorted by the very small number of respondents using this method, limiting the robustness of the analysis for this variable.

Model 4: Increasing sales/services and Ensuring business growth

No funding source showed a significant relationship here. Spousal support ($B = -0.638, p > 0.1$), personal savings ($B = -0.793, p > 0.1$), and crowdfunding/peer-to-peer ($B = -0.905, p > 0.1$) all trended negative, suggesting that while these funds may help maintain operations or build capabilities, they may not provide the scale or stability needed for substantial revenue expansion compared to formal finance.

The regression analysis highlights the critical role of financial resources, reinforcing the dual nature of informal finance in MWEs' growth pathways. Personal savings and peer-based funding strongly support skill-building, technology adoption, and strategic planning, aligning with the Money element of the 5Ms framework, but show limited traction in employment expansion, sales growth, or asset control.

Spousal support emerges as a mixed influence; marginally supportive of skills development, yet potentially constraining autonomy in asset ownership, tying into the Marriage element of the 5Ms, where financial dependence may reinforce traditional household decision-making processes. The absence of strong positive effects of BGIs suggest that while informal funds are

crucial, they lack the scale and leverage of formal credit, yet access to that credit remains restricted for many MWEs in Kaduna. This points to the need for blended financial approaches and targeted policy reforms to bridge capacity-building with growth-oriented capital. The next section explores the adaptive strategies employed by MWEs to mitigate the challenges they face, analysing how these strategies align with cultural, operational and systemic barriers.

5.4.6 Strategies MWEs adopt to work around challenges

This subsection examines how MWEs respond to major cultural and systemic challenges, shifting the focus from BGIs to adaptive strategies, such as adopting businesses deemed culturally a good fit for married women, joining women entrepreneurs' groups, adopting technology, employing males and single females and engaging in feminine businesses. These strategies are examined against challenges such as lack of time, business disruptions due to motherhood/childcare, inability to hire/pay employees, and lack of knowledge or information. Figure 5.8 provides a descriptive chart illustrating the occurrence of these strategies.

Figure 5.8 Strategies MWEs adapt to navigate challenges

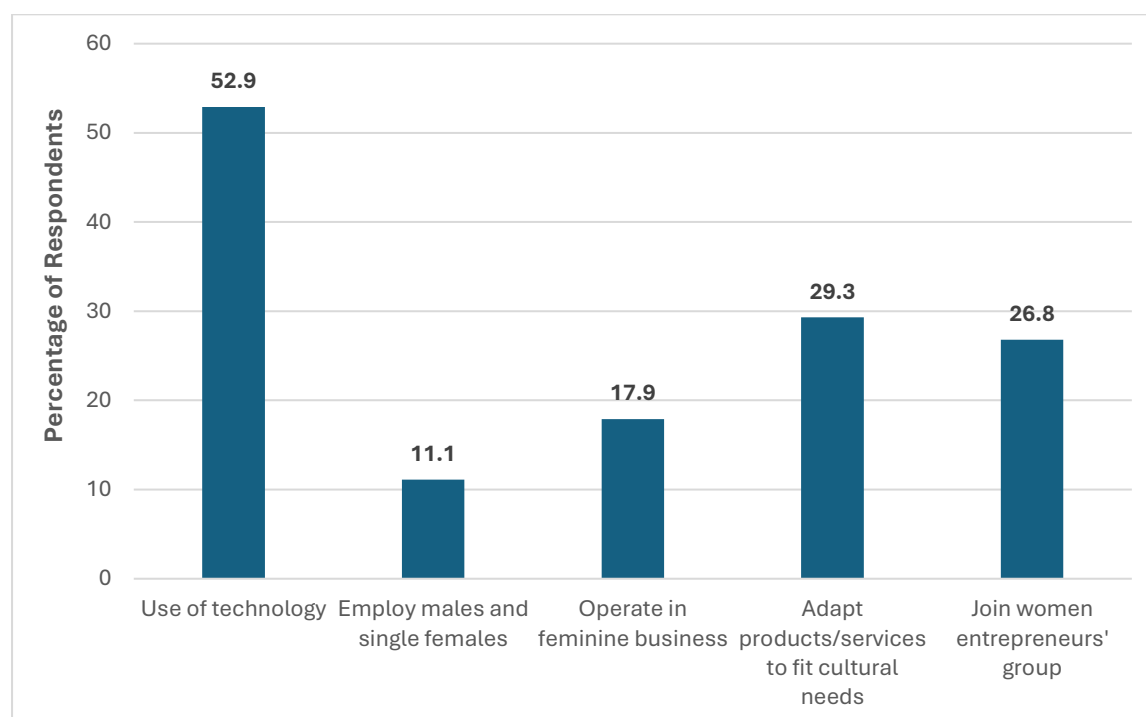


Figure 5.8 shows that the most common strategy, reported by 52.9% of respondents, is the use of technology to address challenges such as limited time and inadequate institutional or spousal support. However, unlike other BGIs, few MWEs view technology as long-term growth goal,

often using it as a practical tool rather than a transformational driver. This may reflect low digital literacy, limited infrastructure, or cultural reservations (Ates et al., 2025).

The second most cited strategy (29.3%) is adapting products and services to align with cultural and societal expectations, which maintain community acceptance and relevance, especially where cultural norms strongly influence consumer preference and behaviour. Joining women's groups (26.8%) also emerged as a key response, offering networking, mentorship, resource and knowledge sharing opportunities, to address challenges like financial limitations and childcare demands.

Operating in feminine sectors such as catering, tailoring, and food retail was reported by 17.9%, reflecting alignment with socially accepted roles and reduced barriers. Meanwhile, employing males or single females (11.1%) can help overcome restrictions on mobility or certain tasks. However, since this option was provided in the survey rather than being independently suggested by respondents, its lower selection may indicate that it is a supplementary rather than core strategy.

Overall, these strategies highlight MWEs' resilience and capacity to adapt to restrictive cultural challenges while maintaining their entrepreneurial drive. The following correlation matrix (Table 5.12) presents the relationship between these major challenges and the strategies adopted.

Table 5.11: Correlation of Major Challenges affecting MWEs' BGAs and Strategies they employ to navigate constraints

	1	2	3	4	5	6	7	8	9	10
(1) Lack of knowledge and Information	1.00									
(2) Lack of time and Commitment	-0.02									
(3) Inconsistency-motherhood/childcare	0.04	0.09								
(4) Negative attitude from market players	0.06	0.23**	0.17**							
(5) Inability to pay Employees	-0.02	0.16**	0.14*	0.22**						
(6) Lack of knowledge on financial alternatives	0.11	0.01	-0.04	0.14*	0.01					
(7) Use of technology	0.12*	0.17**	0.13*	0.21**	0.16**	0.17**				
(8) Employ males and single Females	0.15*	0.19**	0.09	0.34**	0.12*	0.16**	0.11			
(9) Operate in feminine business	-0.01	0.15*	0.11	0.12*	0.19**	0.00	0.03	0.19**		
(10) Adapt products/services to fit cultural needs	0.13*	0.17**	0.10	0.19**	0.14*	0.16**	-0.02	0.27**	0.09	
(11) Join women entrepreneurs' Group	0.02	0.10	0.16**	0.24**	0.15*	0.13*	0.01	0.30**	0.12*	0.09

p significant at * <0.05 and ** <0.01

Source: Created by the author

The correlations reveal clear links between MWEs' major challenges and the strategies they use, providing nuanced insights into how cultural, institutional and operational constraints shape their entrepreneurial activities.

One of the most significant findings is the positive correlation of lack of time with technology (**0.17**, $p<0.01$), employing males or single females (**0.19**, $p<0.01$), adapting products and services to fit cultural needs (0.17, $p<0.01$), and operating in feminine businesses (0.15, $p<0.05$). This suggests that MWEs facing time constraints often rely on diverse strategies such as those correlated above, to enhance their business operations and grow.

Inconsistency in business due to motherhood and childcare responsibilities is positively correlated with negative attitudes from market players (**0.17**, $p<0.01$), inability to pay employees (**0.14**, $p<0.05$), and use of technology as strategy (**0.13**, $p<0.05$). Negative attitudes from market players emerged as a significant barrier, correlating positively with strategies such as use of technology (**0.21**, $p<0.01$), employing males/single females (**0.34**, $p<0.01$), and joining women entrepreneurs' group (**0.24**, $p<0.01$). These relationships emphasise MWEs' proactive measures to counteract societal and market biases and discriminatory practices in male-dominated business environments. Technology serves as a means to bypass face-to-face interactions with unsupportive market players, while peer support networks provide emotional support, resources and mentorship to navigate challenges.

The inability to pay employees is positively linked to operating in feminine businesses (**0.19**, $p<0.01$), adapting products/services to fit cultural needs (**0.14**, $p<0.05$) and joining women entrepreneurs' groups (**0.15**, $p<0.05$). Furthermore, lack of knowledge and information positively correlated with use of technology (**0.12**, $p<0.05$) and adapting products/services to fit cultural needs (**0.13**, $p<0.05$). Lastly, lack of knowledge on financial alternatives is positively linked to the use of technology (**0.17**, $p<0.01$), employing males/single females (**0.16**, $p<0.01$), and adapting products/services to fit cultural needs (**0.16**, $p<0.01$).

These results indicate that technology, workforce adjustments, product adaptation, and networking by joining women's groups, are common strategies linked to specific challenges (further implications discussed in Chapter 8). Table 5.12 below, further tests the strengths of these relationships identified in the correlation analysis.

Table 5.12 Regression analysis: Strategies MWEs employ to accommodate cultural influences (models 1-5) and major challenges affecting MWEs' BGAs

Variables	Model 1 (Use of tech)	Model 2 (Employ males/single females)	Model 3 (Feminine business)	Model 4 (Culturally fit)	Model 5 (Join women's group)
Lack of knowledge and information	.183 (.658)	1.328 (.077)	-.201 (.701)	.452 (.258)	-.067 (.871)
Lack of time and commitment due to gender roles	.654 (.112)	1.432* (.066)	.730 (.103)	.703 (.054)	.518 (.174)
Inconsistency- Motherhood/childcare	-.042 (.917)	.639 (.462)	-.070 (.884)	.389 (.332)	.813* (.041)
Inability to pay employees	.547 (.212)	1.357 (.100)	.416 (.385)	.719 (.070)	.437 (.279)
Lack of knowledge on financial alternatives	1.463*** (.000)	1.485* (.044)	-.393 (.409)	.290 (.432)	.443 (.226)
Independence in Marriage					
Yes_Husbands_Approval	.299 (.469)	2.236* (.044)	.402 (.435)	.282 (.492)	-.430 (.301)
Controls					
0-5 children	.699 (.127)	-.953 (.333)	1.064 (.071)	.036 (.936)	-.511 (.251)
6-12 children	-.379 (.394)	-.924 (.311)	.694 (.221)	-.821 (.083)	.485 (.273)
13-17 children	.895 (.062)	.350 (.735)	.614 (.302)	-.461 (.336)	.183 (.694)
18 + children	.085 (.886)	1.533 (.218)	.864 (.271)	.656 (.264)	-.462 (.421)
5-9 years married	-1.010 (.142)	.637 (.625)	-.864 (.239)	-.030 (.963)	.828 (.226)
10-15 years married	-.733 (.375)	1.226 (.411)	-2.899** (.006)	.732 (.353)	.319 (.694)
16-20 years married	-1.662 (.066)	-1.528 (.384)	-4.700*** (.001)	.546 (.531)	1.689 (.059)
21+ years married	-1.057 (.256)	-.617 (.698)	-3.268** (.009)	.319 (.724)	1.559 (.088)
Age_18-34yrs	.685 (.232)	-.002 (.999)	-.405 (.543)	.108 (.848)	.461 (.425)
45-54 age	.132 (.824)	.516 (.691)	2.401** (.009)	-.001 (.998)	-.142 (.805)
Age category_55+	.069 (.738)	.051 (.903)	.330 (.234)	-.227 (.279)	-.019 (.926)
Business length 5yrs	-.139 (.765)	2.387* (.073)	-.216 (.725)	.273 (.568)	.709 (.146)
Business length 10+	-.183 (.301)	.353 (.440)	.394* (.092)	.007 (.972)	.259 (.156)
Location S_R	.151 (.783)	-1.283 (.120)	-1.261* (.048)	-.222 (.689)	.409 (.492)
No_Formal_Training	-.621 (.161)	-.630 (.471)	-1.055* (.036)	.494 (.267)	.502 (.262)
Clothing industry	1.132* (.015)	-1.212 (.180)	.239 (.656)	-.624 (.140)	-.472 (.286)
Other industries	-.679 (.116)	-3.629* (.024)	1.164* (.036)	-.550 (.227)	.327 (.450)
Christian Religion	-.266 (.567)	-.079 (.935)	.356 (.541)	1.107* (.037)	-.096 (.840)
Positively_religious_beliefs	-.563 (.302)	-2.873 (.003)	1.049* (.085)	-1.567** (.002)	-.258 (.614)
Dontknow_religious_beliefs	-.445 (.389)	-1.632* (.041)	-.027 (.964)	-1.460** (.002)	-.130 (.792)

Yes_employees	-.098 (.805)	1.373 (.071)	-.229 (.631)	.403 (.310)	-.169 (.681)
Non-University Educations	-1.120* (.026)	-.333 (.758)	.823 (.172)	.255 (.613)	-.478 (.361)
Postgraduate Education	.703 (.145)	2.132* (.012)	-.412 (.490)	.239 (.583)	-.450 (.355)
Constant	1.021 (.394)	-5.493* (.021)	-.978 (.463)	-1.712 (.137)	-3.116* (.013)
N	280	280	280	280	280
R2	.354	.516	.325	.238	.170

Notes: p-values in parentheses; * significant at 5% level; ** significant at 1% level

Source: Compiled by the author

Model 1: Use of technology

The analysis reveals that MWEs with financial knowledge gaps are significantly more likely to use technology ($B = 1.463, p < 0.001$) to improve operational efficiency (supported by H2a). MWEs in the clothing industry also show higher technology use ($B = 1.132, P < 0.05$). However, those with non-university education are less likely to use of technology ($B = -1.120, p < 0.05$). This reflects transformative role of education in equipping MWEs with the required knowledge, skills and tools to scale their businesses (Bullough et al., 2015; Wilson et al., 2009). Collectively, these findings highlight the need for targeted interventions such as integrating digital and financial training into vocational education, and increased access to affordable technological tools, to support MWEs' BGAs.

Model 2: Employing Males or Single Females

A statistically significant positive relationship was found between this BGI and requiring husband's approval ($B = 2.236, p < 0.05$), lack of knowledge on financial alternatives challenge ($B = 1.485, p < 0.05$) which is supported by H2c, and postgraduate education control ($B = 2.132, p < 0.05$). However, MWEs who are uncertain about religious beliefs supporting their business growth are unlikely to consider this BGI ($B = -1.632, p < 0.05$), possibly due to cultural or societal expectations on business practices. This reflects the interplay between marriage, cultural norms, and entrepreneurship in shaping MWEs' business decisions.

A marginally significant positive relationship was observed between lack of time and commitment due to gender roles and the likelihood of employing males or single females as a strategy ($B = 1.432, p > 0.05$). This is marginally supported by H1c, suggesting that MWEs experiencing time constraints linked to household and gendered responsibilities may strategically employ male or single female staff to alleviate workload pressures and sustain business operations.

Model 3: Operate in feminine businesses

Marital duration plays a major role in determining this factor, as MWEs married for 10-15 years ($B = -2.899, p < 0.01$), 16-20 years ($B = -4.700, p < 0.001$) and 21+ years ($B = -3.268, p < 0.01$) are less likely to limit themselves to feminine businesses to align with societal expectations. This may suggest that the longer women stay married, the more their spouses trust them and the more freedom they enjoy, possibly due to mutual understanding with their spouses. MWEs aged 45-54 are more disposed toward feminine businesses ($B = 2.401, p < 0.01$), suggesting a shift toward traditional gendered sectors as women enter mid-life.. Positive religious beliefs show a marginally positive relationship ($B = 1.049, p > 0.05$), suggesting that MWEs who perceive religious beliefs as supporting their businesses, may align with cultural and religious expectations, making feminine businesses a more likely choice.

However, negative correlations were observed for Southern-rural location ($B = -1.261, p < 0.05$) and no vocational/formal training ($B = -1.055, p < 0.05$) suggesting that MWEs in such location may prioritise survival-driven businesses or diversifying their businesses to make ends meet, over operating in feminine only sectors. MWEs in other industries correlated positively with this strategy.

Model 4: Adapt culturally fit businesses

Christian MWEs are significantly more likely to adopt culturally aligned business practices and strategies ($B = 1.107, p < 0.05$) such as products/services, demonstrating how they respond to societal expectations. However, MWEs with positive religious beliefs supporting business growth ($B = -1.567, p < 0.01$) and those uncertain about religion ($B = -1.460, p < 0.01$) are less likely to do so (supported by H2d). It may be that these MWEs perceive religion as less of a cultural constraint, reducing the need to structure their businesses according to specific religious or cultural expectations.

Model 5: Joining Women Entrepreneurs' Groups

A significant positive relationship between this strategy and inconsistency in business due to motherhood/childcare ($B = 0.813, p < 0.05$) suggests that MWEs often turn to women entrepreneurs' groups for support to balance motherhood and entrepreneurship (supported by H2b). MWEs married for 16-20 years ($B = 1.689, p > 0.05$) and 21+ years ($B = 1.559, p > 0.05$) show marginally higher likelihood to join women's groups, reflecting increased flexibility and reduced domestic responsibilities at the later stage of life when children are much older.

While previous sections primarily addressed how MWEs respond to broader cultural and operational challenges, with financial constraints still a critical barrier to growth, the next section examines financial solutions using regression analysis, particularly focusing on the interconnection between major funding sources and MWEs' strategies.

Table 5.13 Regression Analysis: Major Funding Sources vs Strategy to Accommodate cultural influences

Variables	Model 1 (Use of tech)	Model 2 (Employ males/single females)	Model 3 (Feminine business)	Model 4 (Culturally fit)	Model 5 (Join women's group)
Support from spouse	-.672 (.313)	-.540 (.625)	1.748 (.142)	-.180 (.785)	1.272 (.097)
Personal Savings	-.359 (.570)	-1.212 (.255)	1.774 (.129)	.229 (.708)	.941 (.203)
Crowdfunding_Peer2Peer	-.906 (.278)	-1.428 (.313)	2.483 (.069)	-.587 (.503)	2.430** (.008)
Independence in Marriage					
Yes_Husbands_Approval	.490 (.221)	2.420* (.026)	.601 (.250)	.568 (.158)	-.287 (.488)
Controls					
0-5 children	.365 (.387)	-.727 (.395)	1.226* (.030)	.118 (.779)	-.392 (.363)
6-12 children	-.146 (.733)	-.294 (.707)	.645 (.249)	-.654 (.148)	.517 (.230)
13-17 children	.724 (.107)	.440 (.613)	.394 (.506)	-.370 (.421)	.276 (.551)
18 + children	-.236 (.663)	.193 (.871)	1.291 (.098)	.447 (.441)	-.094 (.870)
5-9 years married	-1.150 (.088)	-.233 (.855)	-.910 (.208)	-.163 (.795)	.886 (.198)
10-15 years married	-1.188 (.128)	.063 (.964)	-2.770 (.006)*	.446 (.556)	.405 (.618)
16-20 years married	-2.053** (.016)	-2.175 (.215)	-4.673*** (.000)	.006 (.994)	1.494 (.092)
21+ years married	-1.344 (.122)	-1.182 (.472)	-3.496** (.004)	-.272 (.758)	1.320 (.145)
Age_18-34yrs	.495 (.356)	-.795 (.463)	-.427 (.523)	-.061 (.912)	.630 (.263)
45-54 age	.356 (.528)	1.141 (.381)	2.294* (.013)	.514 (.409)	-.241 (.672)
Age category_55+	.134 (.486)	.316 (.441)	.264 (.347)	-.116 (.573)	-.057 (.778)
Business length 5yrs	-.267 (.551)	2.549* (.033)	-.385 (.532)	.291 (.538)	.687 (.167)
Business length 10+	-.232 (.169)	.394 (.330)	.418 (.068)	-.009 (.960)	.283 (.125)
Location S_R	.150 (.770)	-1.215 (.085)	-1.187 (.057)	-.063 (.906)	.573 (.327)
No_Formal_Training	-.577 (.164)	-.531 (.516)	-.916* (.056)	.347 (.417)	.431 (.338)
Clothing industry	.901** (.039)	-1.128 (.154)	.340 (.529)	-.615 (.139)	-.441 (.317)
Other industries	-.809* (.049)	-3.266* (.022)	1.307** (.020)	-.508 (.251)	.395 (.364)
Christian Religion	-.166 (.709)	-.046 (.956)	.389 (.497)	1.010* (.047)	.273 (.554)

Positively_religious_beliefs	-.509 (.315)	-2.583** (.003)	.974 (.120)	-1.641*** (.001)	-.361 (.483)
Dontknow_religious_beliefs	-.494 (.301)	-1.744 (.016)	-.086 (.890)	-1.545*** (.001)	-.274 (.573)
Yes_employees	.074 (.841)	.752 (.226)	-.296 (.535)	.256 (.500)	-.285 (.478)
Non-University Education	-1.037 (.032)	-.056 (.948)	.447 (.454)	.240 (.622)	-.623 (.237)
Postgraduate Education	.452 (.309)	1.847** (.010)	-.442 (.454)	.204 (.628)	-.493 (.303)
Constant	2.529 (.052)	-1.990 (.378)	-2.783 (.112)	-.968 (.442)	-4.093** (.006)
N	280	280	280	280	280
R2	.277	.404	.322	.191	.165

Notes: p-values in parentheses; * significant at 5% level; ** significant at 1% level

Source: Compiled by the author

In line with the consistent patterns observed across the control variables in previous regression models, the results for the controls in this set of regressions similarly reflect trends already discussed. To maintain clarity and avoid redundancy, the presentation of results here focuses solely on the key findings related to the funding sources. As the control variables continue to demonstrate similar relationships and do not offer additional insights beyond those previously established, they are not discussed further in this analysis. This approach allows for a more focused and concise discussion of the factors most relevant to the study's objectives.

Model 1: Use of technology

No statistically significant relationship was observed for all funding sources. However, for the controls, significant negative relationships were found for MWEs married for 16-20 years (**B= -2.053**, $p<0.05$) and those in other industries (**B= -0.809**, $p<0.05$). A positive link appears for MWEs in the clothing industry (**B= 0.901**, $p<0.05$), supported by H2e.

Model 2: Employing males or single females

Significant positive relationships were identified for MWEs requiring husband's approval (**B= 2.420**, $p<0.05$), those with 5 years of business experience (**B= 2.549**, $p<0.05$), and MWEs with postgraduate education (**B= 1.847**, $p<0.01$). MWEs at this stage may have built trust within their families and communities, enabling them to use this strategy to work around societal expectations and achieve stability. However, the result reveals that MWEs with positive religious beliefs (**B= -2.583**, $p<0.01$) and those in other industries (**B= -3.266**, $p<0.05$) are less likely to hire males/single females. This finding suggests a relationship between religious beliefs, sectors, and staffing choices. Further exploration through qualitative analysis will provide better understanding of the factors influencing these staffing decisions.

Model 3: Operate in feminine business

MWEs raising children aged 0-5 years are significantly more likely to operate in feminine businesses ($B = 1.226, p < 0.05$) as supported by H1b, likely due to the flexibility these sectors offer. Negative relationships were found for MWEs married for 16-20 years ($B = -4.673, p < 0.001$) and 21+ years ($B = -3.496, p < 0.01$) and positive associations for MWEs aged 45-54 ($B = 2.294, p < 0.05$) and other industries ($B = 1.307, p < 0.05$) as with earlier results.

Model 4: Adapt culturally fit business

Christians are significantly more likely to operate culturally fit businesses ($B = 1.010, p < 0.05$). Negative relationships were observed MWEs with positive religious beliefs ($B = -1.641, p < 0.001$) and those unsure/indifferent about religious beliefs ($B = -1.545, p < 0.001$). This was supported by H2d and highlighted in Table 5.13.

Model 5: Joining Women Entrepreneurs' Groups

MWEs relying on crowdfunding/peer-to-peer contribution to fund their businesses are more likely to join women's groups ($B = 2.430, p < 0.01$), as supported by H3e. This highlights the interconnection between collaborative funding strategies and participating in supportive networks (Simba et al., 2024; 2023). No other funding source shows significant association.

Table 5.14 presents the summary of hypotheses tested in this study, showing whether each was supported or not. These results provide a quantitative basis for understanding the relationship between cultural influences, adaptive strategies, and external support mechanism in shaping MWEs' BGAs. These findings are further explored and integrated with qualitative evidence in the discussion chapter.

Table 5.14: Summary of Hypotheses, Research Question Link, and Support from Findings

Hypothesis Code	Hypothesis Statement	Evidence (Table No.)	Outcome
H1- Cultural Influences on MWEs' BGAs			
H1a	Requirement for spousal approval for business decisions is positively associated with employing males or single females in MWEs' businesses.	Tables 5.12 and 5.13	Supported
H1b	MWEs with children aged 0-5 are more likely to operate in culturally feminine businesses.	Table 5.13	Supported
H1c	Lack of time and commitment for business growth due to gender roles is positively associated with employing males or single females.	Table 5.12	Marginally supported
H1d	Motherhood and childcare responsibilities are negatively associated with employing more staff.	Table 5.7	Supported
H1e	Government/religious institutional support is positively associated with employing more staff.	Table 5.8	Supported
H1f	Positive religious beliefs are negatively associated with employing more staff.	Table 5.8	Supported
H2- Adaptive Strategies to Navigate Constraints			
H2a	MWEs with financial knowledge gaps are more likely to use technology to address operational challenges.	Table 5.12	Supported
H2b	MWEs with motherhood/childcare disruptions are more likely to join women entrepreneur's groups for support.	Table 5.12	Supported
H2c	MWEs lacking knowledge of financial alternatives are more likely to employ males or single females.	Table 5.12	Supported
H2d	MWEs with positive religious beliefs about business growth are less likely to adapt products/services to fit cultural norms.	Tables 5.12 and 5.13	Supported
H2e	MWEs in the clothing industry are more likely to adopt technology as a strategy.	Tables 5.12 and 5.13	Supported
H3- External Support Mechanisms on MWEs' BGAs			
H3a	Government policies/regulations are positively associated with MWEs' ambition to employ more staff for business expansion.	Table 5.8	Supported
H3b	MWEs with access to financial alternatives are more likely to own/control assets.	Table 5.8	Supported
H3c	MWEs relying on spousal financial support are less likely to own/control assets.	Table 5.10	Marginally supported
H3d	MWEs relying on personal savings are more likely to prioritise improved strategy, skill acquisition, and technology adoption as business growth indicator.	Table 5.10	Supported
H3e	MWEs relying on crowdfunding/peer-to-peer funding are more likely to be members of women's entrepreneurial groups.	Table 5.13	Supported

Source: Created by the author

5.7 Chapter Conclusion

This chapter provided comprehensive qualitative analysis of the factors influencing MWEs' BGAs, highlighting their challenges and strategies employed to navigate cultural barriers. Drawing on descriptive statistics and inferential analysis using correlations and regression analyses, the results reveal that cultural challenges such as restricted mobility, requirement for spousal approval, and entrenched gender roles intersect with financial limitations and institutional barriers to shape MWEs' business outcomes. Key determinants of growth, including spousal support, financial resources, and religious influences, were found to have both enabling and constraining effects, depending on nature and intensity.

MWEs respond to these challenges through adaptive strategies including technology use, joining women's groups, employing males or single females, adapting products to suit cultural expectations, and operating in culturally accepted sectors. Marital dynamics, such as marriage duration and spousal support, along with personal attributes like education level and vocational training, emerged as important factors influencing both strategic choices and growth potential. Together, the findings highlight the complex interaction of cultural norms, resources, and personal factors in shaping MWEs' BGAs, highlighting the need for targeted interventions and tailored support that address their unique challenges. These insights form the foundation for the subsequent chapter, which will incorporate the quantitative and qualitative findings to provide a holistic discussion of MWEs' BGAs and the broader implications for theory, policy and practice.

Chapter Six: Qualitative Data Analysis- Married Women Entrepreneurs' Interviews

This chapter presents findings from semi-structured interviews with MWEs in Kaduna, examining how culture influences their BGAs. Guided by the study's objectives, three major themes emerged: Cultural factors influencing MWEs' BGAs, strategies adopted to accommodate cultural influences, and external support mechanisms impacting MWEs' BGAs. The analysis aligns with the research questions: (1). How does culture influence the BGAs and growth strategies of MWEs in Kaduna? (2). How do MWEs navigate cultural and marital challenges to grow their businesses? (3). To what extent do external support mechanisms, such as government policies, initiatives and financial alternatives impact the BGAs of MWEs in Kaduna State?

To provide contextual understanding, the chapter begins with MWEs' varied definitions of business growth, which shape their BGAs. These perspectives are compared with the UNCTAD measures and some western definitions of growth (Section 2.1), leading to contextualised definitions for this study.

The analysis then examines cultural factors, including gender roles, motherhood and family responsibilities, marital dynamics, cultural dimensions, and religious practices. This is followed by an exploration of socio-economic and market-related challenges that further influence BGAs. The next section (6.1) highlights the quantitative findings explored in interviews summarised in Table 6.1 below.

6.1 Quantitative Findings explored in Qualitative Data

Quantitative findings from Chapter 5 informed the qualitative data collection, allowing further exploration and validation of results.

Table 6.1: Quantitative data findings and themes explored in interviews

Major Challenges	• Marriage/spousal support and approval • Motherhood and family responsibility • Government regulations • Religious beliefs and practices • Lack of business knowledge and information • Lack of time and commitment to business due to gender roles in marriage • Inconsistency in business and loss of profits due to motherhood/childcare • Inability to employ and pay employees • Lack of knowledge on financial alternatives
Positive factors	• Government regulations • Religious practices • Gender roles/marriage/motherhood • More financial alternatives
Funding sources	• Support from spouse • Personal savings • Crowdfunding and peer-to-peer contribution • Loans from banks and cooperative societies
Strategies	• Use of technology • Employ males or single females • Operate in feminine businesses • Adapt culturally fit businesses • Join women's groups
Business Growth Indicators	• Employ more staff • Improve strategy/skills/technology • Ownership and control of asset • Increase sales/services and Ensure business grows locally and/or internationally

Source: Compiled by the author

6.2 Understanding Business Growth from MWEs' Perspectives in Kaduna: Contextualising BGAs.

Understanding how MWEs define business growth is critical to contextualising their entrepreneurial journeys and ambitions. This section presents their varied definitions, compares them with UNCTAD and Western measures (see Section 2.1), and identifies context-specific priorities for the study.

Unlike traditional Western or Masculine notions of business growth, MWEs in Kaduna conceptualise business growth through indicators such as business expansion locally and internationally, employing staff, empowering others, securing physical stores or assets,

achieving financial stability, gaining brand recognition, and diversifying operations. Many combine two or more of these indicators, reflecting aspirations that extend beyond profit to community impact through job creation and empowerment. As MWEs navigate different business stages, their perceptions of what constitutes growth may evolve, aligning with their current stage and circumstances (Ogundana, 2020; Dalborg et al., 2012).

While some indicators align with mainstream literature, MWEs' emphasis on asset ownership, stability, and empowerment, reflects a prioritisation of security and sustainability in their context. Table 6.2 outlines the BGIs identified, with full responses in Appendices 25 and 29.

Table 6.2: BGIs and variables used by MWEs to define business growth

MWEs' BGIs and perspectives	Number of Women's responses (Frequency)	Industry of MWEs (Frequency)		
		Food retail	Clothing	Other industries
Enlarge business in size and operation	12	5	3	4
Employ staff to help in business operations	11	5	3	3
Secure a physical store or business asset	8	5	1	2
Empower individuals to create jobs	5	3	1	1
Achieve stability, fame and wide clientele	5	2	2	1
More finance and cash	3	1	0	2
Diversification of business	3	2	0	1
Acquire business training	1	1	0	0
Achieve business registration	1	1	0	0

Source: Created by the author

Physical and operational expansion of business was the most common aspiration identified by participants (12/20), including establishing additional branches, warehouses, increasing production capacity, and expanding to other states or international markets. For example, MWE13 indicated, *"In the next five years I should have a ware house, and I should have a fashion house"*, while MWE18 noted: *"I'm trusting God.....I will get to exportation"*.

Similarly, MWE3 stated, *“I want to have a bigger place, not only one, let's say having triple of this shop.”*, while MWE9 added, *“I want to advance to other states not just Kaduna”*.

Four others envisioned scaling agricultural operations from small flocks to 500-1000 chickens. For example, MWE20 noted: *“rear like 500 to 1,000 chickens”*; and MWE18 stated: *“I desire to have big poultry, grow to the point of having 1000 chickens”*.

These aspirations reflect a preference for tangible physical expansion and increased inventory, consistent with traditional growth theories such as the 5Ms (Brush et al., 2009) but shaped by local market conditions where visibility and physical presence promote customer trust more than digital models.

Securing a physical business location or asset ownership was highlighted by 8/20 as crucial and a critical milestone for stability, credibility, and customer trust. Renting was seen as financially burdensome and insecure:

“I want to erect a place that is not rented, so I won't have problems with landlord.”(MWE12)

“Let me see myself having my own shop because at times there are customers, they will call you- Madam, I want to come and know your shop.” (MWE2)

Participants also linked premises ownership to operational scaling, such as hiring staff or upgrading facilities. For example, MWE1 noted, *“if I have a shop I can employ someone”*, while MWE14 emphasised asset ownership as a means to obtain high-quality facilities, *“getting facilities that are top standard. Where I am now I'm renting so I'll want to own a property, expansion”*. This aligns with the 5Ms' Money and Management dimensions, where infrastructure is a strategic investment that reduces risks and enhances sustainability. Unlike more developed economies where digital entrepreneurship trends encourage remote work and online presence, MWEs in Kaduna prioritise physical business locations, demonstrating how infrastructure limitations and customer behaviour shape local BGAs.

In line with this, three participants associated business growth with financial expansion and effective management:

“If there is money, you put into the business, you will be able to manage the business”. (MWE4)

“The first thing is more money to expand”. (MWE6)

While MWEs value non-financial growth, financial access remains a core growth driver, supporting findings that capital constraints limit women's ambition to scale in developing

contexts (Simba et al., 2024). Tailored financial mechanisms that reflect local realities are critical for sustaining and expanding MWEs' operations.

Business expansion in size and operations often necessitates employing more staff to meet growing operational demands. Over half of participants (11/20) identified staff employment as a key growth indicator, linking it to increased efficiency, job creation, and community empowerment. Participants MWE8 and MWE15 succinctly capture this:

"Then I will employ people because I can't do the work alone." (MWE8)

"It will not be easy for me to manage all at a time." (MWE15)

This ambition reflects earlier quantitative finding (Chapter 5) that financial barriers often prevent MWEs from hiring. For many, overcoming this limitation represents a significant milestone, offering economic and social impact. Some already train apprentices or mentor others to enable skill transfer, even without formal employment opportunities:

"If I have a shop I can employ maybe those that don't go to school..... so that they too can be independent." (MWE1)

"I have about seven students that I train so they come and spend two weeks or more and leave and start up their own business." (MWE17)

Such narratives reveal a collectivist orientation, where success is measured by both business growth and the empowerment of others. This contrasts with Western models, which often focus on revenue or market share (David and Wiklund, 2013).

For some participants, growth is not only reflected in employing staff, but the ability to manage them effectively and leverage networks for expansion. Participants expressed:

"You have to work on your supervision that's when I'll know that I have grown." (MWE12)

"You employ people...which will enable your networking business to spread and grow." (MWE6)

Other participants link expansion and employment together:

"If I'm thinking of having more structures.....I need more staff." (MWE10)

"I want to see myself in a bigger shop with employed staff." (MWE19)

These aspirations align with the "Mindset" element of the proposed 7Ms framework, as well as the Money and Management dimensions of the 5Ms, underscoring the importance of financial capacity, strategic planning, and human resource management.

Beyond operational expansion and employment, five participants emphasised stability, brand recognition, and clientele growth as key indicators. Stability was viewed as consistent operations and a strong market presence that goes beyond mere survival, while fame involved building a respected brand and reliable business identity:

*“I need **a name in that line of business**; that's what I consider growth. When someone is talking about getting a caterer for an event, my name should be top on the list.” (MWE7)*

*“I want **to be famous**....I would like to **have a brand that speaks** for me.” (MWE17)*

Three participants highlighted business diversification as a growth strategy to reduce dependency on a single revenue stream, manage risks, adapt to market and meet its demand by expanding their product or service offerings:

“I'm thinking of adding....like it should be a pharmacy and a supermarket... so that you won't just rely on one part.” (MWE14)

“I'm selling foodstuff now and I diversify into selling cloths, that's growth.” (MWE15)

These narratives align with studies (e.g Welter, 2011; Achtenhagen et al., 2010) that suggest women entrepreneurs in developing economies view business diversification as a crucial survival and growth strategy in uncertain economic environments.

One participant viewed business registration as a milestone, enabling formal transactions and access to finance, noting, *“In five years from now, I want to get my business registered.”* (MWE18) She also linked growth to acquiring entrepreneurial training, recognising that skill in monitoring, evaluation, and export packaging are essential for scaling operations, stating, *“experts that would teach me very well into monitoring and evaluation, and even packaging and exporting”*. Although only one participant highlighted this point, it may represent a milestone for many MWEs who have been unable to register their businesses due to financial constraints or some other factors.

These findings show that MWEs' business growth definitions reflect the socio-cultural and economic realities of Kaduna. While they share commonalities with broader literature (e.g financial access, increased cash inflows, and business expansion, priorities such as asset ownership, employment, empowerment, and physical store location, reflect context-specific challenges and ambitions. Growth is dimensional, encompassing:

- Business expansion in size and operations, locally and internationally.
- Acquiring and maintaining physical infrastructure.

- Hiring and paying staff to create jobs and empower others.
- Achieving operational and financial stability.
- Gaining fame and building a reputable brand and clientele.
- Diversifying operations to enhance resilience.
- Registering business for formal opportunities.
- Pursuing entrepreneurial education to enhance business efficiency.

Drawing from these insights, this study defines business growth as a dynamic and multidimensional advancement of businesses involving expansion, operational efficiency, stability, brand recognition, and credibility, achieved through resilience, strategic management, and balancing personal ambitions with economic contributions, while navigating cultural and institutional challenges. Refer to Appendix 25 for detailed participants' responses on their BGIs and definitions of business growth, which shape their ambitions.

6.2.1 Comparison of MWEs' Perceptions of Business Growth with UNCTAD's Measures of Growth

MWEs in Kaduna conceptualise business growth as a multidimensional process shaped by cultural, social, institutional, and economic realities. Their views align with the six UNCTAD (2014) growth indicators (see Section 2.1.2) but also introduce context-specific elements absent from global frameworks.

1. Consistencies with UNCTAD's Growth Measures

Several of MWEs' growth definitions correspond to UNCTAD's indicators:

i. Access to funding for business expansion:

Both highlight the need for capital to scale business operations, employ staff, and acquire assets. MWEs also link formal business registration to securing funding, echoing UNCTAD's emphasis on financial accessibility as a growth enabler.

ii. Income Generation as a Growth Indicator

Profitability, steady revenue, and financial sustainability are central in both perspectives. MWEs emphasise profit growth and reinvestment as key signs of success.

iii. Ease of Accessing Customers, Partners, and Suppliers.

UNCTAD's emphasis on expanding customer base and market access is reflected in MWEs' ambition to grow clientele, build trust, establish a strong business reputation, and gain industry recognition.

iv. Improved Literacy, Independence, and Entrepreneurial Skills

MWEs value training, mentorship, business education and continuous learning, particularly in management, packaging, and exportation, mirroring UNCTAD's focus on entrepreneurial capacity.

v. Achieving Work-Life Balance

Like UNCTAD, MWEs recognise the need to structure business around family responsibilities, emphasising, reinforcing the significance of flexibility in patriarchal societies.

2. Divergences from UNCTAD's Measures

MWEs also identify growth indicators less emphasised in UNCTAD's framework.

i. Global Presence vs. Local Socioeconomic Impact

While some MWEs aspire to expand nationally and internationally, majority prioritise local expansion, job creation, and community development and impact by training and empowering others, reflecting a collectivist orientation, where success is tied to community empowerment.

ii. Physical Infrastructure as a Major Growth Indicator

Unlike UNCTAD's framework, MWEs view owning a physical store or workspace as a fundamental growth indicator and a milestone for business stability, credibility and customer trust. UNCTAD's emphasis on market access does not explicitly account for the role of physical infrastructure.

iii. Business Diversification as a Growth Strategy

While UNCTAD focuses more on scale and revenue growth, it does not explicitly highlight business diversification as a key growth indicator. MWEs, however, view diversifying products/services as a resilience, risk, and profit-making strategy, ensuring multiple revenue streams.

iv. Brand Recognition and Reputation as Growth Indicators

UNCTAD does not explicitly address business reputation and brand recognition as measures of business growth. However, MWEs identify gaining credibility, professional status and market visibility, as a major ambition.

To conclude, the consistencies and differences between MWEs' BGIs and UNCTAD's framework highlight that MWEs' BGAs are shaped by a blend of universal growth drivers and localised priorities rooted in cultural, institutional, and economic realities. Building on these insights, BGAs for MWEs in Kaduna can be redefined as:

The intrinsic drive and strategic orientation of MWEs to expand business operations, enhance financial and operational stability, establish market presence, and gain professional recognition, while simultaneously navigating socio-cultural expectations, institutional constraints and entrepreneurial opportunities. These ambitions integrate personal growth, work-life balance, community impact, and long-term sustainability, reflecting the interconnection between cultural realities, economic objectives, and gendered entrepreneurial experiences. The next section (6.3) discusses how culture influences the BGAs of MWEs in Kaduna, Nigeria.

6.3 Theme 1: Cultural Factors Influencing the BGAs of MWEs (RQ1)

This section examines the cultural factors that influence the BGAs of MWEs in line with RQ1. It explores these factors in four key sub-sections: (1). Gender roles, motherhood, and family responsibilities, (2). Marital dynamics (e.g spousal approval and restricted mobility and business interactions), (3). Religious influences and regional variation (4). Cultural dimensions and Evolving societal mindset.

6.3.1. Gender Roles, Motherhood/Childcare, Family Responsibilities and Support

The findings from this study reveal that gender roles in marriage significantly constrain MWEs' BGAs, necessitating a good balance of dual responsibilities as wives and entrepreneurs (Jaim, 2021; Anambane and Adom, 2018). Most participants (17/20) reported that domestic duties such as cooking, cleaning, other home chores often takes precedence over business activities, limiting time, energy, and commitment to fully engage in entrepreneurship and scale. For example, MWE11 explained, “ *I do time myself before I go to market so I will come back and make dinner. And I don't leave without cooking for my family.*” Similarly, MWE13 recounted how she had to prioritise household duties during her studies, noting that despite being pregnant, she commuted daily to cook because, “*my husband doesn't eat outside*”.

For some, these expectations extend beyond routine chores to rigid domestic schedules, with husbands imposing curfews or insisting meals be freshly prepared, regardless of business demands. MWE14 expressed:

“Some women, the husband will be like they don't eat stale food, you have to come to your shop, come back home and prepare new meals. Some will even tell them you can't stay out till four; maybe your curfew is four; you know some restrictions. Some egoistic men just feel this is your gender role and you must achieve it, so it has influenced women in a very bad way”. (MWE14)

These norms reinforce a view that women's primary role lies in the home, with business activities structured around domestic obligations. As MWE18 noted:

"There is this mentality in Africa, or should I say in Southern Kaduna, that the women are relegated to the kitchen or to the background, that they are not allowed to showcase their talent or to pursue their dreams.... you needed to be around to cook, to take care of the house.... there are a lot of limitations." (MWE18)

Several MWEs described the emotional and physical toll of meeting these expectations, sometimes sacrificing business opportunities to maintain household harmony and satisfy their husbands' preferences even when its inconvenient for them. This negatively impacts their business and personal growth, as well as their ambitions. As MWE8 and MWE13 stated:

"There is no balance here, it is either you choose your business or your marriage." (MWE13)

"Once you want your husband's peace In your home, you have to look for one (business) that will bring peace to your home but if the business you are doing is not bringing peace.....it is better for you to leave the job." (MWE8)

Other participants describe the different ways their traditional roles as wives saddled with home making responsibilities impact their BGAs (refer to Appendix 12 for a compiled summary of all participants' responses regarding traditional gender roles in marriage). These findings align with the "Marriage" element of the proposed 7Ms framework.

Motherhood and childcare responsibilities present an additional layer of constraints distinct from general gender roles. shape MWEs' BGAs in a distinct way. Fifteen participants described how pregnancy, childcare, and family responsibilities reduce their ability to maintain consistent business operations. Ten participants linked motherhood to reduced business hours, often structured around school runs, meal preparation, and child supervision. For example, MWE13 and MWE19 illustrated:

*"I'll wake up very early, attend to my child.....I'll be going to shop around 11am.....pick him up by 2pm, prepare lunch for my husband.... go back to the shop....and by that time it is already 5pm. Tell me what kind of business I want to be doing around 5pm when I will be closing by 6:30pm.... **since this year started, I cannot specifically say I have opened the shop for one week throughout.**" (MWE13)*

"Sometimes because of the children, attending to them after school hours, I will not have time to open the shop." (MWE19)

Others acknowledged the financial strain caused by the limited flexibility childcare responsibilities impose, as MWE6 noted despite acknowledging the joy of motherhood: ***"I'm not able to go all out into the business as I would if I was not married or had kids"***.

The statement reveals the extent of restriction marriage as a factor poses on some MWEs, who perceive that single females are more likely to achieve their BGAs easier than MWEs due to the freedom associated with single life. It underscores the distinct experiences of MWEs with children compared to their unmarried or child-free counterparts, illustrating how motherhood adds another layer of complexity to their entrepreneurial ambitions. For some MWEs, the complexity of caregiving responsibilities are intensified by the needs of children with disability, forcing them to prioritise the needs of the children over their business aspirations. Particularly MWE18 explained:

*“She had cerebral palsy. As we talk, she’s presently on a wheelchair. So, **handling a child on wheelchair and doing this kind of business**, sometimes she will need my attention and my things in the fire will also need my attention. So, **I’ll have to let that one go to attend to her** because I have to prioritize my interest towards seeing her welfare or her well-being. So, **motherhood also has let me just say help in bringing me down a little.**” (MWE18)*

For MWEs with children requiring specialised care, business growth and BGAs become secondary, as emotional and physical energy are redirected toward childcare rather than entrepreneurship. The physical toll of pregnancy itself was cited as a barrier, with some MWEs suspending business operations entirely during all or late stages, leading to loss of customers and revenue. MWE14 and MWE4 recounted the experiences of their neighbours:

*“**People are calling her, people need her products, but she cannot open because whenever she’s pregnant she’ll be at home for four months before she can start coming out..... so marriage, being pregnant, giving birth to children, has really impacted on her negatively because your customers will be losing trust in you.**” (MWE14)*

*“**Some people, as soon as they start combining with family responsibility, they cannot bear it- doing business, getting pregnant and having kids at the same time is difficult for them.**” (MWE4)*

Some participants emphasised how motherhood and childcare responsibilities shape their career paths and BGAs, forcing them to make career sacrifices and adapt trajectories that accommodate motherhood. For example, MWE10 and MWE6 noted:

*“**Women have had to leave their own career to maybe go for a job or business that is more flexible. In fact, some again, have even decided to even stop work just to take care of their home completely.**” (MWE10)*

*“**I’m more of a working-class person. I was prompted into business because of marriage and so that I will have time also for the kids..... Now, I have to take***

responsibility for the man, take responsibility for the children, so that will not really allow me to do the things I would have really loved to do as a person” (MWE6)

These findings reflect the “Motherhood” element of the proposed 7Ms and show that MWEs’ BGAs are shaped by dual burden: fulfilling culturally prescribed domestic roles while pursuing entrepreneurship. While some manage to negotiate flexible arrangements, many prioritise family-friendly ventures over more profitable but time-sensitive businesses, demonstrating how marriage and motherhood can impact on the career choices of married women and mothers (see Appendix 13 for detailed responses of all participants on motherhood/childcare impacting their BGAs). It is far less likely for a man to alter his career path or pursuit of BGAs due to marriage or fatherhood, particularly as societal norms in Kaduna place the primary financial responsibility of provision on men.

However, while both gender roles in marriage and motherhood/childcare responsibilities present barriers for MWEs, some participants (7/20) highlight that spousal support, especially by sharing household chores including cooking and childcare, can enable them to navigate these constraints (see Appendix 13). The supportive role husbands play allows MWEs to dedicate more time to business activities and expansion, whether gender roles and motherhood are experienced as constraints or enablers. For example, MWE16 and MWE17 noted:

“When he gets back from work, he always assists me with my business and on Saturdays, he looks after the children while I am away”. (MWE16)

“He has helped me to do most of the chores....he does the cooking in the morning and takes them to school”. (MWE17)

Beyond spousal support in domestic responsibilities, participant MWE18 and MWE7 described their husbands’ active support in business:

“When I had a presentation, he sat down and was helping me to write some of the points to bring out”. (MWE18)

“He has even had to help me and deliver some of those items to some customers and even pick them up for me when I couldn’t move around. He is still advertising the same business for me.” (MWE7)

These narratives highlight how business growth and success for MWEs is not only a function of business strategy but is also deeply embedded in family dynamics and household structures. Spousal support ranges from support in business activities, emotional support, assistance with home chores and mostly child care. Having a supportive partner who is willing to invest in MWEs’ business activities and handle domestic chores, lead to growth and stability, as MWEs can dedicate more time and energy on their businesses without compromising their family

responsibilities. It also signifies a departure from traditional gender roles, encouraging a healthier business-family dynamic where MWEs are able to manage their businesses more efficiently. These contrasting experiences on spousal support or the lack of it, highlight how marital dynamics influence MWEs' entrepreneurial growth and success.

While early motherhood presents challenges, three MWEs with older children reported a shift in their experiences, as their grown children transition from being a constraint to becoming a source of business support. For example, MWE14 and MWE8 explained:

“Having children has helped my business positively. My 14 years old daughter.... takes care of the chicken room, wash it and clean it.” (MWE20)

“My children help me a lot. When I am not around, they help me with the poultry and if there is any problem, they will call me. When they are helping me, I'm doing my work at home, being a mother. As they help me in business, I also use the business profit to help them in school.” (MWE8)

Grown children's involvement help MWEs to offset constraint by reducing domestic responsibilities and business inconsistencies, thereby redirecting their energy toward business strategy and facilitating business expansion. However, MWE7 highlighted how motherhood has motivated her to strive for self-improvement and financial stability, positioning herself as a role model for her child and ensuring his needs are met:

“If not anything, I even want to be a better version of myself because of our son... stabilising financially and that way, our son would also have a better life....I want to be the mother our son will be proud to recognise.” (MWE7)

Overall, the findings demonstrate how support systems including spousal assistance and the contributions of grown children, can significantly alter how MWEs experience gender roles in marriage and motherhood within their business journeys. These insights highlight the influence of family structures on MWEs' BGAs.

6.3.2 Marital Dynamics (Lack of Independence, Spousal Approval, and Restricted Mobility)

Marital relationships play a central role in shaping MWEs' business decisions, autonomy, and long-term growth ambitions. A key challenge identified by MWEs is the lack of independence in decision-making, with husbands often controlling business and personal choices. Half of participants (10/20) reported that obtaining spousal approval before starting or expanding a business was not a simple formality, but a necessary prerequisite framed as a sign of respect and obedience, reflecting deep-rooted cultural norms that reinforce male authority in decision-making, shaping MWEs' entrepreneurial journeys and ambitions. Disregarding this norm is considered socially unacceptable, as two participants noted:

“In Kaduna state, we respect our men, we tell the man whatever we want to do and confirm from him..... If he doesn't want her to go ahead with the business, she has to obey him. So, if she still goes ahead to do the business without his knowledge, that means she doesn't have respect for him.”(MWE16)

“Our culture now, if your husband didn't agree with you to do the business, definitely you wouldn't do it. If you want peace and your marriage, you just have to obey him.” (MWE8)

Even when approval was eventually granted, some participants described prolonged negotiations, as MWE19 and MWE6 noted:

“When he said no, I kept on pleading and pleading till he got tired and said I should go and do whatever business I want to do.” (MWE19)

“Before I even started, we talked about it for a very long time before he approved. So just like I said, it's a man's world. If he had not approved,..... I would have just been a full-time housewife”. (MWE6)

These insights highlight the cultural tensions between MWEs' BGAs and societal expectations of obedience. The dependency of spousal permission reinforces gender dynamics, making MWEs vulnerable to delayed or abandoned business initiatives due to their husbands' objections.

Over half of participants (13/20) highlighted how their lack of autonomy influences their business activities, growth, and flexibility, as a result of the requirement for spousal approval. Restrictions for some MWEs often extended to mobility, business hours, and interactions with male clients. However, in extreme cases, some MWEs were completely forbidden from pursuing entrepreneurial activities, with refusal risking marital breakdown. For example, MWE3 described:

“You are not allowed to go out freely sometimes, and even to travel to get things which you are selling is the problem. Like in my own case, my husband preferred me buying online than travelling out because he won’t allow that, so it really affects business.” (MWE3)

This restriction on mobility and business travels often lead to inconsistencies with MWEs’ supply and affect their ability to source quality products in-person and pursue their BGAs, as she further explains, *“when you don’t go and you order, some items will be sent to you while others will not be sent. And even if they are sent to you, it will not be the exact things you ordered for”* (MWE3). Similarly, MWE1 noted that within her cultural context, ***“if we don’t have our husbands support, surely nothing will work.”***

Severe consequences such as the threat of divorce were used as a control mechanism in extreme cases, particularly for MWEs whose business activities conflict with their husbands’ expectations, necessitating MWEs to adjust their business hours to appease their husbands and align with their expectations. MWE12 expressed:

*“Her husband said he will give her saki (divorce her) because what she is selling doesn’t make her to have time for him again..... **she had to change her own time to his own, so it has affected her growth**”.* (MWE12)

This highlights how restriction and lack of decision-making autonomy can alter business operations and yield reduced sales and growth opportunities, which can be detrimental to sustainability of businesses for MWEs. MWE16 succinctly captures this point:

“If the woman wants to do business and the man said no, the woman doesn’t have right to continue with what she wants to do because the man is in charge.” (MWE16)

Beyond operational restrictions, the control had financial implications on some MWEs, with some of them noting that lack of spousal support often meant redirecting their business profits or even capital towards household expenses, further constraining their growth potential. As MWE3 emphasised:

“And if you don’t have support from your husband, you find it difficult to progress. And when you are getting the money from the business, you have to use it at home too, so it’s really affecting the business”. (MWE3)

Furthermore, extended family dynamics, in-law’s interference, and polygamous family structures play a crucial role in shaping MWEs’ entrepreneurial experiences. For some MWEs, in-laws and extended family members provide support that facilitated business growth, while for others, they impose additional constraints, reinforcing patriarchal practices and limiting

financial independence. Three MWEs highlighted how extended family members, particularly in-laws exert financial and operational control over their businesses. As MWE14 recounted:

“My brother in-law.....At a point, he came to my pharmacy and told my staff that they should be sending my sales to his account or to his brother’s account .” (MWE14)

This interference undermined her control over business finances, demonstrating how in-laws, can exert authority and a sense of entitlement over MWEs’ entrepreneurial activities and business property, especially in businesses jointly owned by MWEs and their husbands. Similarly, MWE9 noted that extended family influence can limit MWEs’ autonomy by interfering with the couple’s decision-making, stating:

“You and your husband can't really make decision. Sometimes, extended family want to just chip in or they want to come and bring their decisions, forgetting that it is the two of you, first of all.” (MWE9)

However, two MWEs highlighted cases where extended family members provided support, particularly through childcare or financial aids:

“She (mother-in-law) helps us a lot.... she doesn’t go to work every day, so she always helps.” (MWE17)

“There are some in laws that if you have gotten married to their son,.....they will embrace you and even support your business.” (MWE16)

These contrasting experiences demonstrate that while some MWEs struggle with interference from in-laws, others benefit from family support systems that ease their business-family responsibilities. However, the level of influence extended families exert depends on family structure, cultural expectations within the marriage, and economic status.

Regarding family structure, some MWEs within polygamous family structures may experience unique challenges, particularly regarding financial stability and competition for household resources. One participant, MWE20 described a case where a wife’s business suffered due to increased financial strain after her husband married another woman: *“she said the profit finishes in foodstuff. She complained about the husband adding another wife”*. While this was pointed out by only one person, it may reflect the reality for many other MWEs within a polygamous family setting.

These findings illustrate how marital and extended family dynamics can either reinforce patriarchal control, limiting MWEs’ mobility and business growth opportunities, or provide support that enables greater entrepreneurial engagement. The degree of spousal and family support thus emerges as a critical determinant of MWEs’ ability to pursue their BGAs.

Regarding restriction on business interaction with men, as reflected in Appendix 12, eight participants highlighted that limited interactions with male customers, ability to attend networking events, or expand their reach due to cultural and marital constraints. MWE18 and MWE12 specifically highlighted:

“If I am not married, I’ll be able to travel to wherever I want to go to get my raw materials that I needed for the market.” (MWE18)

“He doesn’t like it when you are interacting with opposite gender.” (MWE12)

However, MWE17 highlighted the societal misconception that associates married women networking, noting, *“When married women mingle, they think you are meeting other men”*. Such societal misperceptions, suspicions and scrutiny reinforce a cultural mindset that limits MWEs’ ability to form important business networks, further constraining their opportunities to scale and achieve their BGAs.

While MWEs’ across both Christianity and Islam religions in Kaduna have expressed restrictions and lack of autonomy impacting their BGAs, nearly half of the participants (8/20) emphasised that Hausa and Hausa-Fulani Muslim women experience more intense restrictions compared to other ethnic groups in Kaduna. As MWE12 noted, *“compared to other tribes, other tribes have that liberty”*. Similarly, MWE13 and MWE15 explained:

“You know I am a Yoruba woman by tribe, unlike the Hausa’s, they don’t like their women to work, they believe they can do their business at home but not going out.” (MWE15)

“I have some friends who are from the Hausa tribe, their culture doesn’t support the women to work, they have to stay inside.....even the ones that have a shop, once their husband is around they are fully engaged with him, they have to stay home with the husband” (MWE13).

A cultural practice reinforcing this restriction is the “kulle” system, meaning female seclusion or confinement, particularly for the Hausa and Hausa-Fulani Muslim married women. This practice compels women to remain indoors, limiting their ambition to work or interact freely with male clients. Several participants described this norm in detail:

“There is this Hausa thing that they say “mata na kulle ne” like you are always locked in, you don’t have the right to go out, their men don’t trust them to go out”. (MWE14)

“The Hausas in particular are the ones that don’t allow their women to come out. There’s what they call them ‘Kulle’. Like they leave them in the room, they don’t come out to mingle with people”. (MWE7)

MWE19 linked this “kulle” practice to religious, marital and cultural expectations, explaining that:

“Hausa culture precisely....most of their men complained that islamically, they don't allow their women to work, they prefer to stay at home while they do the work and provide everything for them..... A lot of business they would like to do but because of their culture, they can't do it”. (MWE19)

MWE12 and MWE9 reinforced this, stating:

“Especially in the north here, especially Muslims, if you come across typical Hausa men, they don't really like to expose their wives in the name of doing business, to have conversation with opposite gender and it is really affecting them. They only allow them stay in door”. (MWE12)

“I would say there are some Hausa-Fulani people, they restrict women and their wives from having a job, not even having a business”. (MWE9)

These findings suggest an intersection between tribal customs and religious beliefs, reinforcing how religious practices are often embedded within broader cultural traditions. The contrast between Hausa MWEs and Yoruba MWEs further demonstrates how ethnicity influences the application of cultural and religious norms, with Yoruba Muslim MWEs enjoying more flexibility in decision-making, mobility, and business interactions than their Hausa Muslim counterparts. Although these restrictions limit entrepreneurial engagement, they also reinforce financial dependence on husbands, impacting MWEs' ambition to scale their businesses. It is important to note that most of the participants who provided the comments above are Muslims. The influence of religious beliefs and interpretations on MWEs' BGAs is explored in more depth in the following Section (6.3.3).

6.3.3 Religious Influences and Regional Variation

Kaduna State's multicultural and multiethnic composition creates a diverse but often conservative social environment for MWEs. A common thread, especially in the northern region, is an expectation for women to be modest, conservative, and reserved in public and business interactions. These norms influence MWEs' BGAs, though their impact varies significantly across regions and religion, as highlighted by six participants. MWE18 and MWE7 regional and cultural diversity within the state:

“You know this Kaduna state Is divided into so many local governments. I don't think what is happening in Zaria is what is happening in Barnawa.....and I don't think what is happening in Barnawa is what is happening in Narayi.” (MWE18)

“In Kaduna State, it's not just one culture....So different cultures, I can't speak for every culture.” (MWE7)

Likewise, MWE11 and MWE6 describe the conservative nature of Kaduna State, especially in the northern region:

"I can say the culture here in Kaduna, where I live, Kaduna north....You dress well as a married woman too. If you have a husband, you don't go talking to people's husbands." (MWE11)

"Generally, in Africa, Nigeria, and most especially in the North, women are not expected to be too forward." (MWE6)

MWEs are expected to conform to values and traditions of modesty and reservation, although this is not a universal experience, as some regions within Kaduna provide more flexibility, enabling MWEs to engage in business more confidently. These findings underscore the importance of recognising cultural nuances, as some regions impose stricter gendered and religious expectations than others.

In a strongly religious society like Kaduna, religion functions as a core cultural value, shaping MWEs' personal decisions, societal expectations, and BGAs. This section explores the multidimensional role of religion, focusing on restrictive religious beliefs and practices that limit MWEs' independence and reinforce gendered constraints, as well as misinterpretations of religious doctrines, which amplify patriarchal norms and restrict MWEs' BGAs. It further explores the role of education in moderating restrictive interpretations and enabling MWEs to challenge gendered restrictions, as well as supportive religious teachings and initiatives that empower MWEs and foster entrepreneurial development.

As previously highlighted, marital dynamics constrain MWEs from pursuing growth-oriented entrepreneurial activities. Religious beliefs serve as a justification for these practices, with nearly half of the participants (8/20) explicitly citing religion as a limiting factor in their business growth and BGAs. For example:

"As a Muslim woman, you cannot go and work in a restaurant. Your religion can restrict you from all those kinds of business." (MWE11)

"For some Muslims, they restrict their wives to do any other thing.....She doesn't even have a say. They hold firmly to that." (MWE9)

"Like we are now the Muslims, not every man allow you to work in the office..... But for him, as he is the head of the family, that's what he wants." (MWE1)

These restrictions parallel the male authority observed in marital decision-making, where husbands control MWEs' decisions, choices of the kinds of businesses they engage in, and mobility. Such practices emphasise women's obedience and submission to the preferences and instructions of the man, who is the head of the household. The expectation that men should be the sole providers remains deeply entrenched, despite the economic reality, as MWE19 noted, *"while some believe that Islamically, a woman is not supposed to go out to look for money*

because the responsibility is on the husband". The kulle practice, deeply embedded within Islamic Hausa traditions, use religion rather than cultural norms to confine women to domestic roles and keep them from interacting with other men.

However, three participants highlighted that religion itself does not necessarily restrict MWEs, rather misinterpretations of religious teachings about women's roles, perpetuate patriarchal control over women's independence, despite the religious books encouraging support for them. For example, MWE4 and MWE1 explained:

"Even in Christianity, there are certain women who have extremist as husbands who.... just feel the woman should just be indoor, the man provides, so religion has impacted both negatively and positively", emphasising that "it has dealt more of a blow to the Muslim ladies compared to the Christian ladies". (MWE4)

"It's not everybody that understand religion. Some when they say things like this, they relate it with religion. But actually, religion, Islam did not say a man should not allow his woman to do any business, No. It's only their own understanding.....exposing yourself to men, that's the only thing that Islam prohibited us to do". (MWE1)

The findings suggest that these misinterpretations are extended by individuals not deeply rooted in religious knowledge, aiming to reinforce patriarchal cultural norms, and restrict women's independence and entrepreneurial capabilities.

However, education emerged as a key factor in reshaping religious interpretations, moderating misinterpretations. Two participants highlighted that the challenge does not lie in religion itself but in how individuals understand and apply. Therefore, educated men were found to be more supportive of their wives' BGAs, demonstrating a shift in gender expectations based on exposure to different perspectives. The following examples illustrate this point:

"Those ones that their husbands are restricting them, there is nothing you can do unless they are well educated. When you are educated, you have your own weapon, you can decide that this thing is right for you, this one is not right but when they don't have that education there is nothing they can do, they are still in bondage." (MWE12)

"I think for the Muslim, the learned ones that socialise a lot and have been to places, and experienced life, they are not restricted and can do business. Those that are not learned.... I don't think they engage in any form of business because that's a barrier for them." (MWE17)

While only two participants highlighted this point, it may reflect the experience of many MWEs, whose husbands are educated and exposed. It does not negate the possibility of educated men still engaging in the "kulle" practice, but educated men are less likely to impose restrictions on their wives' business activities. The role of education in addressing religious misinterpretations, promotes a more supportive marital dynamic, enabling men to adopt a more

flexible approach to gender roles and supporting their wives in business activities and BGAs. Education also empowers MWEs to challenge religious misinterpretations, fostering a more progressive entrepreneurial environment.

Interestingly, contrary to the restrictive religious practices discussed, most of the participants (18/20) highlighted how their religious beliefs and faith-based institutions empower them to grow their businesses. Religious organisations provide entrepreneurial training, financial support, and mentorship programs, offering MWEs opportunities for business and professional growth. For example, three Christian MWEs described:

“Even some time last year, my pastor had to preach in Church begging men to help their women establish businesses instead of being idle..... the church usually organises entrepreneurship programs for women to come and learn one or two things.” (MWE10)

“I see in churches they're talking about businesses honestly, for women..... women should be encouraged to register their business. So, Churches are encouraging women now.” (MWE18)

Similarly, some participants described how religion serves as a motivation for their BGAs:

“As for me as a Christian, I can't speak for the other religion. But for me, my religion gives me freedom.... it does not affect my growth in business at all. It is what even encourages me to grow. My faith, my religion is a big push for me..” (MWE6)

“There is no religion that will encourage anyone staying idle....Even in Islam, women have rights..... Christianity of course, will not encourage one being sluggard or a lazy bone.” (MWE7)

“For the Christians, I don't think there is any restriction except you have personal restrictions for yourself. I don't think any Church will advise any woman not to go out there and make something of her life.” (MWE17)

These examples demonstrate that MWEs with strong religious faith often draw motivation from their beliefs to pursue entrepreneurial growth, despite the cultural barriers imposed on them. Likewise, Islamic teachings on entrepreneurship were cited as supportive of MWEs, as right from the time of the Prophet, women were encouraged to be entrepreneurial and industrious. As MWE20 and MWE13 stated:

“From the beginning, during the time of the prophet, the religion accepted women to do things like farming, poultry, in fact different kinds of businesses. The religion support us to be industrious because it brings peace in the home.” (MWE20)

“Religion does not affect me, though it is written in the Quran that the man should provide for his family, but it doesn't say the woman shouldn't work because prophet Muhammed's wife, Khadija worked.....she does business, so why can't I.” (MWE13)

These perspectives reveal a contradiction in religious applications, and a complex relationship between religion and MWEs' BGAs, revealing both enabling and restrictive influences. While some MWEs experience religious restrictions, others find religion to be a source of empowerment and encouragement, with religious organisations facilitating entrepreneurial development, particularly in Christian organisations. (Appendix 14 provides additional participant responses, further illustrating the nuanced role of religion in shaping MWEs' entrepreneurial experiences). The "Macro" dimension of the 5Ms framework is highly relevant here, demonstrating how external environmental factors such as religious norms and patriarchal business structures could impact MWEs' BGAs and opportunities.

While religion plays a significant role in shaping cultural values and expectations for MWEs, these influences do not exist in isolation. Instead, they interact with broader cultural dimensions that further shape societal attitudes toward gender, power structures, and business aspirations. To deepen this analysis, the next section explores key cultural dimensions including PDI, Masculinity, and Collectivism, which illustrate how cultural frameworks reinforce or challenge MWEs' BGAs within Kaduna State.

6.3.4 Cultural Dimensions: PDI, Masculinity and Collectivism

Kaduna State, like much of Nigeria, reflects deeply entrenched hierarchical, patriarchal, and collectivist norms that shape both marital and societal dynamics, and influence MWEs' BGAs. Drawing on Hofstede's PDI cultural dimensions, three key frameworks evident in the studies context include: PDI, Masculinity, and Collectivism. These dimensions provide insights into how cultural values reinforce or challenge MWEs' entrepreneurial engagement.

PDI: Patriarchy reinforcing male dominance in marriage and society

In high power distance societies like Kaduna, hierarchical relationships are considered natural and desirable, reinforcing male authority in both family and public life. Over half of the participants (14/20) described how patriarchy shapes marriage and societal structures, limiting women's independence in decision-making, business operations, and even daily personal choices. Within marriage, this manifests as husbands controlling strategic business decisions and even social interactions, as MWE16 and MWE10 stated:

"The culture in Kaduna is that men are in charge while women support." (MWE16)

"Some businesses are still owned by the men and it's like the women just help them to run the businesses or do the work in the shop." (MWE10)

MWE18 further emphasised:

“anything you want to do, even if it is a visitor that wants to come to your house, you have to take permission.” (MWE18)

The expectation of unquestioning obedience further limits MWEs’ agency in business, with MWE20 and MWE1 describing:

“Honestly it is cheating women because a man is always the head and a woman submits to him, so a man will do what he wants to do and treat you the way he likes.” (MWE20)

“And then the men want to continually be in control of women. They want to continue to dominate women.” (MWE1)

Beyond marriage, some participants described how patriarchy within broader societal structures affect women’s ambition to engage in business and advance economically. Men control most financial resources, social networks, and leadership positions, limiting MWEs’ access to funding, markets, and business opportunities. This dynamic often forces MWEs to rely on male sponsorship or approval before establishing or growing their businesses. MWE6 illustrated this dimension, explaining:

*“Normally they say there’s this normal phrase, **they say it’s a man’s world**. I think **that phrase works more here in Nigeria and in the north**. The men are really on top.....So it’s a man’s world, really, in this part.” (MWE6)*

Similarly, MWE19 recounted a public experience where a man became aggressive simply because she asserted her personal space, stating:

*“He started talking that **women lack manners In Kaduna state and don’t have respect for men**..... for that kind of person to behave like that in public, you can imagine his wife at home. We have a lot of challenges like that.” (MWE19)*

Furthermore, societal structures tend to favour the wealthy and well-connected, highlighting prevalent inequality in terms of wealth and power between the rich and poor. Participants highlighted how hierarchy creates minimal opportunities for disenfranchised groups within patriarchal societies, particularly married women in both public and private spaces, because wealth and power are concentrated on men. MWEs described this dynamic:

“Majorly it affects the poor because they don’t have money to grow up their business while the rich have the power and money to grow theirs.” (MWE16)

“It is common in the northern part; the rich want the poor to worship them; they don’t put them through to give them freedom from poverty.” (MWE12)

This power imbalance reinforces gender disparities and limits MWEs’ ability to act independently, constraining their BGAs. The findings demonstrate that patriarchal norms,

upheld through both cultural and economic mechanisms, continue to shape the entrepreneurial landscape for MWEs in Kaduna. For a comprehensive breakdown of all participants' responses on PDI, see Appendix 17.

Masculinity: Male Discomfort with wives earning more money

Hofstede's (2010; 2001) masculinity dimension reflects a cultural preference for male dominance, financial provision, competitiveness and control, often positioning women as caregivers rather than economic actors, as highlighted in earlier findings. However, emerging perspectives and contradictions challenge these traditional roles, as while some men express discomfort with financially independent wives, others increasingly rely on their wives' earnings. These contradictory realities demonstrate how gendered expectations both constrain and enable MWEs' BGAs.

Over a quarter of participants (7/20) highlighted the discomfort men feel when their wives out-earn them or achieve financial independence, leading to resistance, discouragement, or even sabotage (A summary of all participant responses aligning with the masculinity dimension is provided in Appendix 16). Participants expressed:

"Some of this our men here, they don't want you to be self-reliant....you can use money anytime you feel like. So, some of them feel intimidated, they don't want you to go on your own." (MWE19)

"Men generally frown at female bosses. Even in marriage, the men are usually not too comfortable if the women are richer than they are. It tends to dent their male ego." (MWE6)

"There are husbands that don't want the wife to be more successful than them." (MWE13)

While some men express discomfort passively, others take active measures to hinder their wives' progress. MWE18 recounts:

".....a friend of hers grew her ice block business to a certain level that the husband became jealous and sold off their house to make sure that he crumbled her business." (MWE8)

The fear that financially independent MWEs might defy traditional gender roles creates tensions within marriages, forcing some women to either limit their business aspirations or strategically navigate male resistance. As MWE12 emphasised, *"the husbands believe when you start making money you won't listen to them anymore"*.

Women who attempt to assert themselves in business often face cultural resistance due to entrenched beliefs that they should remain subordinate to men. As MWE6 observed, *"Women*

come up, but they don't allow the women to take those positions ***because there's this general belief that women in Nigeria we belong to the kitchen***". This reflects a cultural resistance to even female leadership, where women's success in business is often perceived as a challenge to male authority.

However, contradictions emerged where despite cultural ideals of male provision and women submitting to men, some husbands rely on their wives' business earnings to meet the family's needs, often at the cost of the business itself, as highlighted by (5/20) participants. For example:

"I noticed culture wise..... women are actually more like the men in the Kaduna south.... I realised that your men are actually kind of relaxed when the woman is providing, and they are not. They are not as determined as the women; their women go all out trying to provide for the home more than the me." (MWE14)

"But one thing I observed Is that honestly, most women that are really doing business, you tend to see their husband being weak and somehow being dependent on them. So, it's really affecting the growth of their business." (MWE18)

"I have seen women who are doing business, and their husbands are not working, so it is through the business they feed, and pay school fees, and do everything." (MWE16)

"Most women will always complain that the moment they start, the men begin to make demands like borrowing the money..... and they wouldn't..... the business go down with time because they hardly pay back." (MWE20)

The cultural contradiction where women are discouraged from working and financial independence yet expected to sustain the household, creates immense economic pressures on them. These findings illustrate a reversal of traditional gender roles, challenging Hofstede's (2010; 2001) association of masculinity with strong qualities like competitiveness, while femininity is characterised by soft qualities like gentleness.

Despite these contradictions, financial success can shift the power dynamic within marriage, granting women greater autonomy. Two participants observed that MWEs who earn significantly more than their husbands enjoy greater flexibility in decision-making:

"When a woman has more money than her husband, her husband will always support whatever she does....He will not force her to do what she doesn't want to do." (MWE8)

"There are some marriages that it will be the wife that will provide for the family, so once you are the one fending for the family, I don't think the husband will be able to stop you." (MWE13)

These narratives demonstrate that economic empowerment can serve as a pathway to greater autonomy for MWEs, reinforcing financial control as central to power dynamics in marriage,

with independence being conditional upon the level of financial contribution MWEs make to the household.

The interplay of control, dependence, and resistance reflects both continuity and change in gendered economic expectations, requiring MWEs to develop strategic navigation techniques, to achieve their BGAs. These adaptive strategies are discussed later (Section 6.5). Thus, while Hofstede's masculinity dimension remains relevant, the reality in Kaduna reveals an evolving dynamic, where financially independent MWEs both challenge and reinforce traditional gender norms.

Collectivism: Strong family and communal support and influences

Collectivist values in Kaduna foster strong family and communal networks that can provide financial assistance, childcare, and business support (Appendix 15 provides detailed participants' responses on this theme). Many participants (15/20) described family members as investors, first customers, or childcare providers:

"Like my family, anytime I'm around with my goods, they will be the first people to patronise me; that's another way of assisting, helping one another." (MWE2)

"I've really enjoyed that family support.....at times I go out and leave my kids in the care of grandparents." (MWE6)

These narratives demonstrate the interconnection between collectivism and entrepreneurship, where family structures serve as informal business enablers, particularly for those who lack external childcare or financial support systems. However, collectivism also imposes obligations and decision-making hierarchies that can restrict women's independence and business growth. Some participants articulated this expectation, emphasising the need for a balance of good relationships with in-laws for social and business engagements:

"You being a wife and as a business person, your attention could be needed, maybe by your extended family..... it could affect your business." (MWE9)

"You got married to a person, it's like you are married to his family, you have to respect them the way you respect the husband."(MWE5)

"As a woman when you marry your husband, make sure you marry his family too..... you have to love your husband's people, care for them and help them." (MWE8)

The findings reveal how MWEs' social and financial stability often depend on their ability to integrate into extended family networks, reinforcing the highly collectivist nature of marriage and business interactions in Kaduna.

Beyond family, five MWEs indicated communal support as a valuable resource that helps MWEs to mitigate resource constraints and access opportunities for knowledge sharing and collaboration. For example, MWE17 and MWE1 described:

“We have women that do collective farming. They go to one person’s farm this week, when they finish, they move to the next person’s farm. What they realise from the farm, they are given a bit of the produce, that’s for the average ones.” (MWE17)

“Those that are selling at market, they have those women supporting women. Like in contribution and knowledge sharing, for example if you know how to knit or make soap, you can gather women maybe in your house to show them how to do it to help themselves.” (MWE1)

This reflects how communal labour-sharing arrangements reduce workload burdens and provide economic benefits, particularly for MWEs engaged in farming businesses. Similarly, MWEs in trade and informal businesses benefit from mutual support networks. As MWE1 highlighted, This collective approach to business promotes learning, mentorship, and skill acquisition, creating a collaborative rather than competitive entrepreneurial environment for MWEs.

While these findings highlight the positive role of collectivism, contradictions were also observed. For example, MWE19 pointed out that not all environments in Kaduna uphold strong collectivist values, stating: *“To me they do it on your own , it depends on the environment, but here in my environment, everyone is doing things on their own”*. Similarly, MWE2 notes: *“In Nigeria we have that culture of assisting one another, but it depends on the kind of family you're coming from”*. This suggests that while collectivism is a dominant cultural value, its influence varies across families, regions and social structures, with some MWEs operating in less supportive environments. MWE15 described a gendered dimension to collectivism, highlighting how collectivism can restrict MWEs’ decision-making in extended families, *“As for the collectivism, you don’t have a say in anything collective as a woman. You go with whatever they say when they have decided”*. This indicates that while collectivism promotes support, it may also reinforce patriarchal structures where women are expected to conform rather than lead.

Kaduna’s cultural dimensions present a double-edged influence on MWEs’ BGAs. PDI reinforces male dominance in decision-making, masculinity creates resistance to women’s economic independence, and collectivism offers support but also enforces compliance with group norms. These dynamics interact with marital structures, religious interpretations, and

evolving societal mindsets, producing both constraints and enablers for women's entrepreneurship.

6.3.5 Evolving Societal Mindset and Positive Influence of Culture on MWEs

While prior findings highlight restrictive cultural norms that limit MWEs' BGAs, emerging narratives reveal gradual but meaningful changes in societal attitudes toward women's economic participation. Nearly half of the participants (8/20) described experiencing a more supportive and flexible cultural environment, driven by economic pressures, globalisation, exposure, and shifting gender expectations.

Rising living costs and financial demands are prompting both men and women to challenge traditional ideas of male provision. Participants noted that household survival increasingly depends on women's active income generations:

"That does not apply now because everybody is trying to look for his daily bread..... as the country is now, everybody is just trying to survive." (MWE11)

"Before, no man will allow his woman working in the office. But now, as things are changing gradually, the world has become a global world." (MWE1)

These reflections indicate that economic realities and financial demands are pushing cultural boundaries, suggesting that success is no longer gender-specific or related to the male gender, considering a growing acceptance of MWEs engaging in business or professions previously regarded as exclusive to men. It highlights an increased visibility of women's contributions to the society due to globalisation.

Conservative families are becoming more open to women pursuing roles once deemed inappropriate or male appropriate. One participant described how her family's perspectives evolved regarding uniform professions:

"Before people will tell you uniform work is for men especially we Muslims, but Christians are okay with it. But now, we do everything." (MWE20)

Similarly, competitive market conditions encourage women to claim space alongside men:

"When you go out there, you see how the women and the men are competing..... It's no longer the men's world now, it is also the women's world." (MWE2)

These views challenge the traditional notion that men are fundamentally more suited for business and leadership roles, demonstrating a shift in entrepreneurial landscapes where women are no longer constrained by domestic roles. Contrary to earlier findings on cultural

factors impeding MWEs' growth, for some MWEs, culture is not a barrier but a framework that can be navigated, particularly when supported by progressive marital or family structures. For example, MWE14 described:

"Culture did not really hit me hard because I married the right person, who has not stopped me but rather pushes me to even do better." (MWE14)

Two other participants reinforce the positive influence of culture highlighting:

"Culture does not stop you from doing your business....Rather, it even encourages you to do it." (MWE4)

"I think times have changed. People have moved from that thinking. We have female architects now, female builders and all that. I think the women need to do something for themselves. Move from that thinking and aspire to be whoever it is and whatever it is you wish to become and like". (MWE7)

These experiences suggest that cultural influence is not uniformly restrictive; its effect depends on intersecting factors such as marital support, family attitudes, education, and personal ambition. While restrictions persist, these positive evolving mindsets and cultural shifts open new pathways for MWEs to expand their BGAs, challenge traditional gender norms, and reposition themselves as key economic actors. For a comprehensive breakdown of all participants' responses on this theme, refer to Appendix 28.

6.4 Other Societal, Economic and Market Challenges Impacting MWEs' BGAs

While cultural factors shape MWEs' BGAs, socio-economic, institutional, and market challenges present significant structural barriers. Financial constraints, societal and institutional inefficiencies, and market-related barriers intersect with cultural influences, further limiting MWEs' ambition to scale their businesses. This section highlights the most critical non-cultural (but indirectly linked to culture) challenges that MWEs face, providing a broader context for understanding their entrepreneurial struggles.

Financial constraints was the most frequently cited challenge, with nearly all participants (19/20) reporting difficulties related to lack of capital, high household financial burdens necessitating them to use their business profits and even capital, delayed payments, and market fluctuations. Many MWEs (15/20) noted that limited access to capital often forces them to operate at subsistence level, making it difficult to expand or invest in business sustainability. For example, MWE4 noted, *"The finance Is the major challenge for now."* Similarly, MWE20 stated, *"I encountered challenges when I started due to insufficient capital. I tried a lot of*

businesses, but they continually crashed due to lack of enough capital". Likewise, MWE7 and MWE18 described how lack of capital impacts the BGAs of other MWEs from their observations and interactions :

"So, from that interaction at least I could deduce that maybe some of the challenges most married women would have is the capital, the financial support." (MWE7)

"Because even when you ask them to register, some of the women don't even have capital or more money to put in their business, talk more of doing registration. They cannot even hire somebody to supervise their finances." (MWE18)

However, even MWE11 highlighted how lack of capital impedes business startup process for married women who desire to start their businesses, stating, *"And there are some other women too, they want to do business, but they don't have the funds. They don't have the capital to go into business"*. This underscores the widespread capital constraints among MWEs, where even those who manage to start businesses struggle to sustain them. Lack of capital could be as a result of limited access to loans, grants, and other financial alternatives including spousal support. However, financial constraints are not solely economic, as in this context, they are deeply embedded in cultural and marital dynamics that shape women's access to and control over financial resources. Many MWEs are expected to rely on their husbands for startup or expansion capital, yet this reliance is not always fulfilled, either due to the husband's limited means or a lack of interest in supporting the business. Furthermore, the structure of some support programs and financial institutions reinforce this dependence by requiring official consent or male surety, often linked to the husband. As a result, financial exclusion becomes a gendered issue, where women entrepreneurs, particularly the married ones, face layered constraints rooted in both economic systems and societal expectations about marriage and gender roles.

Additionally, nine participants described how MWEs often divert business profits to household expenses, reflecting an interconnection between financial, cultural and marital dynamics. Within the context of marriage, societal expectations for MWEs to prioritise family needs over business activities and growth, as well as some men's dependence on their wives' earnings highlighted earlier, hamper long-term BGAs for MWEs. This dual effect highlights how marriage can impact the BGAs of MWEs, as it restricts their ability to reinvest profits into their businesses, creating a scenario where they remain financially dependent on spouses and other forms of support to achieve their BGAs, as MWE3, MWE16 and MWE18 explained:

“And when you are getting the money from the business, you have to use it at home too, so it’s really affecting the business.” (MWE3)

“I have seen women who are doing business, and their husbands are not working, so it is through the business they feed, and pay school fees, and do everything. By so doing, it will affect the business, when they use their profit for the family.” (MWE16)

“like at times when you sell you tend to use even the capital in the House. So, it affects the growth of the business. As a woman you can’t leave your children to go to bed without eating. So even if that’s the last money in the house.....definitely you have to divert it to feeding the house” (MWE18)

Furthermore, delayed payments from customers further exacerbate financial instability, disrupting cash flow and limiting MWEs’ ambition and ability to reinvest. Nine participants noted that these delayed payments and debtors paying in instalments or at later dates forced them to delay restocking their business products. This highlights issues in market practices, particularly in economies like Kaduna where informal credit systems dominate, enforcing payments terms on entrepreneurs and giving them little room to recover debts. MWE12, MWE1 and MWE7 stated:

“There were places I sold to, they collected and said they will pay by the month end, I had to be calling them up and down before I could gather those money. I had to stop that business.” (MWE12)

“The only challenge we have is these creditors (debtors), you know how things are. Someone will take your Kitchen utensils or something like that, before giving you the money, some you will even just keep quiet and leave the money with them because they will carry your things out and will not be able to pay you, that’s how you will be broken down.” (MWE1)

“There is what the Hausa man will call ‘bashi’, being indebted. Indebtedness. like some people would place orders without paying, and they’re expecting you to understand that they don’t have the resources at hand. Meanwhile, they’re tying yours, and it’s when convenient for them to pay that they pay. So, there’s that challenge really. And for me, I think that’s the basic challenge.” (MWE7)

Market fluctuations further intensify financial challenges for MWEs. The unpredicted nature of market demand and customer purchasing power also contribute to financial strain, particularly for MWEs operating in low-income areas where purchasing power is weak. These fluctuations combined with other economic issues create unpredictable business environments, making it difficult for MWEs to plan for growth. For example, two Participants noted:

“Now the challenges we have generally is that there no money and the people that are even buying do not have the money, talk more of coming that they want to buy.” (MWE16)

“Some days are like that. You don’t always make gain or sales but the customers that know what they want would always come prepared.” (MWE7)

These insights point to the need for programs enlightening MWEs on financial literacy, access to funding options, and market diversification to help MWEs navigate uncertainties in the market place and attain financial stability (see Appendix 18 for detailed participants' responses on financial challenges impacting their BGAs).

Beyond financial barriers, MWEs also face institutional and societal obstacles that limit their access to resources and opportunities. Over half of the participants (14/20) highlighted corruption, nepotism, religious bias, insecurity, and fear of scams as factors that create an unequal playing field for MWEs. Together, these cultural and institutional issues create a hostile environment for MWEs, undermining their access to opportunities, personal safety and financial stability. These issues also demonstrate more evidently the patriarchal nature of Kaduna state and the cultural issues that could impede MWEs' BGAs.

Understanding these societal and institutional barriers is critical to addressing the broader context in which MWEs operate and developing focused strategies for their empowerment. Corruption and nepotism were major concerns for 12 participants, as they expressed how these issues in Kaduna create an avenue for diversion of resources, where government support programs intended for women entrepreneurs often fail to reach the intended beneficiaries who are MWEs in this context. This leads to a biased environment where only those with connections or influence, who 'know someone can access opportunities rather than those who merit it. The voices of some participants describing how corruption and nepotism impacts their BGAs are presented below:

"There are some they'll tell us that they have provided it and ask your community chairman and then the community chairman will start giving you excuses that he has given this, and he has given that and that is true he will collect it.... will use their names to get funds, but I don't think they disburse money." (MWE13)

"if it's Nigerian government you are talking about for funding, I don't think you'll ever see any of their funding links. It actually goes to certain people, and It's always being hoarded." (MWE14)

"In this country, unless you know someone and if you don't know anyone, you will not move forward. If you have someone in the initiative, they can help you get the support you need. There are programs but you need to know someone to be able to register for such programs or training and benefit." (MWE16)

"And then maybe you have the right connection, when you know someone in position because everything in this country is connection." (MWE17)

Corruption in this context was also described as hoarding and misappropriation of funds by those in position to disburse funds provided by the government to support women. These

narratives emphasise the exclusion of MWEs from vital resources, putting them at a disadvantage and limiting their growth, especially where they don't have the connection to influence the process. Such corrupt practices highlight the inequalities within the system.

Similarly, religious divisions and perceptions of religious and regional bias emerged as a critical issue for MWEs in Kaduna, as described by 5 participants. Perceptions that government funding and resource allocation disproportionately favours certain religious groups or regions, breeds mistrust amongst MWEs, highlighting persistent disparities that disrupt social and community bonds. These findings also demonstrate a lack of transparency and inclusivity that hinder equal access to opportunities. A few participants describe these disparities and lack of inclusivity in resource allocation:

"I have applied severally like the federal government we did on a link....So, i think it is one sided because a lot of people I know those that got grants were mostly from the northern part of Kaduna, the Hausa women." (MWE17)

"Just like we are hearing, these Hausa people, they have organisations paying and their women are collecting money, they are getting paid but for us Christian, reverse is the case." (MWE3)

"There's nothing like equal allocation.....In a state where you have a 80-20%, how did you expect the Christian to benefit from it?" (MWE2)

These narratives support the notion that Kaduna state has been characterised by long-term religious division, which makes some group of people feel that they are treated unfairly by the government. It points to a crucial need to address these disparities by ensuring transparency, equality and inclusivity when implementing support initiatives and programs for MWEs. Furthermore, Insecurity emerged as a pervasive challenge disrupting the business operations of some MWEs in Kaduna. Persistent insecurity, kidnapping and banditry, further compound the challenges MWEs face in Kaduna, restricting their mobility and access to resources, especially when they conduct their businesses in insecure areas. For example, MWE18 and MWE10 illustrate how insecurity impacts MWEs' ambition to sustain and grow their businesses:

"In fact, I have stopped making the Kunu, then the local beans cake that I was producing, this insecurity affects the market, where we normally get the local beans in bulk to buy, people don't go inside the bush to get firewood. So, insecurity affected it." (MWE18)

"The issue of insecurity came into Kaduna. I don't know if you are aware that there some parts of Kaduna that until now, they are having issues of kidnappers. So, because of that most parents had to relocate to areas that are safer for them, and our learners were not left out." (MWE10)

These comments demonstrate how insecurity restricts MWEs' mobility, access to market and disrupts supply of materials and services, affecting their business operations, BGAs and long-term plans. Another challenge hindering MWEs from pursuing growth and funding opportunities to support their businesses is fear of scams. Such fears create a significant barrier for MWEs, who due to trust and safety concerns may hesitate and forfeit genuine funding opportunities that will support their BGAs, as MWE14 noted:

"In fact, people have been sending me different grant links but I don't click on it, because my program tells me do not click on what you did not request for. So, you are scared of your account being hacked, you are scared of your account being empty." (MWE14)

These structural barriers highlight the need for transparent, inclusive, and secure entrepreneurial support initiatives. See Appendix 20 for detailed responses. Market-related obstacles further hinder MWEs' competitiveness, due to market structure and socio-economic barriers. For half of the participants (10/20) MWEs, these market challenges particularly include trust issues with employees, location disadvantages, lack of staff to support business operations, sexual harassment in business environment, and transportation of goods challenges. One of the most frequently mentioned concerns was lack of trustworthy employees, reported by four participants. Many MWEs prefer to operate independently to avoid employee misconduct and financial mismanagement. MWE3 recalled how hiring staff led to business losses as a result of her inability to devote time to supervise and manage the employees effectively:

"Along the line I secured one provision business at Ungwan Rimi, I have a sales rep, I have a manager that was managing it for me, but within the twinkle of an eye, they swindled everything, because I was unable to manage it, because I was going to school." (MWE13)

Similarly, MWE16 noted:

"Because some of them after employing them, instead of your business to be growing, it will be going down, that was why I didn't employ anyone except my kids that are helping me." (MWE16)

The issue of trust with employees leads to lack of employees and both challenges align with broader market challenges in informal sectors within developing countries, where unreliable workforce practices are not uncommon. Similarly, lack of employees was noted as key challenge for some MWEs which exacerbates operational challenges for them, reducing productivity and limiting their BGAs. This forces them to take on multiple roles they might struggle to meet up with (See Appendix 26 for detailed responses of participants). Some

participants note lack of employees to help with business activities and improve efficiency as their major barriers:

“Like I said earlier I am a teacher I work. So, most of the time my shop is locked because I don’t have anybody to assist. So, it is when I close from work that I open my shop and that’s around 2pm. The only thing I can do that will help me is to get a stylist to help me manage the shop. And most of them don’t want to work under anybody, they want to work on their own and be their own boss because they are experts.” (MWE19)

“If it is only me I’ll weave, I’m stoning, I’ll sell Kampala, you know recording every time it is not easy. I sell some materials again, so it has not been easy for me when it comes to the account.” (MWE13)

Additionally, the physical location of MWEs’ businesses is a major determinant for patronage and success. A few participants noted this a key challenge impacting their BGAs, as it not only influences their customers’ demographics but also determines their level of economic activities, market reach and profitability. MWE12 explained:

“The only thing that affects me is patronage, you know we have high earners and low earners, so where I stay is at the low earners area. There are some things that if I don’t consider the lower earners I won’t sell it.” (MWE12)

Another pressing issue, particularly for MWEs interacting with male clients, is sexual harassment. This reflects the emotional challenge MWEs encounter and work around in patriarchal contexts like Kaduna, as well as the intersection of gender and market dynamics. Participant MWE6 described how inappropriate advances complicate business dealings:

“For me, It was an experience I had with a client, an opposite sex, who was now turning the business into something else.....But at times, the men, when you go to talk to them, they begin to flirt with you. So those are the things we discuss most at times with my colleagues that are women. They will say this man is making advances, then we now tell her to involve your husband or anybody a male to accompany you to the place and but most of the clients when you try doing that, they will not want to buy from you again.” (MWE6)

High transportation costs and difficulty were also noted by two participants as challenge, especially because they do not have their personal vehicles. This challenge reflects market issues that affect small business owners, particularly women, reducing their profit margins. MWE11 and MWE4 described:

“Most of them don’t like to stop because they know the pepper will disturb people in the vehicle. So mostly, I’ll have to beg them, and they will charge me very well because of the inconvenience the people in the vehicle face.” (MWE11)

“In terms of transportation, it is on a very high side. It affects the business a lot.” (MWE4)

These market-related challenges limit MWEs' business efficiency and potential for expansion, reinforcing the need for secure business environments, better infrastructure, and access to logistic support (see Appendix 26 for full responses).

Furthermore, economic conditions such as inflation and unreliable electricity supply emerged as major barriers for over half of the participants (12/20). Nine of those MWEs explained how inflation limits profitability, reduces customer purchasing power and disrupts sellers' pricing strategies. MWE15 captured this instability, stating:

"We can buy something of N100 today, you get to the market again, only for you to see that it is now sold for N200, that is you can't buy what you have sold, you have to add your own extra money, which is not giving you profit." (MWE15)

Similarly, MWE19 noted:

"Economic situation is another challenge we are facing, right now in Nigeria the economic situation is very bad. At least as a business woman, you are struggling and trying to do things but at the end of the day, you are there for the business but no customers." (MWE19)

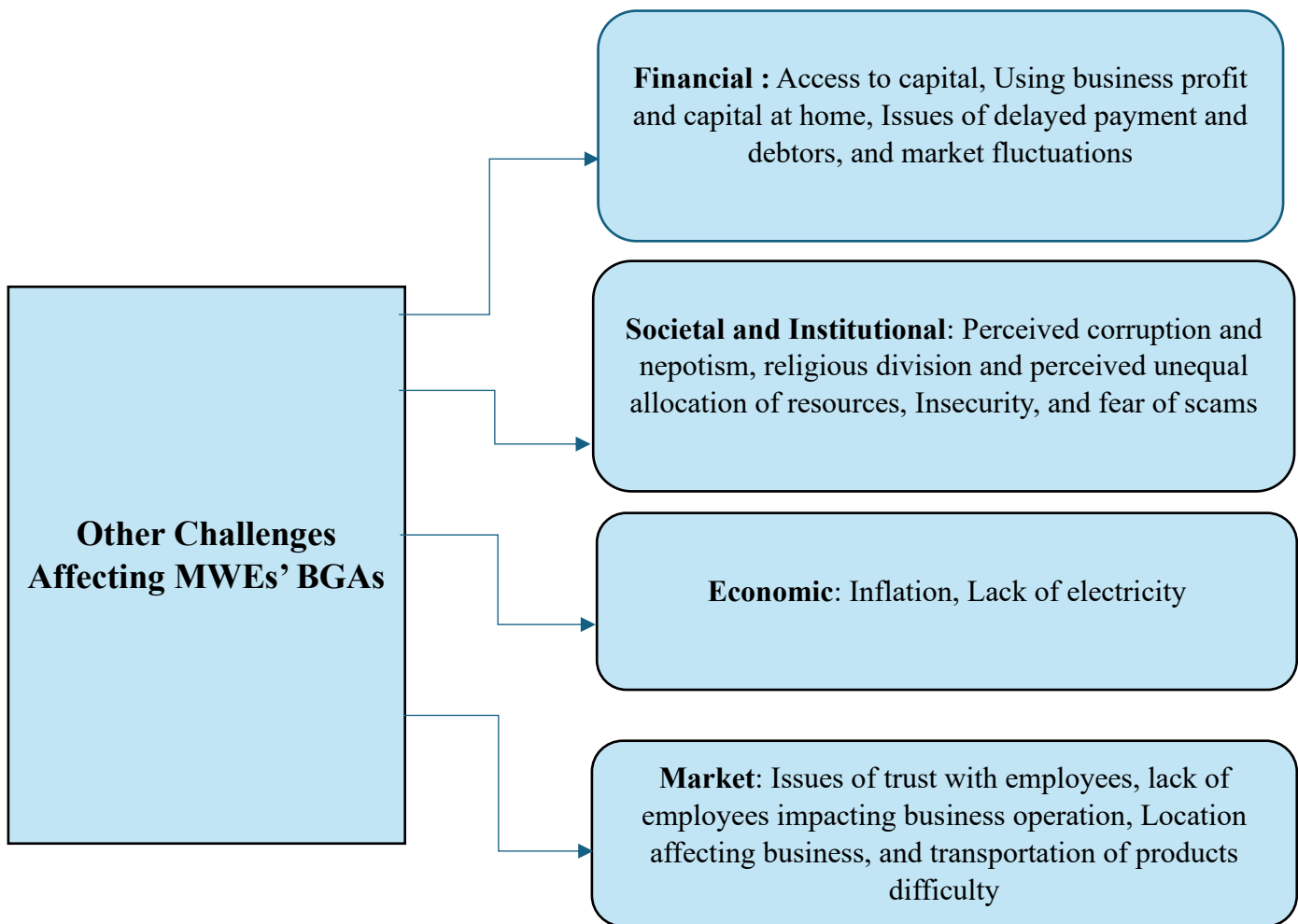
Additionally, inconsistent electricity supply which results in operational inefficiencies and even loss of capital and reduced profits was highlighted as key challenge for MWEs relying on energy for their business operations, production, and storage. Unreliable energy supply sometimes forces MWEs to stop their business, scale down or change their operations as not doing any of this leads to loss of profits. MWE12 noted:

"Presently I have to stop because the electricity is bad, and it affected me. If you are running on large scale, to power with generator doesn't pay at all, if you calculate. Without stable electricity, it affected me, I had to sell below price, so I don't lose." (MWE12)

"I also supply frozen food....Except that we don't have light. Our light is not friendly these days, because 90% of my equipment uses electricity." (MWE13)

These challenges reflect the broader institutional inefficiencies within Kaduna's institutional structure, requiring infrastructural reforms and tailored support mechanisms to support and empower MWEs and promote sustainable business growth (see Appendix 19 for detailed responses of participants). Economic challenges can be analysed through the lens of New institutional theory, which highlights how institutional inefficiencies create barriers to entrepreneurial growth. Figure 6.3 below summarises the key themes and findings presented in this subsection.

Figure 6.1: Other Socio-Economic Challenges Impacting MWEs' BGAs



Source: Created by the author

In summary, the findings presented in this subsection underscore the macro-level barriers that significantly shape the BGAs of MWEs in Kaduna. These challenges, ranging from financial constraints, corruption, nepotism, religious biases and unequal allocation of resources, insecurity, and economic instability, are not just isolated difficulties but reflect the broader structural and institutional inefficiencies within the entrepreneurial ecosystem. This aligns with the 5Ms framework where the macro environment plays a pivotal role in shaping MWEs' access to capital, market opportunities, and institutional support. The systemic barriers highlighted in the findings indicate that even when MWEs possess the necessary motivation, managerial skills, and market access for their businesses, external macro factors can hinder their ambition to thrive.

Additionally, the findings align with New Institutional Theory, which emphasises the role of both formal institutions (policies and regulations) and informal institutions (social norms,

corruption, religious and ethnic influences) in shaping entrepreneurial ambitions and opportunities. The exclusion of some MWEs from financial programs due to corruption and nepotism, perceived religious favouritism in resource distribution, the informal market practices that expose MWEs to delayed payments, inflation, poor infrastructure, and insecurity, reflect deep-seated institutional inefficiencies. These institutional and non-cultural constraints not only affect MWEs' ambitions to scale their businesses but also extend gendered economic inequalities, reinforcing existing power structures within Kaduna's entrepreneurial context. These challenges demonstrate the intersection of institutional frameworks and unstable economic conditions with cultural and gendered expectations which impact MWEs' BGAs.

Recognising the interplay between macro-level constraints and institutional inefficiencies is essential for developing tailored entrepreneurial support programs and policy interventions that address the unique challenges and entrepreneurial realities of MWEs. By integrating insights from the 5Ms and NIT, this study highlights the need for tailored financial interventions and institutional reforms, to support the BGAs of MWEs in Kaduna. Despite these barriers, MWEs demonstrate strong resilience in navigating these barriers. The next section (6.5) explores MWEs' strategies for adapting to these challenges and overcoming cultural limitations in their pursuit of business growth and entrepreneurial ambitions.

6.5 Theme 2: Strategies MWEs adopt to accommodate Cultural Influences

In response to cultural, societal, and financial challenges, MWEs in Kaduna adopt various strategies to navigate barriers while pursuing their BGAs. These strategies include promoting having a growth-oriented entrepreneurial mindset, negotiating cultural expectations and operating within safe spaces, leveraging social and community networks, and utilising technology and networking as tools for business expansion. This section explores how MWEs demonstrate resilience, adaptability, and resourcefulness, reflecting their role in overcoming cultural and structural constraints.

6.5.1 Negotiating cultural expectations and operating within safe spaces

A significant number of MWEs (11/20) employed open communication and negotiation strategies to gain spousal support for their businesses while aligning their roles with cultural expectations. The findings reveal that open dialogue with husbands was a key strategy, as MWEs strategically framed their business activities as beneficial to the household rather than solely for personal gain. For example, MWE7 noted, *“if the wives would even present it to their husband, this is another source of income for the family. And instead of saying my business, even if you present it as family, maybe somehow you get the support that you desire”*. Similarly, MWE20 stated, *“I advise them to communicate well with their husbands, make them understand that this business is not to dominate you but for the family growth, to help him and the children, our parents and also people that need help”*. These commentaries highlight the role of mutual understanding and respectful dialogue in promoting a peaceful marital environment that prompts MWEs’ spouses to support their entrepreneurial ambitions. This strategy aligns with the cultural expectation for wives to submit to and respect their husbands, and the societal expectation for women to prioritise family over business.

However, for some other participants (4/10), prayer emerged as an important strategy to gain spousal approval, especially where open communication and dialogue does not yield immediate spousal support or approval. MWEs cited praying for God to soften the hearts of their husbands while they continue to dialogue to get support and a positive response from their husbands to start or grow their businesses (see Appendix 21 for detailed participants’ responses). MWE16 and MWE8 illustrate this point:

“If he said no, the woman should be praying for God to touch his heart to allow her run her business.” (MWE16)

“They should keep on trying, and be praying, God will definitely see them through. God can change the mind of their husbands and their family to support them to do their business.” (MWE8)

It is not surprising that participants highlighted employing prayers as strategy to gain their husbands’ support or approval, given that Kaduna is a highly religious society. MWEs exhibit patience and perseverance while praying to God, to change the hearts of their spouses to support their BGAs.

Beyond communication, dialogue, and prayers, some participants (4/20) noted that operating within safe and culturally acceptable spaces such as the home or open public places, is a practical and adaptable strategy they employ to navigate cultural constraints and align with societal expectations on women’s behaviour. Some participants expressed their preference for home-based setups to ease their business operations and mitigate cultural pressures, ensuring the acceptance of their business activities within a patriarchal setting, as MWE1 stated, *“and the shop, I don't want it anywhere. I want it in my house”*. Similarly, MWE18 noted, *“there are some businesses that you can even do within the house, that you don't even need to go out. Like the drinks I'm selling, I'm just doing it inside the house, I don't go out”*. However, some participants (4/20) described leveraging open and neutral locations to meet clients, particularly male clients, and conduct meetings, as a strategy to avoid potential conflicts or sexual harassments. This not only aligns with societal norms but also helps MWEs preserve their reputation and maintain peace in the marriage, highlighting the interplay between MWEs’ entrepreneurial ambitions and cultural compliance. For example, MWE6 noted, *““Most of the times when I have meetings, I do it in open places and I don't do one on one. Most at times I avoid the one on one because most male clients.....some will tell you to meet them in joints (beer parlour) and so for married woman you know it's not acceptable.”* This comment describes MWEs’ insights on operating businesses within safe spaces as a strategy for dealing with cultural influences, to avoid societal suspicion, when seen in places not considered appropriate for married women.

Additionally, three participants involve their male family members or spouses in business meetings and operations, particularly when dealing with male clients, to avoid sexual harassment and deal with other cultural influences. MWE14 describes involving her grown son to attend to male customers, given that her husband dislikes her interacting with men, stating, *“And he doesn’t like it when you are interacting with opposite gender. Personally, I avoid it too. I send my grown-up son to attend to men in that regard.”* Similarly, MWE17 describes her

husband's insecurity and discomfort with her interacting with men when on business events, hence she notes, *"if I really need to go out, I'll ask him to come with me. So, he comes with but once in a while to see an event"*. Likewise, MWE6 describes how involving her spouse marked an end to sexual advancements from her male client, stating, *"when my husband had to help me pick the calls for one of those kinds of clients, it helped the man to stop making advances"*. These strategies only ensure social acceptance but also allowed MWEs to maintain professional relationships without compromising cultural norms. Involving spouses or male family members highlights how MWEs balance their entrepreneurial ambitions with cultural expectations by ensuring male presence in public spaces, giving them a sense of security and acceptance.

Furthermore, in line with conforming to societal expectations, one other participant highlighted adapting a feminine business where men do not patronise her as customers a key strategy for navigating cultural influences:

"As a married woman you have to be mindful of the business you do. Like myself, I am selling pepper, a man cannot come and buy pepper, it is women that patronise me. So a married woman should be mindful of the type of business she does." (MWE11)

These findings reveal that MWEs do not necessarily reject cultural norms but rather, they strategically navigate them, reinforcing the importance of social permissibility in business operations.

6.5.2 Leveraging Social and Community Networks: Family, Friends and Community

Support from family, friends, and community networks plays a crucial role in MWEs' ambition to grow their businesses. Many participants (14/20) highlighted how support from their spouses, extended family and community, contributed to their business activities, especially through childcare and operational tasks which significantly eases business challenges and enables MWEs to accommodate cultural influences. Family support and shared efforts benefit MWEs as it offers them a sense of support that helps them to manage their business and household responsibilities. These support systems not only mitigate the pressures of cultural, societal and marital challenges but also enhance MWEs' operational capabilities and BGAs. For some participants, spousal support extended beyond moral encouragement to active involvement in business operations, as MWE11 noted, *"So, whenever I want to go, I'll just tie it down for my husband. When he comes back from work, if anybody comes to buy, he does sell*

and keeps the money for me". Similarly, MWE13 stated, *"Then my husband is able to manage the business he is trying to manage the business for me, you know he is an accountant"*. For some other MWEs, even when spousal support was limited in terms of finances, other forms of assistance such as childcare and operational support proved critical. For example, MWE20 stated, *"My husband, he supports me with the children a lot but because he isn't financially buoyant, he doesn't support as much financially. However, my family supports me a lot"*. Likewise, MWE10 noted utilising support from family as strategy for BGAs. stating, *"The strategy is that I have to employ the help of some other family members"*. Additionally, MWE14 highlighted the importance of utilising support from the community such as a live-in help and her employees to help with some childcare responsibilities, availing her more time to balance her diverse responsibilities, as she stated:

"Since i gave birth to my first child, I got a girl that was staying with me, she has just been a live-in help with me but more like family so the kids are very comfortable around her..... if I'm indisposed now and I can't go and pick up my kids in school, I can call one of my sales rep or one of my staff In the pharmacy and tell them please help me pick up my kids and I'll provide a means for you to go." (MWE14)

The findings reveal reliance on extended family, friends and trusted domestic workers to help with childcare and other forms of support, which highlights the collectivist culture prevalent in Kaduna, providing a safety net for MWEs to engage in entrepreneurial activities. MWEs leveraging family support from spouses, grown children and extended family as a practical strategy and a culturally acceptable mechanism, aligns their business endeavours with traditional family values. Additionally, external support including trust in employees and other helpers was identified as another enabler for MWEs. MWEs who delegate tasks to trusted individuals are better positioned to effectively manage competing businesses and family demands.

However, this finding also underscores the importance of building relationships based on mutual trust, particularly when childcare responsibilities are involved. The lack of reliable help and trust can significantly hinder business operations. Participant MWE14 highlighted this dynamic in a conversation with a neighbour, emphasising the necessity of trust:

"She said how do you keep doing this thing, you really trust this girl? I said yes I trust her with my children so you have to, you know her guard is always up so when you want to always have your guard up, then definitely you can't achieve a lot of things, you have to bring down your guard, get whoever you think it is, try to mould them and if they refused to be moulded you'll change them, keep changing till you get the right person if not you can't achieve anything." (MWE14)

This narrative illustrates how MWEs adopt iterative approaches to finding and training reliable support systems, balancing the risks inherent in delegation with the necessity of reducing domestic burdens for entrepreneurial growth and success. All other participants' responses are described in Appendix 22.

Furthermore, collaborative financing through peer-to-peer contributions ('Adashe' or 'Asusu') was cited by half of the participants (10/20) as an essential financial strategy. Previous findings reveal that access to financial resources is a critical factor influencing the BGAs of MWEs and most of their funding sources from the quantitative data include support from spouse, extended family and their personal savings. In the absence of a robust structured financial systems supporting MWEs with funds, MWEs in Kaduna State adopt financial strategies such as peer-to-peer contributions (refer to Appendix 23 for full responses of participants who noted peer-to-peer contribution as financial contribution).

Peer-to-peer contributions emerged as a common financial strategy for MWEs in Kaduna, providing flexible and accessible funding through collective savings and collaborations with other people including MWEs and other work colleagues, leveraging community networks. These contributions involve daily or monthly money pooling with each participant taking turns to receive lump sums, which MWEs reinvest into their businesses. This financial strategy ensures MWEs have a consistent flow of capital for business operations, even though sometimes, these contributions are not exclusively used for business purposes. Participants indicate the dual role of peer-to-peer contributions in promoting collaborations and providing financial relief to MWEs. For example, some MWEs describe the benefits of contribution or collective savings :

"Yes like all these contributions. Like if they're in the market or if your house is close to market and you believe you can trust the women around, a lot of women are doing it and it's working for them..... They do contribution, there is these people also that collect daily contribution, they will give at the end of the month." (MWE18)

"there is this kind of thrift or savings that people venture into recently. They call it 'Adashe' here. It's like a collective saving, they have a number of people who would pull their resources, and it could be for a certain period of time." (MWE7)

"I started with soya bean cake and joined contribution, which gave me the capital for this poultry business. I do this monthly contribution." (MWE8).

Additionally, MWE9 highlighted that some women use piggy banks as a financial strategy to save money or combine with the contribution, stating, *"Some of them have Asusu (piggy bank). Then some of them do this daily contribution or monthly contribution that would help them and assist themselves"*. However, MWE20 highlighted that MWEs leverage community networks

not only for business-related support, but also for social and personal needs, stating, *“In my area where we are staying, women have meetings, we keep money every week or monthly, if anything arises like wedding or naming, we use it to support ourselves. But this is just to support each other, not for business.”* Despite the benefit of community networks and collective financing, MWE18 highlighted the risks associated with such informal financial schemes, noting that, *“some of them after this cashless (policy). I think their business crashed”*. This suggests the potential for informal savings initiatives to collapse, particularly in the face of economic instability or lack of accountability”.

6.5.3 Leveraging Technology and Networking as Strategy

The use of technology and digital tools, particularly social media and online market places have emerged as a transformative strategy adopted by MWEs to navigate cultural barriers, such as restricted mobility and limited market reach. 10 participants reported using platforms such as WhatsApp, Facebook, Instagram, TikTok, and Jiji to market their businesses and reach a broader customer base. For example, MWE13 and MWE17 stated:

“Some exchange numbers and they will call. There is this app called Jiji, and I advertise on it. I advertise my garri on jiji too, and actually on facebook then, my whatsapp, then I think on Instagram and tiktok.” (MWE13)

“The strategy I have is social media, that’s where my market is. Every target I meet is online. I’m on Instagram, Facebook and WhatsApp. When I post, I post on all these platforms.....I post my work. I do content. You don’t have to be in one shop and be doing business, everything is online, when you post you have a whole lot of people, target people to see your work. So, I think social media is a good platform for every woman out there to grow her business ” (MWE17)

Similarly, MWE15 demonstrated the importance of technology in not just reaching a wider target audience, but also for information gathering, stating that, *“you can use it to gather more information on what is going on around you and reach more people through social media”*. This strategy aligns with cultural expectations and is helpful for MWEs whose movements are restricted, highlighting how they balance online operations with family responsibilities with flexibility and efficiency. Additionally, three participants highlighted the role of mobile business setups and marketing (selling from their cars for those who are mobile or their homes), advertising at gatherings, and networking at social events to promote their businesses. For example, MWE19 stated, *“It is not everybody doing business that has a shop , some do it online. And some put what they are selling inside their car to show people wherever they go, mobile business”*.

Similarly, MWE11 noted:

“Even if you don't have your shop, you can take to any Muslim gathering, show them this is what I'm selling. You can tell people around you what you are selling, you will still be in your house, and they will come and buy.” (MWE11)

Likewise, MWE17 noted the importance of networking and advertising at social events, stating:

“When we go out and mingle, you get prospects and you meet people that think alike that help your business, they patronise you, you patronise them and it helps your business grow because they will promote you at the same time.....Then once in a while I go out for social gatherings, I meet one or two persons, I tell them what I do. I wear my branded T-shirt. And then each of my pictures has my name on it..” (MWE17)

These narratives reflect how MWEs adapt to cultural and logistical challenges creatively, utilising digital platforms, mobile business strategies and networking to operate their businesses and gain financial independence. These strategies enable MWEs to market their businesses, expand their market reach and manage customer interactions including sales, sometimes without the need to leave their homes (see Appendix 21 for detailed participants' responses on the strategies they adopt).

While technology and the digital platforms used provide MWEs a more flexible way to operate, a few participants raised concerns about cybersecurity risks and scams, as highlighted earlier (refer to section 6.5), limiting their engagement with online business opportunities. As MWE1 describes, despite the benefits of technology for MWEs in Kaduna, most MWEs are “*even afraid of all those things because of scammers*”.

6.5.4 Growth-Oriented Entrepreneurial Mindset: Resilience, Determination, Consistency and Discipline

A notable number of MWEs (10/20) emphasised the importance of a strong entrepreneurial mindset as a defining trait among MWEs, with resilience, determination, consistency, passion for growth, and self-sufficiency being central to their ambition to sustain and expand their businesses, despite cultural, financial, and institutional constraints. MWEs consistently demonstrated a proactive and goal-driven approach, highlighting internal drive and mindset as key drivers of their BGAs. The findings indicate that MWEs who exhibit resilience and determination are more likely to push through cultural and marital barriers, with some describing how they actively resist spousal disapproval and societal expectations to sustain their entrepreneurial operations and ambitions. MWE18 captured this point, noting:

“At times, you need to push as a woman. I believe that God has given us a pushing power....., at times when these men just say no, it's not that they really mean no. They want to see your fighting spirit. They want to see your resistance.” (MWE18)

Similarly, MWE7 noted:

“You set a plan for yourself and be determined. In fact, somehow I think if you're that determined, if the spouse or the husband sees how determined you are, somehow they might just be left with no option than to support you so the first strategy would be do something for you, build yourself up.” (MWE7)

These comments demonstrate how a resilient, determined and self-sufficient mindset helps them to thrive even in the face of resistance from their spouses or lack of support for their businesses. Most times, their proactive mindsets and approaches bring about the required support from their spouses, and a sense of achievement in their personal and entrepreneurial ambitions. However, a supportive family and entrepreneurial ecosystems can amplify MWEs' potential and enable them to achieve sustainable growth in their business. Such resilience demonstrates MWEs' unwavering commitment to personal growth and entrepreneurial success. Resilience and determination yields self-sufficiency and endows MWEs with proactive mindsets to influence support and the growth of their businesses.

Three participants expressed the view that giving up is not an option, demonstrating MWEs' consistency and determination even when faced with setbacks, as MWE2 stated, *“It wasn't easy, but consistency really helped me. I never give up.* Similarly, MWE6 highlighted that *“women, we tend to have this die-hard spirit, except a woman does not want to achieve anything. When the woman set out to achieve a thing, she does”*. She further noted the importance of MWEs possessing an entrepreneurial growth mindset, stating, *“You know it's a mindset. I think that we women, most of us, have the mindset, if only we are being supported seriously”*. (MWE6) Likewise, MWE20 emphasised, *“Honestly women have to be persistent, if they really want to do business”*. Alongside resilience, consistency plays a crucial role in helping MWEs achieve their BGAs, particularly in challenging business environments where cultural challenges, economic fluctuations or personal circumstances may discourage them.

The resilience-driven approach reflected in these narratives is also evident in MWEs who navigate economic instability and downturns by continuously adjusting their business strategies rather than halting their operations, as MWE4 stated, *“it's not all about money all the time. In business, there are times that you grow, there are times that you fall. But it doesn't make you to give up the business. You keep fighting for it, you keep doing it”*. Likewise, MWE9 emphasised the importance of MWEs being persistent, stating, *“They should not be*

discouraged in any way, whether economic, whether non-support from their family members or spouses. They should be consistent not because the economy is not favourable. Stay in the business.”

Additionally, the passion for self-improvement and business growth was another defining characteristic for MWEs, with a few participants emphasising that their BGAs and success is tied to their personal drive and self-sufficiency rather than cultural circumstances. This challenges the dominant notion that culture is solely restrictive, suggesting that personal drive plays a crucial role in entrepreneurial success. MWE14 described how her personal agency is an essential criterion for MWEs to achieve their BGAs:

“I even gave birth while I was still in school to my two children, and it did not stop me.....I just feel as an individual you choose what you want to do and you either keep striving hard to get it or you let it slide. I feel you should not allow marriage to die down your goals in life, you should not use that as an excuse to underrate yourself or make yourself look like you don't know what you are doing. Yes you have to build your family, you have to raise children to grow in the right way, but you should not do that at your own detriment.” (MWE14)

Similarly, MWE12 highlights the importance of self-sufficiency in driving women to persistence and success in achieving their entrepreneurial goals, *“I am not saying you should not submit yourself to your husband, but it has limit. If I should say I want this, you should allow me to do it, not that it is based on my culture, no.”* These narratives suggest that while culture is influential, individual drive, a growth mindset, and self-sufficiency can override restrictive norms and expectations, especially when MWEs lack strong spousal support yet remain firm in the pursuit of BGAs and expansion. To fully capture this self-sufficient and growth mindset, MWE3 emphasised that MWEs should avoid over-reliance on their spouses, explaining:

*“They need to encourage themselves and keeping struggling, they should not depend on man, because when you progress today and have achieved much, he will take the credit at the long run. **One has to be courageous, because if you are not, you won't be able to do it.** They have to always encourage themselves because if they will follow the men, they won't do anything to progress.” (MWE3)*

Furthermore, effective planning and time management emerged as an overly important strategy for balancing business and family responsibilities, whether they had spousal support or not, emphasising the importance of early preparation. Many Participants (12/20) frequently indicated that structured routines and time management helped them to manage their dual roles and fulfil their familial and entrepreneurial responsibilities. MWEs cited how

compartmentalising their day and activities by prioritising tasks helped them, as time management was a necessary self-driven strategy to navigate overlapping family caregiving and business responsibilities. Again, this reflects MWEs' proactive growth mindset, where they continually strive and persevere to grow their businesses even in the face of challenges. It highlights the importance of incorporating effective planning, time management and prioritising tasks into personal and business life to achieve both short-term and long-term goals. As MWE12 highlighted:

"There is this saying that proper preparation prevents poor performance. If you have your proper preparation, everything will go well. It is when you don't plan well that the person will have problem". (MWE12)

Similarly, MWE15 noted:

"Although it's challenging and it's not been easy but with time, I have time schedule for everything I want to do. It is a little bit easy for a business woman like me, because I am not working under somebody". (MWE15)

Likewise, MWE3 describes waking up early to handle her chores while working according to time schedule, stating her strategy as *"Timing- I have to time myself."* However, for participants with older children, support from their children enabled them to manage their time and meet up their responsibilities. Tasks were assigned to children to assist the mothers(MWEs). For example, MWE20 explained, *"For my children, when they started growing I shared work for them to do, each of my first three daughters have daily chores they do.....The work load is not much on me."* Two other participants described using weekends and slow business days to spend time with and engage the children as their strategy that helped them deal with motherhood and business demands. MWE14 and MWE17 noted:

"Basically, I try to give them time when I come back from work or from whatever I am doing, I try to give them time like do their homework's together but I have a support mechanism." (MWE14)

"But the children, once I don't have much happening like weekends, I bring them here to the shop..... Like some days I know I'm not booked for any work, I go back home and attend to my children. I give my business its time and I give my family their time also." (MWE17)

These findings highlight the significance of time management and proper planning as an effective strategy for MWEs' to deal with marital and cultural influences while pursuing their BGAs, demonstrating a growth-oriented mindset to keep business operations running against all odds, by strategising and planning.

Another key element of a growth-oriented entrepreneurial mindset highlighted by a quarter (5/20) of participants is financial discipline and strategic money management. Financial management and discipline emerged as an important strategy MWEs adapted to deal with unnecessary depletion of resources and avoid undue financial demands from their spouses, as described by five participants. Adapting this strategy reflects a proactive approach to overcoming capital constraints and safeguarding their financial independence while managing familial expectations. The strategy includes hiding money from spouses, separating personal and business funds to strategically sustain and grow their businesses, reinvesting their profits and focusing on careful resource allocation and use. For example, MWE18 described how her husband attempts to collect money from her, pushing her to “*hide my (her) money. I won't even let him know that I have money. So even if I do not bring the money, the problem will definitely be solved*”. Similarly, one participant emphasised the importance of MWEs to be secretive about their savings and asset as an important strategy to save money, as it is perceived that once the men know about MWEs' savings, they will want the women to use it for household expenses, even though it contradicts with the religious teaching on women being submissive to their husbands. MWE6 noted:

“To me, most at times for most of us, women, I think is to just keep shut about your asset. Because of most of the men, just don't tell them about your assets. If not, they will keep demanding and running you down. But then the Bible also tells us to be submissive, and so there's a contradiction there. You just have to be secretive about your savings.”
(MWE6)

However, for some other participants, separating their business earnings from personal funds, ensuring they do not spend the business profits on household expenses is an important strategy that enhances financially disciplined. MWE11, MWE12 and MWE13 noted:

“Like me now, anything I want to do, I don't touch my business money. I do it with my salary or my husband do for me. So, I know that that business money, once I start touching it, that's how it will go.” (MWE11)

“I am a disciplined person. When I am doing something I don't dip my hand into my capital, no matter what.” (MWE12)

I don't remove money from my business to eat, once they are giving me cash, I'm returning it back to restock back to the store.” (MWE13)

These narratives demonstrate MWEs' resilience to deal with financial pressures, and their commitment to maintain operational stability, balancing their personal and business needs, to achieve their BGAs. This mindset plays a crucial role and enables them to remain persistent, taking strategic financial decisions, to overcome restrictive norms and sustain business operations even in the absence of external support. Also, financial management and discipline

are indispensable strategies MWEs employ to sustain and grow their businesses, even in cases where there is male dependence on MWEs' income. While MWEs actively contribute to household finances, her also recognise the importance of maintaining financial discipline and independence.

The findings suggest that MWEs who effectively manage their finances, persist despite cultural resistance, and cultivate a growth-oriented mindset are more likely to achieve sustainable BGAs. Nonetheless, a long-term vision for business expansion was also reflected in the ambitions of some MWEs who considered business growth as a continuous process beyond their current capabilities rather than a static achievement, as MWE9 and MWE6 noted:

"I actually want to enrol in a fashion School to also advance my knowledge and my experience." (MWE9)

"To be stagnant is not a good thing for any living thing, any living being. I would really love to grow rapidly and now is the time for me." (MWE6)

This forward-thinking approach signifies that MWEs who maintain a growth-oriented mindset are more likely to seek information, knowledge, acquire more skills, and reinvest in their businesses, reinforcing the notion that entrepreneurial success is to a large extent dependent on individual drive and strategic planning.

While most MWEs highlighted resilience, determination, self-sufficiency, and other traits as key enablers of their BGAs, this study suggests that having a growth-oriented entrepreneurial mindset alone might not always be enough. The internal drive of MWEs should be complemented by external support, to enable MWEs achieve their BGAs. Having explored the strategies MWEs' employ to navigate cultural influences and balance their business, marital and family responsibilities, It is essential to examine the external support mechanisms available to them. These mechanisms, including government policies and initiatives, religious programs, community initiatives, training, mentoring and financial alternatives and programs, which could be pivotal in addressing the cultural and institutional challenges MWEs face.

While personal strategies and internal growth-mindset and resilience are vital for MWEs' growth and success, these efforts could be complemented by external support by offering them broader access to resources and opportunities necessary to overcome all forms of barriers including societal, institutional, market and economic challenges. The next section delves into the various support mechanisms that support and empower MWEs, aligning with the study's

objective of assessing the extent of influence external support mechanisms have on MWEs' BGAs.

6.6 Theme 3: Support Mechanisms and Initiatives Impacting MWEs' BGAs

In a patriarchal society like Kaduna, external support mechanisms are crucial enablers of MWEs' success. This section examines how policies, programs and initiatives influence MWEs' BGAs, helping them to address their major cultural and socio-economic challenges. The analysis draws attention to financial alternatives such as loans, grants, and other alternatives, as well as capacity-building programs and initiatives that provide training, mentoring and networking opportunities for MWEs, enabling business expansion plans. By assessing these support mechanisms from MWEs' viewpoints and perceptions (see Appendix 23 for all participants' responses on financial alternatives and Appendix 24 for organisations, institutional, and individual support mechanisms), this study seeks to understand their effectiveness in enhancing MWEs' BGAs and highlight areas for improvement, to ensure equitable access to resources and opportunities, as well as inclusivity of marginalised groups. The interplay between formal and informal institutional support and MWEs' unique needs for their business growth and ambitions in Kaduna is explored.

6.6.1 Financial Alternatives Available to MWEs

Previous findings reveal that access to financial resources is a critical factor influencing the BGAs of MWEs. The findings in this section reveal that family support, particularly from spouses and extended family, as well as loans from banks and cooperative societies, serve as financial alternatives for MWEs. While spousal and extended family support in childcare, home chores and business tasks is considered a strategy helping MWEs to balance their familial and business obligations, and has been discussed accordingly in earlier section, financial support from spouses though internal, is not considered a strategy, but rather a financial alternative that supports MWEs' BGAs. Therefore, it is discussed here under financial alternatives other than MWEs' personal savings and peer-to-peer contribution strategy. However, extended family financial support is considered an external support mechanism, as it does not fall under strategies MWEs adopt to navigate cultural constraints but rather as financial alternatives available to them.

Many participants (11/20) highlighted that financial support from their spouses and extended family members, including parents and siblings, played a key role in providing capital to start or sustain their businesses. For example, MWE2 described her spouse as her major source of finance, stating, *“My husband is my number one source of income. Recently I was on annual... he was the one that gave me some capital, I travelled with it to Lagos”*. Similarly, MWE13 highlighted her spouse and mother as financial sources for her business, noting, *“he gave me capital.....and then I was able to talk to my mother, mum can you get me some money, she funded me”*. Likewise, MWE7 and MWE20 described how their extended family members, particularly parents have served as financial sources for their businesses:

“It has actually been support from family. This last time it was actually my dad that gave me the capital because I discussed it with him, and he was the one who gave me the capital.” (MWE7)

“Sometimes my mum would assist me with capital when I visit home, and I would start again.” (MWE20)

These findings demonstrate that while spousal support is internal and often conditional on the husband’s financial situation, extended family support is an external financial mechanism that MWEs can leverage. Family support serves as an immediate and accessible source of funding for MWEs. However, reliance on family funding presents limitations, as it depends on availability and willingness to provide support, making it an inconsistent and uncertain financial alternative. MWEs who lack such family networks struggle to secure startup or expansion capital, reinforcing financial dependence as a key barrier for some women.

Alongside family support, some MWEs rely on alternative funding sources such as loans from banks and cooperative societies. Eight participants highlighted that some banks, particularly microfinance banks, provide loans specifically for women, while MWEs in salaried jobs use their salary accounts to access instant bank loans. MWE16 described the role of banks as financial alternatives for MWEs, stating, *“I know about people saying they use to get loan from micro finance bank in order to start their business”*. Similarly, MWE15 noted that some banks or cooperative societies offer loans specifically to women, stating, *“there are some that are strictly for women alone, just to help them with their business”*. Likewise, MWE19 highlighted getting loans from her salary account, noting, *“If I want to get any loan, I always go through my current account which is my salary account.....every month, they deduct from my salary”*. This suggests that the option for bank loans from salary account may not be available for MWEs who have no other jobs.

Additionally, other challenges associated with collateral requirements and rigid repayment structures deter MWEs from fully benefitting from formal banking systems. For example, MWE19 highlighted the requirement to belong to an association or group before accessing loans, noting, *“The issue is that before you get loan, they do it for people that have association or belong to a group.”* Likewise, MWE7 noted the importance of collaterals in accessing loans and the difficulty for MWEs who have no collaterals:

“Then for the loans, most of the loans, especially bank loans, there's the option for collateral that's comes with it. I don't know if there's that option of taking loans without collateral and these women who are struggling to be financially independent, I don't know if they have good collateral to give like when applying for the loans.” (MWE7)

These findings demonstrate the realities of MWEs who do not have personal savings or any of the eligibility criteria listed above, required for them to access loans from conventional or microfinance banks. Additionally, four participants noted loans from cooperative societies as financial alternatives for MWEs. As MWE15 stated, *“some go for loans from cooperatives”*. Similarly, MWE10 noted that MWEs can access loans from not just cooperative societies but also insurance companies, *“We have seen it, both the cooperative societies, then we also have the insurance companies, again, that usually give assistance”*.

However, one participant observed from her experience that some cooperative societies like ‘DEC’ and ‘LAPO’ (as popular known) require a male surety for MWEs to access loans. MWE18 stated, *“Like this DEC, they will insist that a man must surety you.....the first one I collected, I insisted that my husband must come and surety me”*. While only one participant highlighted this, it may reflect the reality of many MWEs in Kaduna. LAPO is a microfinance bank initiative, and the acronym stands for “Lift Above Poverty Organisation”. Similarly, DEC is a microfinance institution, whose acronym stands for ‘Development Education Centre (DEC Enugu, 2025).

The requirement for a male surety further describes the patriarchal nature of Kaduna, which births lack of trust in women to be able to repay the loan, and limits MWEs’ autonomy in terms of decision-making. Particularly, if their husbands do not support them or their decision for a loan, MWEs will be unable to access the loan, except they involve other male family members such as their brothers. These findings reflect the structural barriers MWEs face in accessing bank loans, reinforcing the need for more inclusive and flexible financial mechanisms. However, the cooperative societies play a role in bridging the gap between formal and informal financial alternatives for MWEs.

6.6.2 Organisational and Institutional Support Mechanisms

Organisational and institutional support, including government programs, religious institutions, Non-Governmental Organisations (NGOs), and private sector initiatives, offer MWEs entrepreneurial support and opportunities for fundings and capacity building. However, while most of the participants (15/20) demonstrated awareness of government initiatives aimed at supporting women entrepreneurs, only a few MWEs nearly accessed or know someone who benefitted from the support, highlighting the systemic challenges of corruption, nepotism, and information dissemination that hinder their effectiveness. For example, MWE10 described the availability of grants through agencies like SMEDAN (Small and Medium Enterprise Development Agency of Nigeria), stating, “*we have SMEDAN. Mostly they give grants to businesses*”. Similarly, some participants noted awareness of government initiatives but not benefitting:

“The government can come up with a policy that support women, though I have heard about it but have not come across any.” (MWE16)

“No, I have not benefitted from any government initiative, but I am aware of them, I see it. I have not benefitted from any of it though I only see them on the internet but don’t really know much about them.” (MWE4)

“I’ve heard of the government grants as well.....I’m yet to meet or haven’t met anyone that has been benefitted from that of the government, but we see on TV and read on newspapers of government staff or agencies or wives of state governors or other parastatals that go to the rural areas to donate some items, like sewing machines and these grinding machine, milling machine and all that for the women.” (MWE7)

These narratives suggest that while the government has implemented programs and initiatives to support MWEs, institutional issues such as nepotism and corruption hinder equitable and inclusive access. As observed in earlier findings, several participants attributed the limited accessibility of government support to corruption and favouritism, emphasising the role of personal connections in accessing resources. For example, the Kaduna state government initiatives in conjunction with international programs such as those offered by the World Bank are integral components of institutional support for MWEs. While these mechanisms aim to provide financial support and promote entrepreneurship, the findings of this study reveal significant gaps between the availability of such programs and initiatives, and their accessibility to MWEs. As MWE2 recounted her husband’s participation in a World Bank sponsored training program but perceived his non-selection as a result of favouritism and corruption:

“I had this experience some years back and it's a grant that World Bank give to states. So, me and my husband applied for it and the list came out, my husband went for interview, he got it. They went for training, three weeks. It is called Youths for Agriculture. But after that training, the list came out, half of those on that list were candidates from nowhere, those that attended the training end up not getting anything. Most of those on the list did not even know about the program. They were at their comfort zone; their names were included, and they benefited from it.” (MWE2)

This program demonstrates the possibility for international organisations to complement government initiatives by providing more tailored and accessible interventions for MWEs. However, institutional issues such as corruption and nepotism continue to limit the reach and effectiveness of both government initiatives and World Bank programs aimed at supporting MWEs. Additionally, a few participants acknowledged the existence of government programs designed to support entrepreneurship through agricultural ventures. These initiatives provide resources such as agricultural materials including fertilisers and seedlings, business training and other essentialities to help individuals start or expand their businesses. Participant MWE1 highlighted a government agricultural program aimed at empowering farmers, stating, “....an Agricultural program trained them for some time, after which they were give fertilizers and money to do their farming in the village”. Similarly, MWE8 shared information about a Central Bank of Nigeria (CBN) initiative that offers comprehensive support for agricultural and other business ventures:

“There is one program my husband was telling me yesterday, the CBN program.....if you need any kind of business like poultry, etc, if you have a place, they will come and fill it for you, give you the chickens, feeds for six months, etc but we don't know how true it is, that is why we want to enquire.....I don't think they give money. They only give you the materials that are needed, then after six months, they leave you to continue on your own.” (MWE8)

Despite these government support initiatives, accessibility and transparency remain significant challenges. Addressing these challenges can create a more inclusive and impactful support system for MWEs' BGAs. Furthermore, religious institutions in Kaduna State emerged as key support mechanisms, playing a significant role in supporting MWEs by offering capacity-building programs such as skills training, financial aid and networking opportunities. Nearly half (9/20) participants described the role of Churches in supporting and empowering MWEs in various trades such as tailoring, makeup, hair dressing and decoration, enabling them to start and manage their businesses. These religious organisations particularly serve as essential entrepreneurial pillars of support in a context where formal institutional support mechanisms may be inaccessible due to barriers within the system. Some participants describe how these

programs not only enhance their skills but enhance their independence and self-reliance, helping them to also contribute to their homes and the economy. For example, MWE17 noted:

“I have heard of St Peters, a Catholic Church organise that, they have like a standby school for tailors, they teach them tailoring, make up , hair dressing and even decoration, a lot of skills going on. They train a lot of people”. (MWE17)

Similarly, MWE7 and MWE9 stated:

“I know of churches that have organised trainings or workshops for their members, especially these women's fellowship.” (MWE7)

“Sacred Heart Catholic church.....they empower women on different trade and skills. So, I've seen two people.” (MWE9)

However, a few other participants described how religious organisations provide financial assistance in the form of cash gifts and microloans to support them. For example, MWE8 noted:

“Like my church, they give money for small business, but it is not more than ten thousand naira and tell them to bring back an interest of five hundred naira in three months. That is not much so they put that interest because if it is free, they wouldn't value it.” (MWE8)

The findings demonstrate that religious organisations serve as important support structures for MWEs, providing training and financial assistance in the form of cash gifts and microloans. Although modest, these interventions play a crucial role in supporting MWEs, especially those with limited access to formal funding mechanisms or alternative funding initiatives. Additionally, religious institutions contribute to MWEs' BGAs by providing material resources and facilitating networking opportunities. For example, MWE8 highlighted how Churches create platforms to promote women's businesses, stating, *“Then for those churches that I mentioned, there are times when they organise all these things, they try to give equipment, maybe something that would help you start off”*. This suggests that beyond financial aid, Churches actively engage in empowering MWEs with material resources and equipment necessary for business growth and development. These initiatives by religious organisations enhance collaboration and visibility, and provide MWEs with hands-on experiences, which are instrumental for MWEs' entrepreneurial success. Religious institutions play a life-changing role in empowering MWEs, addressing gaps left by formal institutions. These contributions can be linked to the deep-rooted collectivist nature of culture and religion, promoting MWEs entrepreneurial capabilities, resilience and BGAs.

However, findings indicate a disparity in religious institutional support, as only one participant referenced any form of assistance from Mosques. MWE20 noted, *“They can help them when their husbands are late, like they do in the mosque, even when the husband is alive but is a low*

earner, they help women by giving them with clothes, foods during fasting and Sallah”. This support was limited to providing food and clothing rather than entrepreneurial resources, suggesting that existing religious systems in Kaduna may not be equally accessible or tailored to Muslim MWEs. This gap underscores a need for targeted interventions that expand access to both financial and non-financial support across both Christian and Muslim MWEs, promoting a more inclusive entrepreneurial environment.

Further findings reveal from two participants that private organisations and Non-Governmental Organisations (NGOs) such as the Tony Elumelu Foundation and other philanthropic efforts, which have supported individuals in Kaduna, serve as potential sources of financial and entrepreneurial support for MWEs in Kaduna. However, accessing these funding and entrepreneurial opportunities is often highly competitive, posing barriers to MWEs particularly in the application process. Participants also highlighted uncertainties about the authenticity of initiatives due to ongoing scam activities, despite testimonies on social media from people who have benefitted from the support. Participants MWE2 and MWE7 noted:

“There's this initiative I have been applying it for long, though I'm still pushing because it comes every year. It is called Tony Elumelu Foundation...it helps the youth, both men and women.” (MWE2)

“I have seen some grants and all that, even individuals, not just government. More of the individuals, there is the Tony Elumelu, I've seen it on my page on Facebook, but I honestly don't know how genuine. There's a page I follow on Facebook, and I see that quite a number of people have benefited from it and they keep encouraging others to apply. And I've seen or have read good reviews and stories from such experience.” (MWE7)

These findings illustrate how MWEs actively seek opportunities to secure funding and support from private organisations in the absence of structured financial support, despite the competitive nature of such programs and initiatives. This suggests that while private support is available for MWEs, access remains selective and uncertain.

6.6.3 Individual and Group Support Initiatives

Support from individuals play a significant role in offering financial aid and business training for MWEs. One participant described how MWEs benefit from individual initiatives of business owners, who offer them free vocational training, and upon completion, provide them with money, equipment and materials required to start their own businesses. MWE20 explained:

“Some months back a woman in Barnawa, the owner of Panaf school helped a lot of women both Christians and Muslims to learn skills. After learning these skills, she gifted

them money for those who learned poultry farming and other things, dryer for those who learned hair styling, sewing machines for those who learned tailoring, freezer and other things for caterers, different equipment according to what they learned. You can see that that is another way of helping women without giving them money.” (MWE20)

Such individual support programs reflect important alternatives of support for MWEs, providing them access to financial resources and business training. However, while the individual support initiative benefits MWEs who lack capital to start, the focus on startups does not give priority to MWEs already in business, seeking to grow their entrepreneurial ambitions. See appendix 24 for detailed responses of participants on external support mechanisms.

Additionally, four participants highlighted that women’s associations in Kaduna State function as key individual and community driven networks, and significant support mechanisms for MWEs, providing them with training, mentorship, financial assistance, and networking opportunities. These organisations promote collaboration and equip MWEs with skills and resources to deal with entrepreneurial challenges. Some participants identified women’s associations such as Kaduna Business Women and Yakwai Human Touch Foundation (YAHTOF), which provide various forms of support that empower MWEs to sustain and grow their businesses. For example, MWE10 noted:

“The name of the organisation is Yakwai Human Touch Foundation (YAHTOF) It also has a cooperative arm where women who are members as well as entrepreneurs mostly in that area can get access to loans, network and get other benefits. They also provide education on Skill Acquisition programs, Family Planning and Counselling.” (MWE10)

Similarly, MWE17 described how women’s group support each other in different ways:

“Kaduna Business Women..... But now I was told they organise seminars to train women. Of course, they patronise each other and maybe if there’s an opportunity for grants and loans, it’s being posted in the group. I’m aware the group contributed money to support one lady whose shop (salon) got burnt down completely sometimes back. So, they support each other in different ways.” (MWE17)

Likewise, MWE14 highlighted a women’s fellowship that is technology-related, helping women:

“The program I’m running in women tech star fellowship program, they are really doing well and it’s just women and most of the women in it are married with children, going through a lot of things in life but we are still doing this.....it’s In collaboration with Microsoft.” (MWE14)

The findings identified networking and mutual support as additional benefits of group membership, creating a supportive entrepreneurial ecosystem that addresses MWEs’ skill-related and financial needs (Munkejord, 2017). However, while group membership provides

financial and social benefits, it creates pressures for MWEs. One participant expressed concerns and discomfort about such pressures:

*“I left the group. It’s helpful but there was a lot of pressure, and I don’t like pressure....
I see what they are doing, they are doing well, they do a lot of hangouts and events, but I
don’t like to feel intimidated. So, I decided to stay back,” (MWE17)*

This response highlights the social and psychological challenges that some MWEs face within such groups, particularly financial instability and competition creates pressures and a sense of inadequacy. However, the findings from this section underscore the role of individual-led initiatives in providing accessible, flexible, and community-driven support, highlighting both the benefits and challenges of informal support mechanisms. This collectivist approach of women’s association aligns with the cultural values in Kaduna, according to Hofstede’s (1980) cultural dimensions. Additionally, women’s associations can balance collaborations with individual empowerment to maximise their impact on MWEs’ BGAs in Kaduna.

Conclusively, MWEs leverage diverse financial alternatives, institutional support mechanisms, and individual support initiatives to navigate cultural and operational challenges and achieve their BGAs. While family support, banks and cooperative societies offer immediate financial relief, cultural and structural barriers such as gender-based loan restrictions and corruption within government initiatives limit access to sustainable funding. Organisational and institutional support mechanisms, including government support programs, religious institutions, and private initiatives, provide financial and non-financial support, though systemic gaps persist. Finally, individual-driven support mechanisms offer crucial mentorship and aid but can create socio-economic pressures for MWEs. For a full breakdown of participants’ responses, see Appendices 23 and 24.

An overall summary of the findings from this study based on primary codes from participants’ responses, the study’s themes, and how they align with the theoretical frameworks underpinning the study are presented in Appendices 47 and 48. Appendix 47 focuses on the entrepreneurship theory of the proposed 7Ms while Appendix 48 considers the cultural dimensions from Hofstede’s (2001) six cultural dimensions schema.

6.7 Chapter Conclusion

This chapter has provided an in-depth, empirically grounded account of how cultural, socio-economic, institutional, and market forces shape the BGAs of MWEs in the study's context. The findings reveal that deeply embedded gender roles and motherhood, marital dynamics, religious interpretations and cultural dimensions interact with structural barriers such as corruption, nepotism, unequal access to resources, financial exclusion, and market volatility, creating a complex environment in which MWEs operate.

Despite these constraints, MWEs display remarkable resilience and adaptability, strategically negotiating cultural expectations, leveraging family and community networks, operating within socially acceptable spaces, and increasingly using technology to reach wider markets. MWEs' BGAs are multidimensional, encompassing business expansion, financial stability, physical infrastructure, brand recognition, and community impact, while reflecting the influence of local cultural norms.

The analysis also highlights the pivotal role of external support mechanisms, including extended family networks, religious organisations, women's associations, and selected government and NGO initiatives in complementing MWEs' internal strategies. However, access to support is uneven, shaped by patriarchal norms, socio-political biases, and institutional inefficiencies. These insights provide a contextualised understanding of entrepreneurship in a non-Western setting, emphasising the need for tailored support mechanisms to empower MWEs.

By presenting the voices of MWEs and integrating the 7Ms framework and Hofstede's cultural dimensions, the chapter demonstrates that MWEs' entrepreneurial pathways are embedded in a patriarchal, collectivist, and high power-distance context, where individual agency is negotiated within structural constraints. These findings directly address the three research objectives by revealing the cultural factors influencing MWEs' BGAs, the strategies they employ to navigate intersecting barriers, and the external support mechanisms impacting their BGAs. The third objective will be explored from policymakers' perspectives in Chapter seven, to understand the specific support they offer to MWEs.

This contextualised understanding lays the groundwork for the discussion chapter, which synthesises these insights with quantitative findings and existing literature, to explore theoretical, practical, and policy implications.

Chapter Seven: Qualitative Data Analysis- Policymakers' Perspectives

Building on the insights from MWEs, this chapter shifts focus to the perspectives of PMs involved in supporting women entrepreneurs in Kaduna. Through qualitative analysis, this chapter examines the alignment or misalignment of the policies, initiatives, and programs designed to support MWEs.

The chapter delves into PMs' perceptions of MWEs' growth ambitions, the role of PMs in small business development and its relationship to women entrepreneurship, and the extent and effectiveness of external support mechanisms from the PMs in empowering the women. It also analyses the challenges PMs face in implementing policies, factors limiting MWEs' participation, and the important role women play in policy implementation. While the chapter investigates how cultural and institutional dynamics influence policymaking and program implementation, it also sheds light on the gaps between policy intent and actual practice.

To guide this analysis, a qualitative data template (Table 7.1) summarises the themes, key findings and codes derived from the PMs' interviews. This table provides an overview of how data was structured prior to the thematic discussion that follows, enabling the reader to see the coding framework at a glance.

Table 7.1: Qualitative Data Template for PMs

Themes	Key findings/codes
Role of PMs	• Legislative oversight • Implementation oversight • Representation of constituents
Specific PMs' support for MWEs	• Government subsidisation • Prioritisation of startups and agriculture • Google training • Healthcare outreach • Presidential palliatives for NANO. • Micro-grants • Basic equipment and business materials
Challenges and limitations of PMs' support	• Influence of husbands' decisions on MWEs (Spousal approval) • Religious practices • Polygamous marriage • Focus on rural areas in line with representation role • MWEs' inability to meet enrolment criteria • Lack of essential infrastructure • Delay or lack of policy implementation • Limited beneficiaries of support • Shortage or unequal resource allocation • Insecurity
PMs' measures to enhance efficiency and inclusivity of support	• Educate men on the importance of supporting their wives • Collaborating with religious and community leaders • Provide a safe and secure environment • Liaise with telecommunication providers and banks • Utilise multi-channel communication strategies to create awareness • Use townhall meetings and academic papers • Design and assign specific projects for MWEs • Increase direct engagement with MWEs via people-oriented governance • Increase transparency and accountability measures • Implement gender-sensitive policies • Engage more women in politics to advocate for MWEs

Source: Created by the author

7.1 The role of PMs in small business development and women's entrepreneurship

PMs play a pivotal role in shaping small business development and promoting women's entrepreneurship in Kaduna. Their responsibilities encompass legislative oversight, implementation oversight, and representation, each contributing to fostering an enabling environment for women entrepreneurs to thrive (see Appendix 29 for detailed participants' responses). All three PMs identified legislative oversight as a fundamental responsibility, involving the initiation, development, and approval of laws that impact small businesses, including those owned by women. As PM21 plainly stated, *"I'm a member of the House of Assembly and basically our role is to make laws, approve laws"*. Similarly, PM23 emphasised the role of generating and refining policy ideas, explaining, *"I play a role of initiating... I also play a role of brainstorming where you develop ideas to see how you can segment the processes..... because you cannot meet their needs at the same time, all of them"*. While legislative responsibility ensures that business-supported policies and frameworks are formulated and regularly reviewed to update and address emerging challenges, PM22 pointed out that policymaking is not solely the responsibility of PMs, but a process where citizen engagement is important:

"To initiate is not solely the responsibility of policy makers, every citizenry can initiate and then channel it towards the policy makers, and then they would in turn, look at it. If it is acceptable, then we can make it a public domain." (PM22)

This statement highlights a bottom-up approach to policymaking, suggesting that MWEs could theoretically influence policy decisions if their concerns are properly communicated. However, given the cultural constraints on women's visibility in public decision-making spaces, especially married women, the extent to which MWEs can leverage this opportunity remains unclear. Beyond legislative roles, PMs also monitor the implementation of policies, to ensure they translate into physical and tangible benefits for MWEs. PM23 described the formation of implementation committees, which oversee policy execution and ensure that intended beneficiaries are reached:

"We form committee, implementation committee after initiating the idea, after accepting, after approval, we initiate ideas on how to reach these people directly, to be sure they benefited from our policy." (PM23)

PM21 reinforced this by stating, *"beyond that, follow up to ensure that policies that are made or laws that are made are duly implemented as and when due"*. However, while these statements indicate a commitment to ensuring MWEs benefit from policy interventions, they

do not address the barriers MWEs have expressed, particularly issues of accessibility and nepotism. Although policies may claim to be inclusive, the patriarchal structure of Kaduna's business environment suggests that men often have greater access to financial and policy-driven opportunities. This highlights the masculinity dimension of Hofstede's schema, where traditional gender roles continue to shape access to economic resources. Additionally, PMs serve as representatives and advocates for their constituents, particularly in ensuring that marginalised groups, including MWEs, are not left out of policy considerations. PM23 highlighted the importance of grassroots representation, explaining, "*we come together in order to make some manifestos and how we can impact in the life of the people, especially those at the rural area*". Similarly, PM21 emphasised that the role of advocacy extends beyond gender and focuses on ensuring inclusivity across regions and communities:

"That is our work, and it doesn't have gender....it is my job to ensure that the laws that are being made in Kaduna State does not disenfranchise my people in any way. And if the laws are made, I make sure that I follow to ensure that whatever thing that government say is going to do to better the lives of our people, particularly those I cover, it's indeed delivered as promised." (PM21)

This highlights that PMs act as a bridge between government institutions and the people/public, as they raise concerns and ensure resources are equally distributed amongst their constituents. However, despite claims of gender neutrality in representation, PM22 revealed that some PMs and government officials implement targeted interventions specifically for married women, reinforcing marriage as a critical determinant of access to support:

"Some do that kind of thing within and give specifically to married women so in that line you know such things have been happening and we can see that the married women are being supported." (PM22)

This acknowledgement is crucial because it suggests that some interventions are explicitly tailored to MWEs based on their marital status, further reinforcing the intersection between policy accessibility and cultural expectations surrounding marriage. While this may appear beneficial to married women, it also raises concerns about single women entrepreneurs being inadvertently excluded from policy-driven support mechanisms. Within the context of this study, this suggests that MWEs require additional financial and structural support. These findings emphasise the multifaceted roles of PMs in ensuring MWEs operate within an enabling and supportive environment.

The legislative oversight ensures the formulation of laws that address the challenges of the people they represent, and in this context, MWEs, while implementation oversight ensures that

formulated policies are implemented and translated into substantial outcomes. Furthermore, the representation role ensures that the voices of the people are heard and addressed in policymaking processes. These roles align with Hofstede's PDI dimension, reflecting the hierarchical structure of Nigeria where policymakers hold significant authority in decision-making. However, their active representation indicates an effort to promote inclusivity by bridging the gap between the government and grassroots (see Appendix 29 for detailed participants' responses on the role of PMs in small business development and its relationship with women's entrepreneurship). Building on this understanding of PMs' roles, the next section explores the specific support mechanisms PMs have put in place to assist MWEs, examining their effectiveness and limitations.

7.2 Specific PMs' Support for MWEs

PMs in Kaduna play an important role in promoting MWEs' entrepreneurial ambitions by offering financial support, subsidies, awareness campaigns, and tailored empowerment programs. Their initiatives seek to address institutional barriers to entrepreneurship, particularly for underrepresented sectors. However, findings indicate that these interventions predominantly favour startups and agriculture-focused businesses, leaving MWEs seeking to expand existing businesses and those in non-agricultural sectors, with limited support.

Financial aid emerged as a critical avenue through which PMs support MWEs, often provided through small-scale grants, soft loans, and microcredit initiatives. target startups by providing resources to launch businesses. These interventions are mainly targeted at women seeking to start businesses, with PMs emphasising their commitment to providing initial capital. One PM described how small petty loans are made available:

"There are petty loans given to them. If you look at the kind of things they do, 20,000 will do a lot to this kind of people. So, when you have situation where government is reeling out like 50 20,000 just to empower women, you know that the governor or let me say the state is actually having the woman at heart." (PM21)

Similarly, PM22 noted the state's initiative to provide 25,000 naira per person for three months, while PM23 referenced a 500-million-naira loan for civil servants, of which women were given priority, stating:

"The present government has a program of this payment of 25 thousand Naira per person for three months as a trial in which it has even started. So many women are in that program." (PM22)

"And he has made it clear that the woman should be given a priority, so that they can be supported, for them to initiate something they can do to help themselves, by giving them some soft low. 500 million naira that will be given as a soft loan as a loan to the civil

servants in the state, especially the most vulnerable ones, which women are major priority. (PM23)

However, while these financial interventions appear beneficial, their scope is limited to small-scale businesses and startups, failing to address the long-term financial constraints MWEs in existing businesses face, when attempting to scale their businesses beyond subsistence levels. Despite these financial commitments, MWEs' earlier responses in chapter six indicate a significant gap between policy intent and actual accessibility. As previously found, only MWEs with political connections or direct access to PMs benefit, while others remain excluded, signalling concerns about the equitable distribution of financial support. This highlights the need for monitoring and evaluation mechanisms to ensure the effectiveness of these financial aids. Additionally, grants remain small, failing to address the needs of MWEs seeking business expansion.

Regarding awareness creation, PMs described multi-channel communication strategies, including radio-announcements, social media campaigns, townhall meetings, and leveraging religious organisations including Churches and Mosques to sensitise people, especially those in rural areas, as PM21 noted:

"I went to the radio house. I went on air to announce it, and I make sure it is announced in these channels where it's mostly listening to by those in the rural areas, right..... We make sure we informed the local government exco, the ward exco and the polling unit exco to sensitise their people. We use mosques, churches to say sensitise your people that a thing like this is coming." (PM21)

"It was the governor, that he called for a town hall meeting. And he made that announcement, it has been on social media. It is all over. It's been on news on newspapers." (PM23)

While PMs assert they actively disseminate information, many MWEs previously reported not being aware of such initiatives or not benefitting from them, highlighting a disconnect between policy implementation and grassroots impact. The inconsistencies between the perceptions of MWEs and PMs regarding awareness of support initiatives and programs signal a need for more robust communication strategies and inclusivity to ensure wider reach. This suggests a need for more targeted, community-based sensitisation efforts, particularly in rural areas, where traditional patriarchal structures limit women's exposure to policy information. This observation aligns with broader concerns about the alignment of PMs' support with the distinct needs of MWEs (See Appendix 29 for detailed participants' responses)

A striking pattern in PMs' responses is the heavy prioritisation of startups and agricultural businesses, to the exclusion of MWEs in non-agricultural sectors. PM23 candidly admitted:

“I have not seen government really supporting women who are already having an existing business. Rather, than government supporting those who are new beginners. And most of the initiative is to support new beginners to train them, after training them, give them the things they need to start the business and give them some stipends to help them secure some basic things that is not covered by what they give to them to start up, but follow up, I have not seen any follow up mechanism in government.... (PM23)

Similarly, PM21 noted, *“actually, yes, I give priority to starters, but I will always rather go for the train the trainer like working with someone who is in the business to help get new ones”*. This reveals a policy gap, as interventions largely train and equip new entrepreneurs while failing to provide follow-up mechanisms for those needing growth support. This exclusion disproportionately affects MWEs, who often enter business later in life after fulfilling family responsibilities and require substantial capital to scale up. Agricultural subsidisation is another mechanism through which PMs support MWEs, particularly in agriculture and cooperative-based loans. The initiative include subsidised fertilizers and farming equipment, with an emphasis on encouraging women’s participation in farming. PM22 highlighted the government’s focus on reducing financial constraints through subsidised agricultural inputs, stating:

“As a government if we can subsidize those in farming, we can subsidise fertilizer for them that will be another way of helping because repayment of loan it's a problem there.... All I know is that sometimes the government is always thinking of how we subsidise programs of women and in terms of loan, there are conditions you know attached to it that you know is not easy for them to fulfil such conditions.” (PM22)

This initiative aligns with broader institutional challenges MWEs face in accessing loans, where male surety requirements, collateral conditions and bureaucratic hurdles limit access, as highlighted in chapter six. While PMs’ strategy of encouraging cooperatives may provide a workaround, it does not address structural barriers that exclude women who prefer to operate independently. Additionally, PM23 describes how government consultants provide seedlings and later buy back the produce:

“They'll give them the seed, the fertiliser to farm and after they finish the farming, they now come back to them and buy from them. And that has empowered a lot of people.” (PM23)

This model benefits MWEs engaged in farming but sidelines those in retail services and other industries, reflecting a policy bias toward traditional sectors. The cultural framing of women as caregivers also influences policy choices, as PM23 reinforced:

“The government understands that if you put food in the hands of a woman, she brings it back home for her children to feed from. Not when you put in the hands of men. Men

sometimes, we tend to diversify survival. But every woman, every reasonable and sensible woman, thinks of her family first before any other thing.” (PM23)

This justification for supporting women in agriculture and MWEs engaging in farming and other business ventures to support their families and improve their living conditions align with findings from chapter six and the literature that suggest MWEs are the primary income earners for households in Nigeria, reinforcing the gendered nature of financial interventions. PM23 emphasises the role of married women in farming to feed their families and sponsor their children through school, noting:

“You will see how women are seriously involved. They are engaged in the ginger farming seriously. And that has become a major means of livelihood. Through that they sponsor their family, they take care of their family, sponsor their children to school.” (PM23)

Similarly, PM22 emphasised the importance of MWEs’ contribution to the family’s progress, stating, *“If your wife participates in business and you can allow her, you will see that your family will progress more than only you alone can.”* These comments reflect a reversal of the traditional gendered norms and roles where the man is traditionally assumed the sole provider of the household. This also highlights the impact of marriage on MWEs’ entrepreneurial ambitions, as identified in chapter six by MWEs, that one factor impacting their BGAs is the use of their business profits to address family and personal needs, leaving them with limited opportunities for reinvestment. This aligns with the Masculinity dimension of Hofstede’s (2001) cultural dimensions schema. However, in line with PMs’ support for women in agriculture, this narrative neglects MWEs in modern industries who may require technology-driven interventions rather than agricultural inputs, but do not possess adequate resources to scale their businesses.

Beyond financial and agricultural support, targeted empowerment initiatives have been implemented to equip MWEs with skills and business resources. These include:

- **Google Training for digital entrepreneurship:** PMs collaborated with private organisations to train women in digital marketing and networking.

“There is this Google Training Website that the government has started to train about 1,000 women. For them to go into Computer to acquire computer skills. So that they can also be experts in terms of Networking all these international Google, Global operation so the government has enacted that.” (PM23)

- **Healthcare Outreach:** Programs indirectly benefitting MWEs by checking and improving community well-being, allowing MWEs to focus on their businesses in good health.

“I organised a programme for eyes, a retreat. I employed some doctors, opticians to be precise, to go to local government and look at those with eye problems, screen, give eyeglasses to 2000 people and with a plan of doing surgery for about 150.” (PM21)

- **Presidential palliative for NANO businesses:** These initiatives provide micro-grants for ultra-small businesses, though they do not cater specifically to MWEs aiming for growth, given the little amount of 50,000 naira.

“Millions of Nigerians received this presidential palliative for nano businesspeople. You know the federal government, through the state government, the local government share 50 thousand naira each, and majority of the beneficiaries are women. 70% of the beneficiaries are women.” (PM23)

- **National Development Entrepreneurs’ Scheme:** This scheme entails the government engaging the services of consultants to facilitate training for MWEs in different skills including tailoring and catering.

“This National Development Entrepreneurs’ Scheme. So sometimes government pay money where we call consultants, those private consultants that will come to serve as facilitators to train people into different skills. So, when you talk about the women, mostly government trained them into this aspect of Tailoring and catering. To be self-reliant to that tailoring and catering.” (PM23)

Additionally, PMs indicated supporting MWEs through not only capacity building but also by providing training and initial support for MWEs by providing basic equipment and materials for them, as PM21 noted, *“In most cases, in my area, for starters, we just go on irrigation pumps, grinding machines, you understand? Try them and see how well they do in the business”*. While these programs provide valuable initial support, they remain largely fragmented, short-term, and unstructured. A critical issue is the lack of follow-up mechanisms to track whether beneficiaries successfully sustain their businesses. Furthermore, the strong emphasis on tailoring and catering reinforces traditional gender roles, with limited government support for women venturing into less conventional industries such as technology or manufacturing.

Overall, the findings illustrate the significant but uneven role of PMs in supporting MWEs. While financial support and empowerment initiatives address immediate barriers, the emphasis on startups and agriculture limits the inclusivity of these programs. Established MWEs and those operating in non-agricultural sectors often lack access to resources and training necessary for growth. From the lens of the 5Ms framework, the support mechanisms heavily prioritise the “Money” and “Market” dimensions, neglecting critical elements like Management by following up on how MWEs are managing and growing the newly established businesses. This

suggests interventions do not holistically capture the needs of MWEs, particularly those at more advanced stages of their businesses.

Furthermore, drawing on the New Institutional Theory (North, 1990), the findings reveal structural biases in policymaking, favouring traditional industries and reinforcing barriers for MWEs in diverse sectors outside of agriculture, tailoring and catering. This underscores the need for institutional reforms and considerations for MWEs in established businesses seeking to expand. Having explored the extent of PMs' support for MWEs through financial aids, subsidies, and initiatives aimed at training and empowerment, the next section (7.3) explores the challenges and limitations PMs face in delivering these interventions and the measures they take to address the limitations (7.4).

7.3 Challenges and Limitations of Support Programs/Initiatives and MWEs' Participation

Despite the various support programs and initiatives designed to assist MWEs, cultural, institutional, and infrastructural barriers continue to hinder their accessibility and effectiveness. This section explores the key challenges PMs face in supporting MWEs and the limitations restricting MWEs' participation in these programs. These challenges highlight structural and societal constraints, including the influence of culture, particularly religion, enrolment barriers, inadequate infrastructure, policy implementation delays, insecurity, and limited program reach (Appendix 30 provides detailed participants' responses on these challenges and limitations).

Cultural norms and religious practices significantly shape MWEs' participation in business support programs. PMs acknowledged that certain societal expectations regarding marriage, gender roles, and religious beliefs and practices often restrict MWEs' ability to fully engage in business training, financing, and empowerment initiatives. A recurring challenge among MWEs is the requirement for spousal approval, particularly among Muslim women, which limits their autonomy in accessing business opportunities. PM21 acknowledged the fundamental influence of husbands' decisions on MWEs' participation, stating, ***“To be honest with you, without the consent of the husbands, we can't do nothing..... the husband will have to give his consent before a woman is actually enrolled into any programme that the government deemed Important for them to develop their economic base.”*** This insight reinforces the patriarchal structure that governs household decision-making, reflecting Hofstede's PDI and Masculinity dimensions, where men exert authority over family decisions, including women's business activities, extending gender inequality. It demonstrates the

influence of marriage on MWEs' entrepreneurial ambitions, particularly in terms of restricted mobility to participate in empowerment programs due to the requirement for spousal approval. These findings highlight the dual challenge of PMs addressing MWEs' needs while navigating patriarchal cultural norms, emphasising the institutional barriers that impact on PMs' initiatives to support MWEs. Similarly, PM23 explained how religion being a restrictive cultural factor limits Muslim women's participation in certain types of businesses, stating, *"Culture is there, is a major critical factor even. Very rare for you to see a Muslim woman go to the farm. Is it not a cultural factor? Is that not a critical factor that affects their growth?"*

Religion, intertwined with cultural values and beliefs, acts as both a liberator and a restrictor. For instance, while Christianity has been noted to liberate MWEs and provide them with growth opportunities, not all Muslim women have the freedom for entrepreneurial engagements as highlighted in earlier findings on the Hausa and Hausa-Fulani Muslim women compared to Muslim women from other tribes like Yoruba. PM23 noted how religion both restricts and liberates women:

"some, religion has denied them or has kept them in a position whereby socialising is a difficult thing to do, to achieve....Christianity has liberated the woman. Christianity has given leverage; some certain leverage to the women. The Christian woman can choose to become a full farmer" (PM23).

While it is noted that religion has liberated some women like the Christian women, the patriarchal religious system that places men as the leaders in marriage still limits women's autonomy, emphasising partial freedom, as PM23 emphasised, *"Christianity has liberated that it has equated us with the women. But we are not equal even though"*. Such perception restricts and impacts MWEs BGAs, especially where spousal support for their entrepreneurial ambitions is lacking. Even when there is some level of freedom and spousal support for MWEs, it is still perceived that men and women are not equal, hence their access to opportunities is likely to differ. This perception highlights societal expectation for women to submit to their husbands' authority and preferences, in patriarchal societies (Adom and Anambane, 2020; Anambane and Adom, 2018). In cases where married women insisted on exhibiting their independence in decision-making, it was perceived as rebellion. PM23 emphasised the African cultural mentality, arguing that:

"As a Christian woman, be it Christian or Muslim, If the woman stands on her autonomy, her freedom to do things without the consent of the husband, it is rebellion. If your husband did not agree with what you are doing, can you do it? That is the African mentality.....Marriage is a contributing fact that has to do with culture and belief.

African man by nature finds it difficult to allow his wife to go on adventure journey, in order to add value to the womanhood” (PM23)

These insights indicate that cultural expectations surrounding marriage dictate the extent of MWEs’ participation, as women are often expected to prioritise their household responsibilities over business or professional ambitions. This is further compounded by religious interpretations, particularly in Islamic Hausa communities where women’s movement and engagement in business activities are often restricted. PM23 highlighted how historical and religious influences shape these gender norms in marriage, stating:

“Even before the coming of religion, when you trace back the history of the Hausa man, he prefers to keep his woman at home. He prefers to hide his woman from the public, not to allow her to mingle. He has that culture, he has that cultural background, and even if you extend it to our own people, our forefathers, you know, they believe that it is the man that provides, the woman doesn't go to farm.” (PM23)

This gendered division of labour has implications for MWEs’ BGAs, as it limits their ability to network, participate in government programs and opportunities, or engage in industries traditionally dominated by men. PM21 further noted that women in polygamous households are often subjected to additional cultural restrictions and possibly competition, particularly when only one wife is allowed to participate in an empowerment initiative, stating:

“Because those ones have gone beyond that boundary, they've gone beyond what i call set back that they get from their husbands, and I must tell you a lot of them are women who are possibly alone in their husband's house without kishiya (co-wife). But when you have your household, where you have four women, you understand, and only one is possibly picked out, leaving the remaining three will cause issues.” (PM21)

These findings highlight how marriage, polygamy and gender expectations, further complicate MWEs’ access to opportunities, leading to societal tensions within households and limiting women’s ambitions and ability to fully engage in business training or financial aid programs. Similarly, PM22 succinctly captures the influence of culture and marriage on married women’s entrepreneurial participation and utilisation of opportunities, emphasising it is the nature of Africa:

The problem is that the culture has denied them, you know, so many opportunities. Culture has exactly affected married women in business. Our nature in Africa, the fact that we are highly cultured and that is why it has affected women in business. Most cases in Africa, once a woman is married, you know you are from Africa, once a woman is married, she's not expected to participate in any other business apart from her kitchen in the house.” (PM22)

However, as with the MWEs, PMs noted a shift in societal mindset and attitudes towards women’s roles in business, with greater recognition of MWEs’ contributions to family welfare,

economic growth, and leadership, particularly in advocating for women's rights. This evolving mindset demonstrates a slow departure from restrictive cultural practices, a growing societal openness to women's entrepreneurship, as well as women's success stories in non-traditional fields such as engineering, which was previously hindered by cultural barriers. PM22 noted that increasing competition and evolving policies are gradually changing gender norms, as more women are pursuing entrepreneurship and non-traditional careers. He stated:

"Some are beginning to understand and shun away from so many cultures so that married women to be successful in their businesses.....Now competition is very high, and it is highly because people are beginning to see the importance of allowing married women to actually participate in business..... I'm happy that we have women who are Mechanical Engineers now through some of these policies." (PM22)

This finding may suggest a reduction in Hofstede's PDI and masculinity cultural dimensions, as women increasingly compete in the entrepreneurial space and other professions. Additionally, the findings highlight the importance of New Institutional Theory in understanding how informal norms and formal policies interact to create new opportunities for MWEs in Kaduna. Despite these shifts, deep-seated cultural and religious barriers remain key challenges, requiring more gender-sensitive policies to bridge the gap between traditional norms and modern economic realities.

As earlier noted, one of the roles of PMs is representation of their constituencies, advocating for their needs and being intermediaries between the government and the grassroots. Accordingly, PMs' support as representatives is aligned to the rural areas whose interests they advocate for. In line with Nigeria's Tiers of Government, participants highlighted that their level as policy makers deal with the local government at grassroots and rural areas level, as described by PM23:

"....because we have 3 tiers of government, the federal, state and the local. So, you know at the local government for you to initiate policy or a decision, you must engage the community. While at the state level, for you to initiate policy, you must engage the local government level. While at the federal level, for you to initiate policy, you must engage the state level. Then when you have this information gathering, you will now sit down and build a policy that would be people oriented." (PM23)

This implies that the state governor deals with the state level of government, which should encompass both urban and rural areas, while the federal government level support deals with national issues. Given this scenario, PMs are unlikely to focus on the urban areas of Kaduna, hence their responses referring questions on supporting urban areas to Kaduna state governor. However, PMs noted that this focus on specific areas, particularly rural areas, could hinder MWEs' BGAs in the Urban areas:

“Since you mentioned rural and urban, I would have preferred that the question is thrown to the governor. Particularly my area is rural you know it very well. So Kauru is rural so unless if you are saying do I focus on the centres, do I focus on the local government secretariat? No, we don't do that.” (PM21)

“Well, when you talk about the local government, that is the rural area, that's where we are. Yes, the local government focuses on the rural area.....But most especially those at the urban area government concentrates there for developmental purposes.” (PM23)

These comments suggest a need for rural-urban balance in resource allocation and intervention programs or initiatives limiting access to support for one area compared to the other. This demonstrates that accessing information on support mechanisms for MWEs in the Urban area will require accessing officials working with the state government, such as house of representatives at national level. This also points to differing circumstances with earlier findings, as insights were received from MWEs operating within the urban areas while the PMs interviewed, were focused on supporting those in rural areas and grassroots, intensifying inequalities and marginalising MWEs in urban cities who have distinct challenges including competitive market and high cost of operation. Beyond regional inequality, PM23 highlighted an issue of perceived inequitable distribution of resources between the male and female gender, demonstrating how MWEs can be marginalised to receive minimal support compared to their male counterparts. He stated:

*“There is no equal distribution. You know that will be difficult for us now, but we are going towards that direction, but we have to start somewhere. That's why I confidently tell you the present deputy governor now is a woman. She's a medical doctor and a woman so now, It shows that there is still hope for the women, to achieve that, **but the opportunity is not equal between the male gender and the female gender. It's not 50-50.** (PM23)*

This comment emphasises having the deputy governor of Kaduna State who is a woman, a starting point to addressing gender equality issues. However, it suggests that access to opportunities and resources is not equal between males and females, which could be a barrier to MWEs accessing the required support that will enable them to achieve their BGAs.

Another major limitation of support identified by PMs is MWEs' inability to meet enrolment criteria for accessing government programs. PMs explained that business support initiatives often require formal identification such as bank accounts, Bank Verification Number (BVN), National Identification Number (NIN), and other means of identification. However, many MWEs, especially those in rural areas lack these vital requirements, which hinder their access to opportunities. PM21 highlighted how these requirements exclude a significant number of MWEs, stating:

“For example, you must have a bank account. You must have gotten your BVN (bank verification number), your NIN (national identification number) number. You know so I will tell you for free that a sizable number of the people in my area not minding the gender do not have these things. So, these are things that equally hinder them from participating.” (PM21)

Similarly, PM22 emphasised the importance of these vital requirements:

“That opportunity, it is open to everybody provided you can meet the conditions behind that. One, you must have a bank account. Secondly, you must have your NIN, your national identification number. And then your age from 18. But unfortunately, in remote places, especially in our villages, so many women don't have account number. With that there is no way such women can enjoy that that opportunity.” (PM22)

This suggests that institutional requirements, while necessary for financial security and program regulation, predominantly exclude many MWEs who lack formal banking access. PM22 further noted that government initiatives aim to address this gap, but adoption remains slow due to limited financial literacy and infrastructural challenges, stating, *“we keep on emphasising that look, women, no matter what, opening an account is your right....so you can see that so many of them are even trying to make sure that they open account”*. While this finding highlights a mismatch between the eligibility criteria of government initiatives and the financial realities of MWEs, it reinforces the need for simplified enrolment procedures or alternative verification methods to increase inclusivity.

Additionally, all three PMs noted that lack of essential infrastructure, particularly in rural areas, further hinders MWEs’ ability to participate in support programs that will enhance their growth. For many MWEs in the rural areas who do not have the requirements to enrol, most times, it is due to lack of infrastructure such as good road networks, banking facilities within their communities, strong telecommunications services (e.g internet/network connectivity), and effective communication channel for information sharing. These challenges limit access to developmental tools and prevent MWEs from accessing critical resources and business opportunities, signalling the need for interventions. For example, PM23 lamented the impact of poor infrastructure on MWEs’ business operations, stating, *“sometimes even if you farm, the women farm, there is no access route that you take your cash crop to the market. All those things, they are difficult things”*. Similarly, poor network coverage limits MWEs’ access to information on available support programs, making them dependent on word-of-mouth or community representatives to learn about government initiatives. PM21 highlighted how limited communication channels disproportionately affect rural MWEs, stating:

“There is no network across all these areas like I told you, the area where I cover is rural, so you don't have network coverage in all the places.... So even if we have a

programme that we want to do, if you don't have this information, you are hardly being considered.” (PM21)

This suggests that a lack of digital connectivity widens the gap between MWEs and government interventions, necessitating more localised, offline communication strategies to reach underserved populations.

Beyond cultural and infrastructural limitations, delay in policy implementation or the lack of implementation limit the effectiveness of support programs and hinders MWEs’ access to support mechanisms. Institutional inefficiencies as a result of bureaucracy and a lack of follow-up mechanism on approved laws and supportive policies is a major challenge identified by PMs, which impede the support opportunities provided to and accessible by MWEs. This suggests a lack of political will on the part of PMs, that needs to be addressed to enhance support for MWEs’ BGAs. PM23 expressed frustration over the political inefficiencies that prevent well-intended policies from being executed, stating:

“Nigerians most at times, we are people of so many activities without action. We have the mindset, we have the brain, we can initiate good things, but implementing it, politics will enter inside.....these are certain things that are killing good policies from being implemented.... the problem is the political will to sustain policy.” (PM23)

Similarly, PM21 describes the delay in policy implementation due to religion and culture, stating, *“there are some policies that are still hanging that were looking at to remove these grey areas that borders around religion and culture”*. This reinforces the institutional barriers that slow down the effectiveness of women-focused economic policies, making it difficult for MWEs to realise the full benefits of government initiatives.

PMs further noted that the number of beneficiaries in programs organised by the government is often limited, due to limited resources and allocation slots. This leads to the need for connection to people within political offices to access support, leaving many MWEs excluded as they might not have the required connection. PM23 succinctly captures the importance of having a connection with PMs or those in leadership position to benefit from such opportunities, explaining:

“It is because the resources are limited, it doesn't circulate..... But you know Government cannot take care of everyone at the same time. Truly directly on your own, you hardly gain access to such opportunities. It has to be through your representative through, the leadership. Definitely for your name to appear, you must be close to those people. Those people must know you because the opportunities are limited” (PM23)

This limitation suggests Institutional resource shortages and over-reliance on representatives to select beneficiaries, which can introduce inefficiencies and biases. The comments above

highlight the perception that access to support programs mostly depends on favouritism or personal connections in line with the allocation of slots, resulting in limited number of beneficiaries. The feeling of inequitable distribution of resources and exclusion of support among MWEs is reinforced by the combination of limited reach of support and the perceived need for connections. Some policymakers questioned the effectiveness of the existing support programs, reflecting broader issues of policy implementation and perceived inequitable distribution of resources to support MWEs. This aligns with MWEs' expression of dissatisfaction with the availability and accessibility of support initiatives, highlighting perceived ineffectiveness of government support, even though some of them are aware of these support initiatives but have not benefitted.

Insecurity further exacerbates MWEs' business challenges, as women fear for their safety when travelling to purchase resources or for other business expansion purposes. PM23 noted:

"People cannot go to farm so freely. And the primary duty of government is to secure. Because of insecurity, people are afraid for their lives. So, you cannot really say that, are you supporting ghost? You are supporting human, and that human must be alive for them to enjoy what you are supporting them for. So, it can only be effective when there is an enablement ground, a peaceful environment, where people can go about their businesses without being harassed, without being killed." (PM23)

As a result of insecurity impacting business activities, especially for farmers who are unable to go to farms to improve and sustain the livelihood, Participant PM23 emphasised that policies cannot be said to be effective under such environment, stating, *"we cannot totally say the support of the government is effective. Because how do you rate the support of government is effective while still the livelihood of the people is still threatened"*. Insecurity has led to restricted movement for MWEs, discouraging their participation in programs aimed to support their growth. This highlights the pressing need for security reforms to ensure MWEs feel safe enough to participate in business programs and economic activities.

These challenges underscore the deep-seated socio-cultural, institutional and infrastructural constraints that limit MWEs' access to government support initiatives. While PMs acknowledge these barriers, their ability to address them remains constrained by existing structural inefficiencies. The next section examines the measures PMs are taking to address these challenges focusing on gender-sensitive policy reforms, institutional restructuring, and increased support mechanisms for MWEs.

7.4 PMs' Measures to Enhance Effectiveness and Inclusivity of Support to MWEs

PMs in Kaduna recognise the structural and societal barriers that limit MWEs' access to support mechanisms and their BGAs. In response, PMs have identified several measures to enhance the inclusivity and effectiveness of these initiatives, including cultural reorientation, infrastructural improvements, gender sensitive policies, tailored programs, and community engagement strategies. These interventions aim to create an enabling business environment for MWEs by addressing cultural restrictions, eliminating institutional barriers, and improving communication channels for awareness creation. Detailed participants' responses on these measures are provided in Appendix 30.

Recognising that cultural norms and traditions, including religious practices restrict MWEs' full participation in business activities, PMs emphasise the need to educate men on the importance of supporting their wives' entrepreneurial endeavours. These interventions focus on changing gendered perceptions of women's roles in economic activities through town hall meetings and community discussions. PM21 noted:

"So, what do we do when we meet with the husband? Because we meet, like every day, we always try to show them the importance of allowing the women participate. Some of them hearken to advice and allow the women, some don't." (PM21)

This suggests the importance of societal acceptance of women's business engagement from men, in driving change. It highlights the gradual shift in societal perceptions, with some men beginning to accept their wives' business participation, while others remain resistant due to entrenched patriarchal values. Similarly, PM22 emphasised the need for direct interventions targeting men, stating:

"Of course, that is where the interference of culture comes in. So, in that aspect, the men too will need to be educated. So sometimes in town hall meetings, both men and the women are invited, so that at least where the men need to be cautioned, we caution them so that they can allow their wives to participate in such policies." (PM22)

These efforts align with Hofstede's (2001) Masculinity dimension, reflecting the traditional expectation that men dominate economic activities, while women's roles remain largely domestic. By engaging men in discussions about economic benefits of women's entrepreneurship, PMs hope to facilitate cultural reorientation and increase MWEs' independence in decision-making.

Earlier findings reveal that religious organisations, particularly Churches, have been providing support to MWEs through financial aids, training and mentorship. PMs emphasise the importance of engaging religious and community leaders in driving change and promoting support for MWEs. Considering the strong influence of culture and religion on MWEs in Kaduna, this approach ensures a greater impact and wide reach of support programs, as well as societal acceptance of MWEs' empowerment. PM23 and PM21 stated:

"And one of the measures is going through the religious leaders. You know in Africa, religion is more supreme than anything.....So, if the government want to achieve that, they go through the religious leaders, is one of the key measures...the government have to take a deliberate move to engage the religious leaders." (PM23)

"We use mosques, churches to say sensitise your people that a thing like this is coming." (PM21)

By leveraging religious institutions and community networks, PMs aim to overcome resistance from husbands and traditionalists, ensuring greater social acceptance of women's entrepreneurship. PMs also emphasise the need for a stable and secure environment to foster the BGAs of MWEs, acknowledging insecurity, inflation, and lack of infrastructure as major barriers to MWEs' entrepreneurial success. The threat of violence and unstable economic conditions discourage MWEs from investing in or expanding their businesses. PM23 highlighted the importance of creating an enabling environment for PMs support to be effective on targeted beneficiaries, stating:

"It can only be effective when there is an enablement ground, a peaceful environment, where people can go about their businesses without being harassed, without being killed, without being molested without being, you know some different kind of vices that threaten the lives of the people." (PM23)

Beyond security concerns, limited access to banking services, poor road networks, and lack of stable internet connectivity further hinder MWEs' ability to participate in support programs and achieve their BGAs. To counter these limitations, PMs are working on lobbying telecommunication providers to improve network coverage and collaborating with banks to facilitate rural bank services. PM21 explained:

"So, when I was telling you the issue of documentation when it comes to enrolment of people, I was hoping you would ask then what are we doing to make sure there is network around so that people can actually do that. So that is part of what we're doing. We are lobbying with the service providers to see that at least, even if they can bring boosters, spread around to make sure that when we come for the stations, it will not be difficult for people to be registered. So of course, we're doing our best liaison with service providers to make sure we boost the network in such rural areas." (PM21)

This reflects a meso and macro-level intervention within the 5Ms framework, addressing environmental constraints that impact MWEs' BGAs. Similarly, PM22 highlighted a rural banking initiative aimed at helping women meet the financial documentation criteria for business support, stating, *"we have arranged with some banks to at least open a department in their banks that their staff will go to the villages and open account for some women and men"*.

A major challenge identified earlier was MWEs' lack of awareness about available government programs. To bridge this information gap, PMs emphasised the need for multi-channel communication strategies, including radio announcements, town hall meetings, and religious institutions. PM21 described the efforts to ensure that MWEs in rural areas receive information about support programs:

"I went to the radio house. I went on air to announce it, and I make sure it is announced in these channels where it's mostly listening to by those in the rural areas, right.....We make sure we informed the local government exco, the ward exco and the polling unit exco to sensitise their people. Now we'll make sure we contact our people through their representatives and through the social media.." (PM21)

Similarly, PM22 noted the use of townhall meetings and academic papers to enlighten people on key issues:

"We emphasise on making awareness even during our townhall meetings....People are usually gathered, and you can ask people of experience who are in the academia, maybe to come and present papers to enlighten our people on certain issues that will lead to some good policies." (PM22)

By leveraging traditional and social media, PMs hope to increase the reach of these programs, ensuring that MWEs, particularly those in remote areas, are well-informed about available support mechanisms.

Interestingly, PMs acknowledge that many support programs in Kaduna do not specifically target MWEs, especially those in existing non-agricultural businesses. Instead, they often focus broadly on startups or agricultural businesses, leaving women entrepreneurs in other sectors under-supported. For policies and initiatives to effectively support MWEs and meet their business growth needs, it is vital to design and assign specific projects for MWEs. To address this gap, PMs are advocating for tailored policies and funding streams specifically designed for MWEs. PM22 and PM21 emphasised:

"For me, emphasis is still on the policymakers, that attention, more attention should be given to married women, women at home. More attention should be given to them." (PM22)

“And still again the non-governmental agencies, some of them come with projects and suggestions that the government need to look into again to see that they improve upon where they are now to involve women, more women into the activities of the state and the governor gives a listening ear, the members of the House of Assembly give a listening ear.” (PM21)

Additionally, PMs emphasised the need to increase direct engagements with MWEs through people-oriented governance to understand their needs, to enable them to provide tailored support that addresses those needs. As PM23 and PM21 noted:

“So, when we sit down, sometimes we have what we call the Community inclusiveness. We listen to the community, in order to know what you want. We listen to the women; you know they have this women fellowship. The first step to make a policy, you must seek for feedback. You must bring people together, down the grassroots. If you don't engage them, you will never know their problems.” (PM23)

“So, normally since you are representing people, it is expected that you know their problems. So, in the town halls that we organise or in the small, small meetings that we do with them, we seek to ask them questions on what they think is their immediate needs or what are their immediate issues. If they are not covered by existing policies, Then, as a lawmaker, I raise motions in the House to address issues that are being raised by my people.” (PM21)

However, considering that both MWEs and PMs recognised that a major challenge in policy implementation affecting MWEs' BGAs is corruption and inequitable distribution of resources, PMs noted enforcing increased transparency and accountability measures to counter this. Accountability in resource allocation will increase direct equitable access to resources and opportunities for MWEs. This approach will ensure that tailored support designed for MWEs will reach the intended beneficiaries. PM23 describes how the government is deliberate about enhancing accountability and transparency:

“We thank God because this governor calls for accountability. He said whosoever that have government money with him to do certain things and he ran away with it, he must be accounted for; whoever he is. The government must bring him to book, and he must account for it.” (PM23)

These measures align with the New Institutional Theory (North, 1990), which highlights the importance of formal institutions in shaping business environments. These measures highlight PMs' commitment to overcoming structural and societal challenges that hinder MWEs' access to support programs. While progress has been made, challenges such as cultural resistance, corruption, and infrastructural limitations persist. Moving forward, a multi-stakeholder approach involving PMs, religious leaders, and financial institutions, is crucial to creating a truly inclusive environment where MWEs can thrive.

Furthermore, PMs recognise the presence of gender-sensitive policies and reflections to promote equality and empower MWEs in their entrepreneurial endeavours. Such policies aim to address cultural and institutional barriers that limit MWEs' full participation in entrepreneurship and other economic activities. As PM21 noted, *"yes, we have gender sensitive policies and yes, we have policies that addresses gender equality."* However, policy initiatives tend to allocate defined percentages of empowerment opportunities, programs and political appointments to women. PMs highlighted the adoption of gender-sensitive policies, including the 35% gender affirmation policy and the social intervention policy which seek to ensure women's involvement and representation in appointments and other empowerment opportunities. PM22 noted:

"And we keep on emphasising especially we the policy makers we keep on enlightening our people to make sure denying women at home, other businesses and other opportunities will not help us.....we pulmonated a policy that we must give women participation 35% affirmation. And even in appointment, yes, there are policies that women must be given certain percentage of appointment." (PM22)

These policies reflect a growing awareness and reflections of gender equality and the benefits of empowering women, given their economic contributions. Despite the challenges in policy implementation highlighted earlier, gender-sensitive policies continue to evolve and challenge the norm on gender inequality. While this affirmation policy has increased female representation, PMs acknowledge that it has yet to achieve full gender equality. PM23 described this as a step forward but not yet equal representation:

"The National Assembly enacted a law of this 35% slot for women. Whatever, that would be shared, whatever that will be given, let 35% be reserved for the women. To tell you that there is gender reflection, even though not equality." (PM23)

The comments suggest that although there is the 35% affirmation, which gives women opportunities, it cannot be said to be gender equality, but gender reflection as noted by PM23. However, the policy frameworks have witnessed progress, with examples of women in ministerial positions and the deputy governor of the Kaduna state being a woman and a medical doctor, illustrating hope for women and a gradual societal shift toward inclusivity. These gender reflections highlight the interplay between societal barriers and political will, demonstrating the importance of effective policy implementation by addressing the unique needs of MWEs through sustained advocacy for women and cultural reorientation.

In line with this, PMs emphasise the role and importance of women in policy enforcement. They acknowledge that women play a vital role in advocating for the interests of women's

rights and driving economic development. A major reason why PMs prioritise women in their policies is explained by PM23:

“Women comprises 70% of our voters. They participate more than the men, even more than the youth, in votes and giving support to any government”. So definitely we do our best to make sure that women become our priority and how we can be able to impact.” (PM23)

Additionally, PMs highlight women’s resilience and integrity when in leadership position, further demonstrating their ability to support PMs and represent well in assigned positions and tasks. PM23, PM21 noted:

“Yes, that's why we have Commissioner for Women Affairs. And has sole role is to represent the women. So, in any policy making, we have Minister of Women Affairs. In any policy making, she represents the women. Yes. So that helps the women to participate in policy making.” (PM23)

“If I tell you the number of women now in politics, married women in politics particularly, it will impress you. For your information, we have always been checkmated by the women. They know what is going on. They have their association that once you do not meet the said percentage by the policy they can challenge that and if it is found wanting, it has to be corrected immediately. You can't say that, and you don't implement it. You'll be in trouble.” (PM22)

These findings highlight the important role of women in enforcing policy implementation through support for policy makers during elections, advocating for women’s rights, and being good examples when in leadership positions. This suggests that if women are given more opportunities to be in leadership positions like men, there might be more accessible support for MWEs. However, despite the importance and support of women to PMs, achieving a 50-50 or gender equality is not an immediate change expected in a patriarchal society like Kaduna. Despite the measures in place, there is still need for more focused efforts and tailored initiatives to ensure inclusivity and equitable access to opportunities and resources for all MWEs. Continually emphasising community engagement, accountability and transparency will help to achieve effective support for MWEs’ BGAs and sustenance in Kaduna.

7.5 Chapter Conclusion

This chapter explored the perspectives of PMs on small business development and women's entrepreneurship in Kaduna, focusing on their roles, the approaches and challenges in supporting MWEs. It examined the various ways PMs contribute in empowering MWEs through legislative oversight, representation, financial support, targeted programs, and advocacy for gender-sensitive policies. The findings highlight the cultural and institutional barriers that hinder MWEs growth, such as insecurity, corruption, nepotism, deeply rooted societal norms, lack of infrastructure, and MWEs' lacking enrolment requirements. It also revealed measures taken by PMs to address these challenges through collaboration with religious and community leaders, awareness campaigns, increased community engagements to understand MWEs' needs, and fostering gender-inclusive policies.

Furthermore, the chapter highlighted the evolving societal mindset regarding women's role in enforcing policy implementation, business and leadership. PMs emphasised that while progress has been made, particularly in introducing gender-sensitive policies and reflections, as well as targeted programs, significant gaps remain in implementation, and equitable access to opportunities and resources. The focus on startups and agricultural sectors over other industries, coupled with limited support for existing MWEs to scale, highlights a critical area of concern for policy realignment to meet the unique needs of diverse MWEs.

The findings reflect theoretical underpinning from the 5Ms framework, New Institutional Theory and Hofstede's Cultural Dimensions schema, demonstrating how culture and institutional factors intersect to influence MWEs' journeys. Addressing these challenges through more tailored policies that align with MWEs' needs will create a more supportive and inclusive entrepreneurial sphere. As the study transitions to discussing more broadly the implications of these findings and insights in the subsequent chapter, the insights gathered provide a lens for understanding how cultural and institutional factors shape MWEs' BGAs in Kaduna.

Chapter Eight: Discussion of Findings

This chapter synthesises the findings from both quantitative and qualitative data analysis to address the research questions guiding this study. The findings are discussed in light of the study's objectives, with particular emphasis on the cultural factors influencing the BGAs of MWEs in Kaduna. The discussion draws on the theoretical frameworks underpinning the study, to contextualise the insights from the study and connect them with existing literature.

The chapter begins by examining the cultural factors influencing MWEs' BGAs and strategies. Then it discusses the adaptive strategies MWEs employ to navigate cultural and marital challenges, demonstrating resilience to grow their businesses. Finally, the chapter discusses the role of external support mechanisms such as government policies and initiatives, private sector initiatives and informal support alternatives and efforts, in promoting MWEs' BGAs. Integrating findings with qualitative narratives in the discussion offers a comprehensive dimension of understanding the complex dynamics shaping the entrepreneurial ambitions and journeys of MWEs in the study's context.

8.1 How Culture Influences the BGAs of MWEs (RQ1)

The findings from both the quantitative survey and qualitative interviews demonstrate that culture, manifested through gender roles in marriage, motherhood and family responsibilities, marital dynamics such as spousal approval and restricted autonomy, religious beliefs, and socio-economic/institutional norms, profoundly shapes the BGAs of MWEs. This influence operates through both enabling and restrictive mechanisms, mediated by the interplay between informal institutions (societal-cultural norms, values and traditions) and formal systems (government policy and financial institutions).

Gender Roles, Motherhood-Family Responsibilities, and Marital Dynamics

Marriage emerged as a consistent cultural determinant of MWEs' BGAs across both phases of the study. Societal norms within Kaduna place the primary burden of household management on women, and marriage often amplifies these responsibilities. Quantitatively, 74.4% of respondents reported needing spousal consent to start or grow their businesses (Section 5.4.1), confirming the strong link between marital approval and entrepreneurial action. Regression analysis showed a positive, though non-significant relationship between gender role constraints and the ambition to hire more staff Table (5.6), suggesting that employment may serve as a coping strategy to balance business and domestic duties. For some MWEs, inability to balance the dual roles could lead to conflict in the home (Adisa et al., 2016). In particular, MWEs in

the clothing industry were more likely to employ additional staff (Table 5.6). This may be because clothing business aligns with cultural norms that restrict women's interactions with men, enabling them to serve female clients exclusively.

Qualitative narratives deepened this picture, with MWEs describing both supportive and restrictive marital dynamics. Supportive husbands contributed financially, participated in business activities, or shared domestic responsibilities, while restrictive ones limited business operations, dictated business types, restricted mobility and business interactions, or withdrew permission entirely (Section 6.3.2). Reliance on spousal approval and support not only curtails MWEs' independence but also affects their confidence and entrepreneurial ambitions. This reinforces Hofstede's PDI and Masculinity dimensions, where male authority is central to household decision-making, and women's public appearance and economic roles are often constrained (Ahl and Marlow, 2021; Anambane and Adom, 2018). Consistent with literature, this finding highlights that patriarchal societies impose restrictive gender norms, creating significant challenges for MWEs to step outside their traditionally defined roles (Irene et al., 2021; Brush et al., 2020).

While it is more common for husbands to provide financial support to MWEs' BGAs than physical support, MWEs with supportive spouses reported enhanced business growth and ambitions, highlighting the importance of both practical and emotional support in mitigating cultural constraints. However, such support was less common, and its prevalence depended on spouses' willingness to move away from traditional gender roles (Welsh et al., 2014). Although, Bianco et al. (2017) and Barbato (2017) caution that contesting a redefinition of gender roles may result in resistance and unfavourable consequences for MWEs, emphasising the need for gradual societal redefinition of gender roles to foster MWEs' entrepreneurial participation.

The New Institutional Theory (North, 1990) explains this as a case where informal norms directly shape the design of formal mechanisms, such as some financial institutions or government intervention programs requiring male guarantors to give MWEs loans, thus embedding gendered power relations into institutional practice. This reinforces the societal expectation of subservience to male authority (Olaewaju and Fernando, 2020; Onoshakpor, 2025; 2023), limiting MWEs' access to funds and their ability to independently make strategic business choices, explore opportunities, and enhance business strategies and operations. As Williams et al. (2015) emphasised, societal norms that prioritise women's roles within the

family, often become embedded in policy and program design, thereby hindering their ambition to scale their businesses.

Overall, the dual impact of marital dynamics and gender roles on MWEs' entrepreneurial journeys is highlighted in their function as both enablers and barriers. By separating Marriage from Motherhood in the traditional 5Ms framework, this study shows it is not merely a subset of family responsibilities, but a standalone and multidimensional factor influencing MWEs' growth strategies, access to resources, and autonomy. It deepens the understanding of MWEs' experiences in culturally conservative societies like Kaduna.

Motherhood exerted a dual influence as barrier and enabler for MWEs (Section 6.3.1). Cultural expectations which prioritise women's roles as primary caregivers influence MWEs' career choices and restrict the time, energy, and resources they can dedicate to business growth (Clark et al., 2019). Quantitatively, motherhood/family responsibilities correlated positively with MWEs' ambition to acquire financial management skills (Table 5.4), indicating a proactive response to business management constraints and developing competence (Dhawali, 2022; Ettl and Welter, 2010). Qualitative evidence showed that caregiving obligations often forced MWEs to divert profits to household needs, leading to inconsistent business activity and customer relationship, reduced networking, and slower or no reinvestment (Section 6.3.1) (Dhaliwal, 2022; Lynn, 2020). This supports Wijaya and Layman (2018) and Ozurumba (2012), who argue that the emotions attached to motherhood often compel women to prioritise family responsibilities over business ambitions, aligning with SDG 2 (Zero Hunger) and SDG 3 (Good Health and Well-Being). However, grown children's support in domestic business tasks acted as a resource that enabled MWEs to focus more on expansion.

A key contradiction that emerged from the qualitative findings is the tension between cultural norms of male dominance and the discomfort some men express when their wives earn more than they do, contrasting with their simultaneous economic dependence on these women's earnings (Section 6.3.4). This shift in financial responsibility often leads husbands to become less financially proactive, reflecting deeply ingrained socio-cultural expectations within largely patriarchal contexts, where men are positioned as providers, yet, in practice, often rely on their wives' income, particularly business earnings. This mirrors Hofstede's (2010; 2001) Masculinity dimension, which characterises Nigerian society as highly masculine, valuing achievement and financial success for men, while women's economic contributions may be simultaneously needed and undervalued, leading to discomfort when traditional gender roles

are disrupted. These findings support extending the 5Ms framework to explicitly recognise Motherhood as a barrier that can be transformed into an enabler when structural supports such as affordable childcare services and gender-inclusive entrepreneurial systems are present.

Religious Beliefs and Regional Variation

Religion, a deeply embedded aspect of Kaduna's culture, exerts both empowering and restrictive influences on the BGAs of MWEs, exacerbating cultural norms and expectations on women. On one hand, religious practices can reinforce traditional gender roles, limiting women's autonomy and business growth. On the other hand, religious institutions often serve as sources of empowerment by offering practical support such as skills training and financial assistance (Kabbara and Zucchella, 2023; Quagraine, 2018).

Both quantitative and qualitative findings reveal that MWEs use technology such as social media to help them navigate cultural constraints (Section 6.5.3). Quantitative correlations (Table 5.4) showed that religious practices were linked to increased technology adoption, suggesting that restrictions on mobility pushed MWEs toward digital marketing. This aligns with studies by Egbu et al. (2016) and Ekinsmyth (2014), which emphasise how home-based businesses provide flexibility for women entrepreneurs to balance family obligations and entrepreneurial ventures. However, regression results (Table 5.6) revealed a negative relationship between perceiving religious practices/government institutions as major influences and ambitions to improve business strategy or expand sales.

Qualitative findings showed sharp contrasts, challenging the assumption that religious restrictions uniformly hinder women's entrepreneurship. In Northern Kaduna, conservative Islamic norms (e.g kulle restrictions) reduced mobility and limited market interactions, while in Southern Kaduna, Christian norms generally allowed more business flexibility but still retained patriarchal approval structures (Section 6.3.3). This aligns with observations by PMs (Section 7.3) that religion can simultaneously liberate and restrict MWEs, challenging studies that attribute restrictions solely to religious doctrine, and reinforcing the need to distinguish between religious doctrine and cultural interpretation, as the latter often embeds gendered power norms into religious practice (Onoshakpor et al., 2024; Metu and Nwogwugwu, 2022; Irene et al., 2021). MWEs attributed many of the religious constraints and restrictions they face to misinterpretations of religious teachings rather than the doctrines of the Holy Books or the core tenets of religion itself (Udoh et al., 2020). This dynamic mirrors Hofstede's (2010; 1980) Masculinity dimension, which suggests that culture within patriarchal societies enforce strict

moral codes on women, which constrain their growth. It highlights the substantial role that religious beliefs and practices play in shaping entrepreneurial outcomes (Siwale et al., 2023; Eze et al., 2021; Jaim, 2021).

The variations in religious norms and attitudes across regions within Kaduna state reflect the religious divide within the state, where dominant religious beliefs and practices in the Northern and Southern regions shape MWEs' entrepreneurial growth, ambitions and economic opportunities. This challenges the oversimplified portrayal of religious influences as negative (Taylor, 2013), demonstrating the context dependency of such impacts, where it provides practical avenues for adaptation, yet simultaneously reinforces barriers that limit business growth.

Findings from Ngoasong's (2023) study on women entrepreneurs' journeys in SSA, align with findings from this study that MWEs face greater challenges and restrictions compared to single women or their male counterparts due to cultural and societal expectations. It argues that while religion is intertwined with culture, its distinct impact on MWEs' experiences will benefit from independent analysis. The distinction highlights the need for a nuanced understanding of how religious ideologies and cultural practices individually and collectively impact MWEs' entrepreneurial decisions and growth strategies. It underscores the need to understand religious, cultural and regional differences when examining MWEs' BGAs (Beyers, 2017). Recognising this complexity is critical for developing targeted policy interventions that adequately address the multifaceted barriers MWEs face and promote gender equality in religiously diverse environments like Kaduna. This is critical for fostering equitable entrepreneurial opportunities, aligning with SDG 5 (Gender Equality) and SDG 8 (Decent Work and Economic Growth).

Socio-Economic, Institutional and Market Challenges Influencing MWEs' BGAs

Government policies and regulations emerge as a double-edged sword in shaping the BGAs of MWEs (Estrin and Mickiewicz, 2011; Parker, 2009). Both phases identified institutional inefficiencies, such as corruption, nepotism, and government relations, as major barriers. Quantitative findings reveal a significant negative correlation between perceiving government policy/regulations as barriers and ambitions to improve business strategy (Table 5.4). Restrictive or poorly implemented government policies can hinder MWEs' access to essential resources and opportunities, limiting their ambition to scale their businesses effectively (Ahl and Marlow, 2021; Estrin and Mickiewicz, 2011). Yet, when regulations were perceived as supportive (e.g subsidies, loans), they correlated positively with the ambition to hire more staff

(Table 5.8). This highlights the important role institutions play in facilitating MWEs' business growth, especially with supportive regulations such as tax incentives, capacity-building programs, improved financial accessibility, and well-designed policies (Williams et al., 2015; Acs et al., 2008).

Qualitative accounts from MWEs and PMs (Sections 6.4 and 7.3) converged in highlighting inconsistent policy implementation, favouritism or the need for connection to people in authority, unequal resource allocation, and infrastructure deficits, as marginalising and limiting MWEs' access to opportunities (Ahl and Marlow, 2021; Bui et al., 2018; Amis et al., 2017). These align with Hofstede's PDI, where hierarchical structures perpetuate inequities, and with New Institutional Theory's view of structural inefficiencies reinforcing exclusion.

More socio-economic factors exert significant influence on MWEs' entrepreneurial paths and BGAs, as highlighted in Section 6.4. While the findings presented financial constraints largely as economic challenges impacting MWEs' BGAs, further analysis reveals these are often entangled with cultural and marital expectations, which shape how MWEs manage and prioritise their resources, exacerbating their challenges (Simba et al., 2023; Jaim, 2021; Garba, 2011). Findings reveal that lack of capital, diversion of business profits for household needs, delayed payments from debtors, and market fluctuations limit MWEs' ambition to grow their businesses, highlighting the need for alternative funding mechanisms and financial literacy programs (Ojong et al., 2024; 2021). These findings align with previous literature, which emphasises the position of financial limitations as a structural and cultural issue (Ogundana et al., 2021; Tajudeen and Adebayo, 2013), especially where MWEs lack spousal support and prioritise family responsibilities over business reinvestment (Babar et al., 2023; Noor and Isa, 2020).

While MWEs perceived that fundings and support are disproportionately skewed in favour of Hausa-Muslim women in Northern Kaduna reflecting perceived religious and regional inequalities (Section 6.4), many of these women may be least well-positioned to fully benefit from such programs due to cultural and religious constraints that limit their autonomy. Interestingly, even PMs highlighted the perceived ineffectiveness of government support due to limited resources, nepotism, insecurity, and other societal challenges (Section 7.3), which deter them from extending support to MWEs. Such findings underscore the need for transparent and inclusive policy implementation to foster trust and equity among MWEs, to mitigate barriers and enhance their BGAs.

Market-related barriers, including trust issues with employees, business location disadvantages, lack of employees, sexual harassment, inflation, and transportation challenges (Farr-Wharton and Brunetto, 2009; Kuada, 2009), also constrain MWEs' business growth (Section 6.4). Trust issues with employees often compel MWEs to manage operations independently, limiting their scalability and efficiency. This finding aligns with earlier insights regarding MWEs' inconsistency in business operations due to childcare responsibilities and time constraints. Even when MWEs employ staff, they may face challenges in effectively supervising both employees and business activities. While flexibility of independent approach can be advantageous, achieving business expansion and enhanced operational effectiveness necessitates the recruitment of reliable employees to support business activities (Estrin and Mickiewicz, 2011).

This underscores the importance of building reliable networks to enhance operational efficiency. Additionally, sexual harassment in market environments, as reported in Section 6.4, further limits MWEs' market participation, reflecting gender dynamics within market interactions. Consistent with previous literature, women entrepreneurs in patriarchal societies experience sexual harassment in market places (Kuada, 2019; Mordi et al., 2010). MWEs who encounter sexual harassment adopt strategies to deal with such issues, which are discussed in section 8.3. These findings align with Hofstede's Masculinity dimension, which highlight how patriarchal norms restrict women's business interactions and mobility due to societal expectations, ultimately limiting their market opportunities.

Despite these barriers, findings reveal an evolving societal mindset towards women's roles in entrepreneurship, highlighting an increasing recognition of women's contributions to household incomes, improved living conditions and community development, through entrepreneurship, advocacy and involvement in politics (Section 7.4). This gradual shift in cultural norms and attitudes, presents opportunities for MWEs opportunities to achieve BGAs with greater societal support.

This study highlights the need for transparent infrastructural reforms, to empower MWEs in Kaduna, to achieve sustainable business growth and fulfil their entrepreneurial ambitions and potential. Furthermore, recognising the intersectionality of socio-economic and cultural factors is crucial for promoting an enabling environment that supports MWEs' BGAs. The findings reflect the need for MWEs to adopt growth strategies that align with cultural norms and

expectations, while pursuing their BGAs. These strategies are discussed in the following section (Section 8.2).

Theoretical Contribution for RQ1

Across both datasets, cultural and marital dynamics emerged as the most deeply embedded constraints, often reinforced by religious interpretations and institutional inefficiencies. In line with the study's findings, RQ1 contributes theoretically in the following ways:

- Extends the 5Ms framework into the 7Ms by distinguishing “Marriage” and “Mindset” as independent, critical factors in culturally conservative contexts. Marriage influences BGAs through multidimensional mechanisms, not just childcare but also through approval, resource control and strategic direction.
- Demonstrates how informal institutions (patriarchal norms, religious interpretations) embed themselves into formal institutions (bank loan requirements, policy eligibility), reinforcing Hofstede’s PDI and Masculinity dimensions.
- Adds variation to the religion-entrepreneurship debate by showing that religious restrictions can indirectly promote innovation (e.g technology adoption) while still constraining strategic ambition.

Practical Contribution for RQ1

- Highlights the need for gender-sensitive policy design that explicitly removes male approval requirements for loans and government programs.
- Recommends interventions that support MWEs’ dual roles, such as subsidised childcare and family business training, to convert “Motherhood” from a constraint into an enabler.
- Suggests targeted digital literacy programs for MWEs in mobility-restricted environments, turning necessity-driven adaptations into growth strategies.

8.2 How MWEs adopt strategies to accommodate cultural influences (RQ2)

Findings from both quantitative and qualitative data reveal that MWEs in Kaduna employ a wide range of adaptive strategies to navigate cultural, marital, and institutional challenges. These strategies demonstrate MWEs’ resilience, resourcefulness and determination to achieve business growth despite structural barriers.

Leveraging Technology to Overcome Mobility and Interaction Restrictions

Quantitative data showed that over half of respondents (52.9%) use technology, particularly social media platforms such as WhatsApp, Facebook, Instagram, and TikTok, to market products, communicate with customers, and manage operations remotely (Section 5.4.6). This aligns with qualitative accounts where MWEs explained that digital tools and platforms help them to circumvent cultural restrictions and marital influences (Section 6.5.3). Given the restricted mobility, business interactions and limited market access some MWEs face as discussed in qualitative findings (Section 6.3.1.2), many of them rely on technology, such as social media, to market their businesses and network with clients (Ates et al., 2025), while avoiding physical engagements and interactions that might bring suspicions or infringe on cultural norms and societal expectations (Section 6.4).

However, only 0.4% cited technology as a primary growth indicator, suggesting that while it is valued as a problem-solving tool, it is not yet perceived as a long-term driver of business expansion. This gap may reflect infrastructural barriers, low digital literacy, or cultural scepticism toward technology, stemming from cultural expectations discouraging MWEs' engagement with modern digital tools or a lack of confidence in using advanced tools to scale their businesses. This finding reflects the need for initiatives aimed at enhancing infrastructure and digital literacy to maximise technology's potential as a growth tool for MWEs. While technology offers MWEs the flexibility to circumvent cultural restrictions and broaden their market reach (Salamzadeh et al., 2024; Siddiqua and Chan, 2024; Malanga and Banda, 2021; Basaffar et al., 2018), its adoption as a transformational growth strategy remains limited. In Hofstede's terms, technology adoption reflects MWEs' agency within a high PDI, masculine society, allowing them to bypass hierarchical and gendered constraints. Under the 7Ms framework, this strategy links closely to Management (optimising resources), Market (expanding reach), and Mindset (willingness to innovate).

Adapt Products and Services to Cultural Expectations

Nearly a third of participants (29.3%) adapt product or service offerings to align with local cultural norms in the quantitative findings (Figure 5.8), which was echoed by very few MWEs in interviews, where they discussed selling products (e.g dried pepper, fish) that are majorly purchased by women, as men are unlikely considered to purchase such items. This reflects MWEs' efforts to ensure acceptance and relevance within their communities, where cultural norms significantly influence consumer choices and behaviour. While this adaptation fosters

short-term stability, reduces cultural friction, and promotes trust, it may also limit innovation, long-term growth, and market diversification.

Interestingly, regression analysis (Table 5.12) showed that MWEs who perceive religion as supportive of their business growth, are less likely to adapt cultural expectations or feel pressured to conform to cultural norms, possibly because religious beliefs can sometimes provide a counter-narrative to restrictive customs. Similarly, those uncertain about the role of religion in their BGAs, may prioritise practical business strategies over cultural conformity (Sections 5.4.6 and 6.4), as reflected in the market realities of MWEs. This illustrates an interplay between culture and religion (Siwale et al., 2023; Eze et al., 2021), as informal institutions under North's (1990) framework, where personal belief systems mediate the influence of societal norms on business decisions, ultimately shaping how MWEs navigate societal norms in pursuit of business growth. Scholars emphasise that religious values and backgrounds can affect entrepreneurial activities and decisions (Ojong et al., 2021; Quagrainie et al., 2018; Ojo, 2015), as well as liberate or restrict women (Sulaiman et al., 2019; Basaffar et al., 2018). However, the findings here suggest that religion can also function independently of cultural norms. Religious beliefs and practices can distinctly influence MWEs' BGAs, separate from cultural expectations, and vice versa.

Operating within safe spaces

Furthermore, the qualitative findings reveal that many MWEs run businesses within culturally acceptable spaces, such as the home or open public locations, to comply with societal expectations, avoid reputational risks, and protect themselves from sexual harassment, especially when interacting with male clients (Sections 6.4.3 and 6.4.7). Others involve spouses or male relatives in dealings with male clients or when travel is required. Quantitative data links this to strategies such as employing males or single females (11.1% of respondents) to handle restricted activities, with regression results showing this is more common among MWEs who require spousal approval for business decisions. This strategy reflects adaptation to informal institutions (cultural norms) while maintaining operational continuity and being consistent with Hofstede's (2001) Masculinity dimension, where gender segregation in business interactions is socially reinforced. As Gupta (2024) emphasise, women in restrictive cultures often adjust their business practices to align with societal expectations. A significant relationship between postgraduate education and employing males or single females (Table

5.12) suggests that highly educated MWEs are better equipped to manage their workforce and implement innovative business practices.

Building and Leveraging Women's Network

Joining women's groups was identified by 26.8% of respondents (Figure 5.8) and supported by qualitative accounts of these groups as sources of training, finance, mentorship, and moral support. Links between group participation and collaborative financing approaches such as crowdfunding and peer-to-peer contributions (Table 5.13) reinforce the collectivist cultural tendency, offering MWEs a platform to pool resources and share knowledge. These networks promote a supportive ecosystem for MWEs' entrepreneurial pursuits, enabling them to address financial and domestic constraints (Simba et al., 2023; Ogundana et al., 2022; Barr, 2015). Under the 7Ms, this aligns strongly with Market and Management and demonstrates how collectivist norms can be leveraged as enablers.

Operating in Feminine Sectors and Aligning Choices with Marital Dynamics

Operating in traditionally feminine sectors such as food retail and tailoring, cited by 17.9% of respondents, remains a common strategy (Figure 5.8), especially for younger MWEs or those with shorter marital duration. Regression analysis revealed that MWEs married for 10+ years are significantly less likely to restrict themselves to feminine businesses, suggesting that stability, trust, financial responsibilities, and accumulated bargaining power within marriage can expand entrepreneurial choices (Gibb Dyer Jr, 2006). In contrast, MWEs aged 45-54 years appear more inclined toward traditional sectors, leveraging experience, skills and networks to align with societal expectations. This finding underscores the distinct Marriage dimension in the 7Ms, where marital dynamics can shift from restrictive to enabling over time, with age influencing MWEs' entrepreneurial decisions.

Growth-Oriented Mindset- (Intrinsic Traits)

Qualitative findings emphasised traits such as determination, consistency, self-motivation and sufficiency as critical drivers for overcoming constraints (Section 6.5.4), highlighting the interplay between personal ambition and external opportunities in shaping business outcomes. This growth mindset enables MWEs to persist despite limited institutional support and challenge societal expectations (Hakim et al., 2024; McMullen and Kier, 2016), aligning with entrepreneurial resilience literature (e.g Padilla-Meléndez et al., 2022; Bakas, 2017) and the Mindset dimension of the 7Ms. However, as Ahl and Marlow (2012) caution, over-reliance on individual resilience risks obscuring the need for systemic reforms.

MWEs exhibit a strong believe in their own abilities allows them to independently influence their business growth (Aluko et al., 2024; Harley et al., 2020), challenging scholars such as Woldie and Adersua (2004) and Gray (2002) who argue that that women entrepreneurs often view themselves as less competent to achieve business growth, particularly in areas such as financing. In this context, MWEs' persistence and perseverance often result in eventual spousal support in instances it was lacking (6.5.4), illustrating how intrinsic traits and support can promote sustainable business growth for them (Korber and McNaughton, 2018; Fisher et al. 2016). As Ogundana (2020) notes that societal pressures often compel women to adopt traits such as resilience, confidence, determination and self-sufficiency, associated with their male counterparts in operating their businesses, while diminishing feminine traits such as conservativeness, risk aversion, patience, and indecisiveness.

Open Communication, Dialogue, and Prayer as strategy

Qualitative findings further reveal that MWEs adopt open communication as a strategic tool to navigate marital and cultural constraints (Section 6.5.1). Considering that most MWEs require spousal consent to run and grow their businesses (Section 6.3.2), participants emphasised how effective dialogue helps them to align their familial responsibilities with business ambitions. Through negotiation and mutual understanding, MWEs secure spousal support, sometimes by framing their business goals as beneficial to the family. Framing their businesses as family-oriented activities resonates deeply with cultural expectations (Anyanwu, 2014; Bula et al., 2012), subordinating MWEs' autonomy to family priorities over individual ambition, and hindering them from challenging restrictive norms. This approach reflects Hofstede's Masculinity dimension, where cultural norms emphasise male leadership and decision-making in marriage.

Participants also highlighted in qualitative finding, the use of prayer as a supplementary strategy to gain spousal approval, especially when initial dialogue efforts did not yield immediate results (Section 6.5.1). This approach aligns with the cultural emphasis on submission and respect for husbands (Irene et al., 2021; Jaim, 2021), reflecting the interplay between cultural norms, religion, and MWEs' adaptive strategies. Through respectful dialogue, emotional appeals and prayers, MWEs demonstrate resilience and strategic negotiation skills, promoting a peaceful marital environment conducive to entrepreneurial pursuits. Some participants noted that dialogues were not always successful, as they had to continually plead with their husbands to grant them approval. This was a more peculiar case in conservative

households, suggesting that while open communication and dialogue serves as an effective tool, it also reflects the deep-rooted influence of patriarchal norms on their entrepreneurial journeys. This emphasises the pervasive influence of informal institutions, as posited by the New Institutional Theory (North, 1990), where cultural norms limit women's entrepreneurial potential. As Adom and Anambane's (2020) observe, open communication can bridge cultural expectations and entrepreneurial ambitions.

Planning, Time Management, and Financial Discipline

Furthermore, effective planning and time management emerged as a critical strategy for MWEs in balancing familial and entrepreneurial responsibilities (Section 6.5.4), by structuring their routines to prioritise tasks and effectively manage overlapping responsibilities. In addition to that, financial discipline is another strategy adopted by MWEs, to sustain and grow their businesses by separating personal and business funds, reinvesting profits, and even concealing money from spouses to avoid unnecessary financial demands. These actions reinforce the "Motherhood", "Money" and "Management" dimensions of the 7Ms framework, reflecting both survival tactics and growth-oriented decision-making.

Such strategies highlight the importance of financial literacy, resource allocation, and effective management, for MWEs to maintain financial stability and independence. Studies (e.g. Munyuku and Jonah, 2022; Utomo et al., 2020; Rakhman, 2011) emphasise the importance of financial discipline in overcoming capital constraints and ensuring business sustainability. By exercising financial control, MWEs demonstrate their commitment to entrepreneurial success despite external pressures that often conflict with entrepreneurial objectives.

The findings from this section which answer RQ2, contribute in the following ways:

Theoretical Contribution for RQ2

- Demonstrates how the newly integrated Marriage and Mindset dimensions interact with traditional 5Ms in a culturally conservative setting, showing how marital dynamics influence strategic adaptation over time.
- Illustrates how informal and religious norms simultaneously constrain and enable entrepreneurship, and how MWEs strategically work around these constraints, contributing to the understanding of North's (1990) New Institutional Theory in an African setting.
- By integrating quantitative and qualitative results, the study shows how MWEs' agency (resilience, adaptation, networking) is exercised within and sometimes constrained by

structural inequalities, supporting and extending Hofstede's cultural dimensions in entrepreneurship research.

Practical Contribution:

- Highlights the importance of interventions integrating safe-space strategies and spousal engagement initiatives to match the cultural realities MWEs face.
- Emphasises that improving digital infrastructure and literacy can scale the already popular but under-leveraged use of technology as a barrier-breaking tool.
- Suggests that programs should consider marital duration and dynamics when designing sector-targeted interventions, as stability can expand MWEs' sectoral reach.

8.3 The Extent External Support Mechanisms impact the BGAs of MWEs in Kaduna (RQ3)

External support mechanisms spanning financial alternatives, government policies and initiatives, private organisations, NGOs, and women's associations, play an important role in shaping the BGAs of MWEs. The integration of quantitative and qualitative findings reveal that while these mechanisms help to address critical barriers such as access to finance, skills development, and networking, their reach and impact are often moderated by institutional inefficiencies, socio-cultural constraints, and inequitable access.

Financial Alternatives and Informal Mechanisms

Quantitative data show that MWEs heavily depend on informal funding sources such as personal savings, spousal and extended family support, while engaging less frequently with peer-to-peer contributions such as *adashe* (Figure 5.7). Regression analysis (Table 5.10) indicates that personal savings and collaborative finance (crowdfunding/peer-to-peer contributions) are positively associated with MWEs' ambitions to improve business strategies, acquire new skills, and adopt technology. These mechanisms allow MWEs to build financial resistance and invest in capacity-building initiatives to enhance their entrepreneurial ambitions.

Qualitative accounts deepen this finding, revealing how informal mechanisms provide flexibility and immediacy, especially for women excluded from formal credit due to requirements such as collateral in their own name, male guarantors, or spousal consent (Section 6.6.1). MWEs often access financial alternatives such as loans from cooperative societies or microfinance banks to sustain and grow their businesses. However, peer-to-peer contributions

emerged as strategies MWEs utilise to navigate cultural and marital issues of financial constraints. These informal sources significantly enhance MWEs' ambition to improve their business strategies and manage immediate family needs, especially for those who lack access to formal financial institutions, bridging funding gaps (Simba et al., 2024; Amaechi, 2016).

However, while these informal sources sustain day-to-day operations and small-scale growth, they rarely generate the large capital needed for significant expansion. This reflects Hofstede's PDI, where hierarchical norms and marital dynamics limit women's financial autonomy, and the Money dimension of the 7Ms, which stresses the centrality of capital access for business scaling. This further highlights how patriarchal financial systems institutionalise exclusion, making it difficult for women without supportive male connections to access larger-scale formal funding. Tailored financial solutions, such as gender-sensitive microfinance programs and simplified loan processes, could empower MWEs to acquire and control assets, that in turn, enable access to formal financial systems such as bank loans (Simba et al., 2024; 2023; Ojobo, 2019; Tsuruta, 2015; Garba, 2011). Asset ownership and control could potentially reflect stability and business growth for MWEs.

Financial support is a mechanism through which PMs aim to empower MWEs, particularly through grants targeting startups (Section 7.2). This aligns with MWEs' perceptions of government support programs where awareness is widespread, yet accessibility remains limited. The focus on providing grants for businesses to launch reflects PMs' commitment to promoting entrepreneurship within their context; however, it marginalises MWEs in established businesses seeking resources to grow. The limited reach of financial support due to institutional issues undermines its effectiveness and potential support, aligning with Hofstede's PDI which illustrates inequality in resource allocation due to favouritism and hierarchical structures. Moreover, the New Institutional Theory (North, 1990) reinforces the view that institutional inefficiencies hinder the equitable distribution of financial resources, creating barriers for MWEs without connections or influence.

Government Policies and Initiatives

Quantitative findings reveal that government initiatives and programs such as those offered by SMEDAN, the Central Bank of Nigeria (CBN), and the World Bank, representing formal institutional mechanisms are aimed at supporting MWEs (Section 6.6.2). These programs offer training, grants, and equipment, and are widely recognised by MWEs. Yet, both MWEs and PMs' accounts reveal stark disparities between program availability and access (Sections 6.6.2

and 7.2). Quantitative results confirm that awareness of such programs is not translating into equitable participation, with qualitative findings attributing this gap to nepotism, corruption, poor communication, unequal resource allocation, and favouritism. Married women often rely on their husbands' social capital or political connections to gain access, reinforcing dependence rather than independence. In such contexts, the husbands' willingness and ability to leverage connections can notably shape MWEs' access to external resources.

While some initiatives (e.g Google Digital Skills Training, Presidential Palliatives, Businesses and National Development Entrepreneurs' Scheme) tackle skills and micro-grant seeds, their narrow scope and modest funding limit impact. The emphasis on capacity building, including skills training and provision of basic equipment reflects the "Money" and "Management" dimensions of the 7Ms framework. However, the lack of follow-up mechanisms and monitoring undermines the sustainability of these interventions. This suggests a need for holistic approaches that integrate training, long-term support through resource provision to ensure meaningful impact on MWEs' BGAs.

Agricultural subsidies such as fertilisers and equipment, which tend to dominate, serve as a means to encourage MWEs' participation in farming, reflecting PMs' rural constituency focus (Section 7.2) and reinforcing cultural norms that link women's economic roles to subsistence or food-related work. Such support provide critical resources for MWEs in agriculture, demonstrating targeted support in a traditionally male-dominated industry (Emmanuel, 2023). While these efforts provide major lifelines for new businesses and farming ventures, this sectorial bias sidelines women in non-agricultural or growth-oriented sectors. From a New Institutional Theory perspective, this demonstrates policy misalignment and entrenched institutional preferences that perpetuate inequality. It highlights the inefficiencies and inequalities in formal institutions through limited support create barriers that constrain MWEs' entrepreneurial growth and potential. Addressing these gaps requires structural and policy reforms, to enhance transparency, inclusivity, and sectoral diversity in government support initiatives.

To mitigate these issues, PMs describe that their awareness creation strategies (Section 7.4), which include town hall meetings, media stations, and religious institutions, aim to disseminate information about available support. While these approaches demonstrate an attempt at inclusivity, discrepancies between PMs' accounts and MWEs' perceptions of program accessibility suggest gaps in communication and reach. This highlights the need for more

robust and multi-channel communication strategies to ensure MWEs, particularly in rural areas are informed and able to access these opportunities. The collectivist nature of Kaduna in line with Hofstede's (2001) cultural dimensions, could be leveraged to improve community-based dissemination strategies, enhancing visibility and inclusivity of support programs.

Religious Organisations

Religious organisations, particularly Churches, act as informal yet critical support providers, offering skills training, financial aid, and mentorship and contributing to the BGAs and empowerment of MWEs (Section 6.6.2) (Opuni-Darko, 2024; Ojo, 2019; Quagrainie et al., 2018). Most Churches have “fellowships” where married women gather for diverse purposes, including teaching and networking. Moreover, such programs may be more acceptable to husbands, as they often operate within culturally sanctioned boundaries, thereby enabling MWEs to enhance their independence and self-reliance without directly challenging marital expectations or household dynamics.

Quantitative findings show that these supports can substitute for absent formal programs, particularly for MWEs in more restrictive cultural environments. However, qualitative narratives indicate that such support is often localised, informal, and bridging gaps left by formal institutional programs, though less prevalent in Mosques, where community-based entrepreneurial programs for women are less common. Unlike formal institutions, religious organisations offer tailored support that consider the cultural and economic realities of MWEs. Participants describe how these programs enhanced their independence and self-reliance, particularly for those unable to access support from formal institutions.

This dual role of religion as both an enabler and barrier, aligns with Hofstede's cultural dimensions, where collectivism can be mobilised for empowerment but may also reinforce gendered norms. While religious support is effective in addressing immediate needs, this limited reach, does not provide the structured and scalable solutions necessary to overcome institutional barriers faced by MWEs, including inadequate access to funding, infrastructure, and broader market opportunities. Thus, while religious organisations play an integral role in supporting MWEs, their contributions cannot fully substitute for well-structured and institutionalised support systems. This finding aligns with the Macro Environment element of the 7Ms framework, emphasising how MWEs' entrepreneurial journeys and outcomes are shaped by external factors.

Private Organisations, NGOs, and Women's Associations

Private organisation initiatives and NGOs (e.g Tony Elumelu Foundation) offer mentorship, grants, and training, which are particularly impactful in addressing gaps left by the government (Section 6.6.2) (Simba et al., 2022). Such programs often focus on fostering financial literacy, business planning, and resilience, which are essential for MWEs operating within restrictive socio-cultural and institutional contexts (Dibie and Okere, 2015; Ademokun and Ajayi, 2012).

Both data strands, however, highlight access barriers, specifically through competitive application processes, lack of targeting MWEs specifically, and vulnerability to fraudulent schemes. These barriers create uncertainty for MWEs, particularly those with limited access to reliable information about genuine programs or digital literacy, reinforcing inequalities, particularly for MWEs in rural areas. Nonetheless, despite these challenges, private organisations and NGOs remain critical sources of support for MWEs.

For example, mentorship programs provided by NGOs offer MWEs guidance on overcoming market-related challenges, while grants help offset financial constraints and mitigate reliance on informal funding mechanisms. This finding aligns with New Institutional Theory (North, 1990), which suggests that private organisations and NGOs function as informal institutions, addressing gaps by formal systems. The interconnection between formal and informal institutions is particularly critical in culturally restrictive contexts like Kaduna, impacting on MWEs' entrepreneurial experiences and outcomes.

Furthermore, women's associations emerge as a particularly strong support mechanism, with quantitative findings linking membership to improved access to funding and skills development (Figure 5.7). Qualitative narratives emphasise benefits such as emotional support, mentorship, and collective problem-solving (Section 6.6.3) (Barr, 2015). Participants highlighted the role of women associations such as Women's Fellowship, YAHTOF, and Women in Business Network in Kaduna, in creating supportive systems that enhance MWEs' operational capabilities, resilience and overall confidence (Section 6.6.3). Yet, social pressures, including competition and financial obligations, sometimes create strain, limiting inclusivity. This reflects Hofstede's (2001) collectivism dimension, where group belonging offers both solidarity and conformity pressures in patriarchal contexts (Meyer, 2020; Montgomery et al., 2012).

However, the findings also reveal potential drawbacks associated with group membership, as a participant described the psychological pressures tied to group expectations, including competition among members and the financial burdens of contributing to group activities or “trying to belong”. These challenges highlight the dual impact of women’s associations: while they offer support, the social and financial pressures associated with participation can create stress for some MWEs, potentially hindering their business growth and well-being. This highlights the need to balance the benefits of collective action with pressures. By fostering equitable participation and mitigating competitive tensions, these associations can amplify their positive impact on MWEs’ BGAs.

Across these mechanisms and both data strands, a consistent pattern emerged:

- Informal mechanisms (family, religious groups, associations) are more accessible and culturally accessible but limited in scale and scope.
- Formal mechanisms (government, banks, NGOs) have greater potential for transformative impact but are hindered by structural barriers, sectorial bias, and inequitable access.
- Cultural norms and marital dynamics act as filters through which all forms of support are accessed and utilised, shaping not only who benefits but also how support is used.

Theoretical Contribution for RQ3:

- Extends the 5Ms framework by showing how Marriage intersects with the Money and Macro Environment dimensions to mediate access to both formal and informal support.
- Applies New Institutional Theory to reveal how formal institutional inefficiencies sustain inequalities in women’s entrepreneurship despite policy presence.
- Adds nuance to Hofstede’s PDI and collectivism dimensions, showing that collectivist networks can both empower and constrain, and that high power distance limits equitable access to local support.

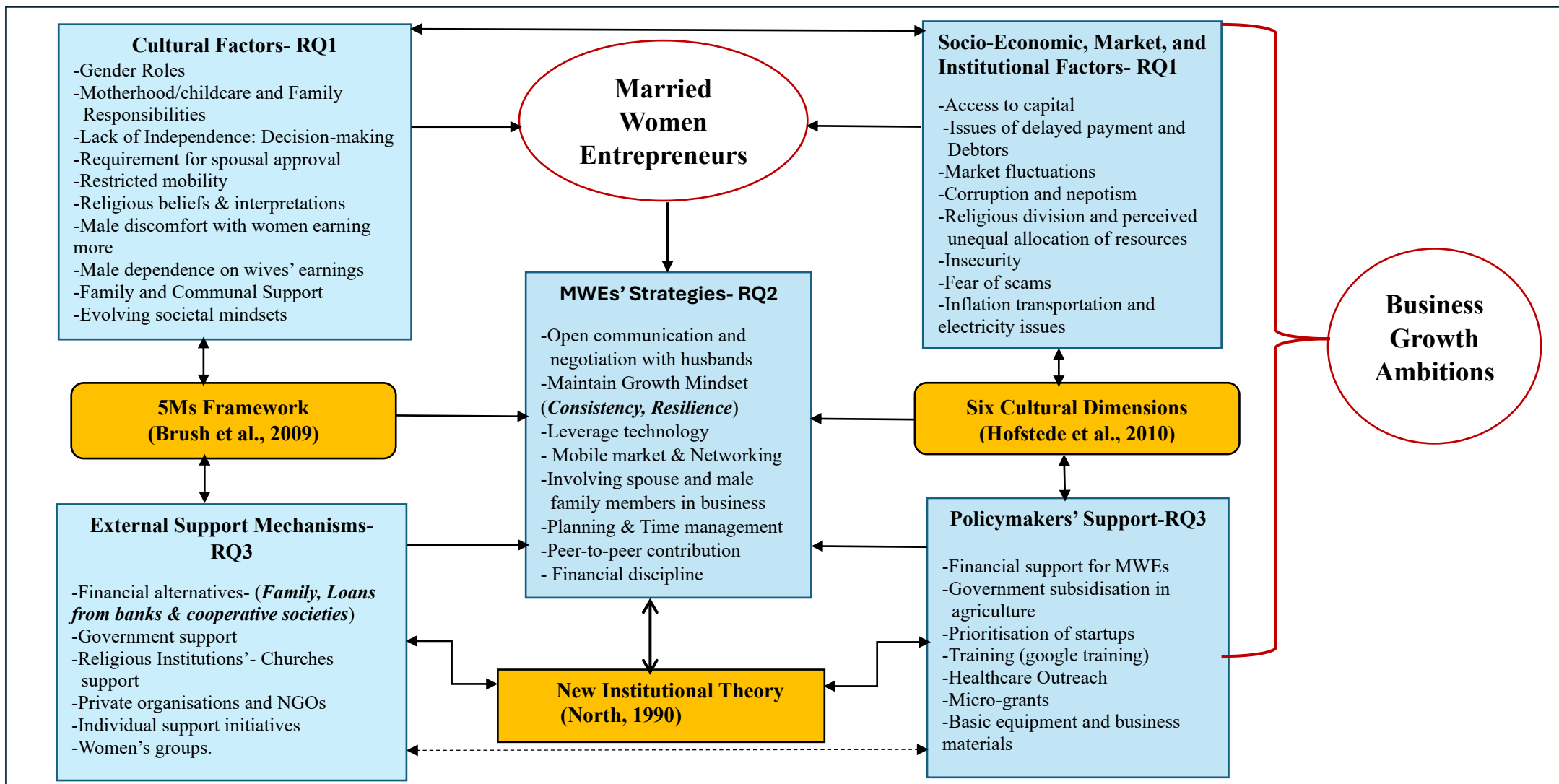
Practical Contribution:

- Demonstrates the need for inclusive, sector-diverse funding programs that cater to MWEs in all sectors, not just agriculture or startups.
- Advocates for gender-sensitive microfinance models with reduced collateral requirements and removal of mandatory male guarantors.
- Emphasises the role of women’s associations as grassroots accelerators, while recommending strategies to mitigate internal competition pressures.

8.4 Updated Conceptual Framework

This conceptual framework expands the initial conceptual framework for the study (Chapter 2, Section 2.5) by incorporating key themes from the study's findings. It demonstrates the interconnectedness of all themes.

Figure 8.1: Updated Conceptual Framework



Source: Created by the author

Chapter Nine: Conclusion, Research Contributions, Implications and Future Research

This thesis advances understanding of how cultural, societal, institutional, and economic factors influence the BGAs of MWEs in culturally restrictive environments. MWEs demonstrate remarkable adaptability and determination in pursuing their BGAs via diverse strategies. These strategies reflect their ability to balance familial and societal expectations with business goals, showcasing the entrepreneurial spirit that drives their contributions to household and community development, as well as economic growth. By situating MWEs' experiences within the broader theoretical frameworks, the study advances academic understanding of the cultural and institutional dimensions of women's entrepreneurship. It also emphasises the importance of localised and context-sensitive approaches to supporting MWEs, moving beyond generalised Western perspectives to address unique challenges and opportunities within Kaduna State.

Several scholars acknowledge that there is no single theoretical framework that encapsulates all the dimensions of entrepreneurship or the factors influencing women entrepreneurs' growth (Hechavarria et al., 2019; Brush et al., 2009; de Bruin et al., 2007). The definition of growth varies for key actors of entrepreneurship as they define growth according to their experiences and needs (Kiviluoto, 2013; Costin, 2012; Manilova et al., 2012). As such, this study contextualises the frameworks adopted, providing the definition of growth for MWEs in Kaduna, according to their lived experiences. Through an integrated analysis of quantitative and qualitative data, the study contributes to theory, empirical knowledge, and methodology in several important ways.

9.1 Theoretical, Empirical and Methodological Contributions to Knowledge

This study extends the 5Ms framework (Money, Market, Management, Motherhood, Macro/Meso Environment) by introducing context-specific dimensions (Marriage and Mindset) and broadening their applicability to gendered entrepreneurship in an African context. Its distinctive contribution lies in foregrounding marriage as a critical analytical lens for understanding women's entrepreneurship in culturally restrictive settings. While existing frameworks have addressed motherhood, macro-level influences, and often implicitly

marriage, this study extends the analysis by demonstrating how marital dynamics, including spousal approval, household expectations, and financial dynamics, fundamentally shape MWEs' autonomy, decision-making, and capacity for growth.

Unlike "Motherhood", which focuses on childcare responsibilities, "Marriage" adds a distinct dimension, underscoring the dual influence of marital relationships, which can both enable and constrain MWEs' BGAs. Mindset reflects resilience, self-motivation, and self-sufficiency as critical drivers for navigating cultural and institutional barriers. By explicitly positioning marriage as an analytical lens and integrating mindset, this study provides a culturally grounded extension to gendered entrepreneurship theory. These additions make the framework more adaptable to patriarchal and culturally conservative contexts. As Bruton et al. (2022), De Avillez et al. (2020) and Gerring (2005) emphasise, a value-added theoretical contribution is reflected in the modification of an existing theory.

The study also contextualises Hofstede's Cultural Dimensions schema in context-specific gendered entrepreneurship, showing how Masculinity reinforces male discomfort with successful and independent women, PDI perpetuates resource allocation inequalities and male dominance in decision-making, and Collectivism provides both enabling family support and pressures to prioritise domestic roles over personal ambitions. Similarly, New Institutional Theory is extended by illustrating how institutional inefficiencies (e.g. corruption, nepotism) interact with informal norms (e.g. religious restrictions) to shape MWEs' opportunities and growth. These refinements allow future research and policy to better target the unique realities of MWEs in similar contexts, moving beyond Western-centric models.

The study also contributes to the growing discourse on Feminist Entrepreneurship Theory by contextualising its principles in a patriarchal African setting. It highlights how MWEs challenge traditional norms through resilience and adaptation, redefining growth within restrictive cultural frameworks. The findings emphasise how MWEs' strategies, which align with the theory's perspective and focus on agency, empowerment, and the interplay between gender and entrepreneurship. The research also bridges cultural contexts in entrepreneurship theories by enhancing the understanding of MWEs' entrepreneurial journeys and challenging the universal applicability of Western-centric models, offering a framework for analysing entrepreneurship that is both culturally specific and globally relevant.

Empirically, the study contributes by offering context-specific accounts of MWEs' BGAs in Kaduna, a region underrepresented in entrepreneurship research. It documents how intertwined

cultural and socio-economic factors shape MWEs' growth strategies. The research reveals dual impacts: while patriarchal norms limit autonomy, MWEs leverage technology, women's networks, culturally safe business spaces, open spousal dialogue, and leveraging peer-to-peer contributions to pursue growth. The study also uncovers the mixed effectiveness of external support mechanisms.

While government programs, religious institutions, NGOs, and women's associations address barriers like finance and skill gaps, their reach is often limited by exclusionary eligibility criteria, sectorial bias toward agriculture and institutional inefficiencies. The empirical evidence integrates statistical associations (e.g. regression and correlation analyses) with lived experiences, offering a bigger picture of how MWEs adapt within restrictive systems. By situating the findings within a culturally specific context, this study contributes to the global discourse on gender, entrepreneurship, and development, emphasising the need for localised approaches to supporting MWEs. This rich, locally-grounded evidence provides actionable insights for PMs, practitioners, and support agencies seeking to design support systems that are inclusive, sector-diverse, and sensitive to cultural realities.

Methodologically, this study demonstrates the value of a mixed-methods, multi-stakeholder approach in culturally sensitive entrepreneurship research. Quantitative analysis provided statistical clarity on relationships between cultural factors and BGAs, while qualitative interviews with both MWEs and PMs offered depth and multiple perspectives. The mixed-methods approach provides a robust framework for understanding the complexities of cultural, societal, and institutional influences on MWEs, thereby advancing the applicability of global theories in localised settings. It offers a comprehensive lens to investigate not only the "what" of cultural influences but also the "how" and "why". The integration of PMs' voices bridges the gap between policy design and lived experiences, revealing mismatches between program intent and accessibility. It bridges the gap between the supply (PMs) and demand (MWEs) sides of external support mechanisms.

This approach facilitated a holistic understanding of the barriers MWEs face, how support systems are designed, perceived and experienced, and the gaps in institutional support mechanisms. It highlights the value of combining both quantitative breadth with qualitative depth to produce actionable insights that resonate with both academic and policy-oriented audiences. Triangulation across data sources enhanced validity, and the tailored use of SPSS for statistical testing and thematic coding for narrative analysis ensured analytical rigour. This

methodological rigour offers a replicable model and sets precedence for future research exploring gendered entrepreneurship and multi-stakeholder dynamics in similar culturally sensitive and patriarchal contexts. This ensures findings are both statistically robust and socially contextualised.

9.2 Implications of this study

Considering the results and findings of this study, several implications have been identified theoretically and practically, with regards to practice and policy. This section discusses the theoretical implication of the study with focus on women entrepreneurs' literature in a non-Western context, followed by the practical implications to MWEs, and then to policies.

9.2.1 Theoretical Implications of the Study

The findings from this study have significant implications for theoretical frameworks. The study advances women's entrepreneurship literature in non-Western contexts by deepening and extending three core theoretical frameworks: Hofstede's cultural dimensions schema, New Institutional Theory, and the 5Ms (extended to the 7Ms).

The research reaffirms Masculinity, Collectivism and PDI operate in Kaduna: spousal consent reflects high PDI, familial prioritisation over individual ambition reflects collectivism, and restrictive gender norms reflect high masculinity. It also challenges Hofstede by revealing evolving gender attitudes in Southern Kaduna, demonstrating that these cultural dimensions are dynamic and context dependent. This supports calls for context-specific reinterpretation of cultural dimensions when applied to gendered entrepreneurship.

Marriage emerged as a distinct dimension, separate from the broader category of motherhood in the traditional 5Ms framework, motherhood, influencing autonomy, finance, and market access. Marriage, as a standalone dimension, underscores the significance of relational dynamics in shaping MWEs' entrepreneurial decisions and outcomes. Marriage and motherhood could impact MWEs' growth differently, but a growth-oriented entrepreneurial mindset could help MWEs navigate cultural issues through resilience, determination, self-motivation and sufficiency to success regardless of challenges, emphasising the importance of individual initiative in entrepreneurial success.

The addition of Mindset expands the theoretical understanding of women's entrepreneurship by integrating psychological and personal growth dimensions into structural and contextual analyses. These 7Ms' elements can be independent of each other (e.g Marriage and

Motherhood) yet interconnected as they all (including money, management, market, mindset, meso and macro environments) impact MWEs' business growth. However, the interconnection of these elements and how they overlap or affect each other might vary from context to context. The additional dimensions to the 5Ms make the expanded 7Ms framework more accurate for patriarchal, culturally restrictive contexts, offering a more precise guide and tool for analysing women's entrepreneurship in such settings.

Furthermore, findings show how entrenched informal norms can directly undermine or interfere with formal initiatives aimed at supporting women entrepreneurs. This interference manifests through religious practices, corruption and limited reach of support to beneficiaries, which could vary from other business environments or settings. MWEs navigate these contradictions through diverse adaptive strategies. This demonstrates a need for theoretical refinements such as institutional theory to account for women entrepreneurs' agency in reconciling conflicting institutional forces. It implies that considering institutional contexts as well as context-specific growth definitions in women entrepreneurship and cultural studies is important, especially in regions where patriarchy is extreme and can to a larger extent impact MWEs' BGAs.

Following the call by prior studies for research to expand studies and examine the impact of culture on women-owned businesses, with focus on context and content (e.g. Ngoasong, 2023; Adom and Anambane, 2020), and the financial alternatives available to these women in developing countries' contexts (Simba et al., 2023; Ojong et al., 2021), this study offers a useful perspective of the phenomenon.

The findings of this study offer understanding of how marriage, motherhood, religion and other cultural constraints impact MWEs' BGAs and how external support mechanisms including government policies and interventions impact these women's business growth. It offers understanding of the unique experiences and needs of MWEs in Kaduna, in line with the way they perceive growth, considering that they operate their businesses within that context. The findings imply that the challenges MWEs face and the impact of support available to them can be further assessed to fill the gaps of the ineffectiveness of existing support, which have not resulted in much positive growth for many of these women. The complexities of cultural norms, societal and marital expectations which limit MWEs can be further examined, especially because the multicultural composition of Kaduna does not allow the generalisation of the experiences of women. It will be beneficial to study the MWEs' experiences within regions

and diverse ethnicity in Kaduna, to understand their unique needs and how best to support their BGAs.

Furthermore, this study contributes to the feminist entrepreneurship theory (Baker and Welter, 2020; Marlow and Martinez, Dy, 2018; Ahl and Marlow, 2012) by foregrounding the intersectionality of gender, culture and institutional barriers. The findings challenge the universalistic approaches to women's entrepreneurship by demonstrating how cultural and institutional factors uniquely shape MWEs' experiences in Kaduna. This underscores the importance of context-specific frameworks in theorising women's entrepreneurship, advocating for a more localised and nuanced understanding of gendered entrepreneurial ecosystems (Marlow, 2020; Martinez Dy et al., 2017; Welter et al., 2014). This research contributes to global discourse by embedding women's entrepreneurial agency within specific socio-cultural and institutional realities and providing a richer and more comprehensive understanding of the dynamics shaping MWEs in patriarchal and culturally complex societies.

9.2.2 Implications for Practice- MWEs

For MWEs, the findings highlight several actionable insights. Accessing diverse support and resources from internal (family) and external (government, community and private sectors) sources, can enable MWEs to balance their societally enforced responsibilities with business growth. Market (opportunity), Management, and Money, if accessible and utilised effectively by MWEs, can yield business sustenance and growth.

Aligning business operations with societal expectations, while leveraging adaptive strategies can enhance acceptance and operational stability for MWEs' BGAs. Also, given the limited awareness created for support available to MWEs, networking and joining women's association will give them wider access to information about assistance aimed at supporting MWEs' growth, as well as mentorship and training opportunities. Furthermore, having access to affordable daycare centres can free time for entrepreneurial activities, addressing one of the most significant operational constraints. Resilience, self-motivation, and proactive planning are critical for sustaining growth despite structural barriers.

Considering the entrenched nature of cultural factors influencing MWEs, which they do not exclusively have power or control over (Brush et al., 2009), the restrictions and negative experiences they encounter may not disappear immediately. However, MWEs, their families, and communities, as well as PMs, have the responsibility to reduce the extent of these influences on MWEs, to enhance their BGAs and help them to achieve their full potential. By

combining internal resources (mindset, skills) with external supports (networks, training, finance), MWEs can better navigate cultural and institutional constraints to achieve sustainable growth.

9.2.3 Implications to Policy

The findings of this study underscore critical implications for policy in addressing the challenges faced by MWEs in Kaduna State. PMs must recognise that cultural norms, marital dynamics, and institutional inefficiencies intersect to constrain MWEs' BGAs. Effective policies must therefore combine structural reforms with cultural reorientation.

Cultural norms such as the expectation of MWEs to seek spousal consent and patriarchal structures on decision-making, restrict MWEs' autonomy and access to opportunities. PMs and stakeholders should develop targeted campaigns delivered through community and religious platforms, to sensitise men on the importance of supporting their wives' entrepreneurial ambitions. This approach will foster a supportive cultural environment that enhances MWEs' economic contributions while maintaining peace in their homes. However, without shifting household-level dynamics, material or technical interventions such as funding, training, or equipment may have limited impact. This highlights the need to balance hard interventions with soft social change efforts that directly address the cultural dynamics within the household, particularly the husband-wife relationship.

Institutional barriers significantly limit MWEs' access and the credibility of government support programs. These barriers highlight the necessity of strengthening accountability mechanisms and promoting transparency in resource allocation. Establishing independent monitoring and evaluation systems can ensure that funds and resources reach the intended beneficiaries, addressing the perceptions of favouritism and inequitable access. This will improve trust and uptake among MWEs.

Moreover, the study reveals the limited effectiveness of existing communication strategies in disseminating information about support programs, particularly in rural areas. PMs should employ multi-channel communication approaches, utilising local media, religious institutions, and community or women's networks, to enhance awareness and ensure the inclusivity. This approach can close information gaps, especially because awareness is a prerequisite for utilisation of available support.

Another critical implication is the need to redesign support mechanisms to include tailored interventions for MWEs at different stages of their entrepreneurial journeys. Current support programs prioritise startups and agricultural ventures, neglecting MWEs in established businesses or non-agricultural sectors. PMs should develop and provide stage-specific and sector-diverse programs and interventions, such as access to infrastructure, working capital and advanced skill development, which target MWEs seeking to expand their already established businesses, to maximise growth potential.

Macro-environmental challenges such as insecurity, inflation, and poor infrastructure (roads, electricity, communication networks) directly hinder MWEs' business operations. Creating a safe and stable business environment requires coordinated efforts from the government to curb insecurity and provide the necessary infrastructure, to not only enhance MWEs' operational efficiency but also promote economic stability and growth. Removing these barriers multiplies the effectiveness of all other interventions.

Religious organisations, which already play a significant role in supporting MWEs can serve as effective partners in promoting awareness, reducing cultural resistance, and facilitating societal acceptance of women's entrepreneurship. However, this collaboration must be approached with contextual sensitivity. Therefore, PMs and implementers must critically assess the positioning and influence of religious institutions within specific communities. By leveraging the influence of community and religious leaders, PMs can drive cultural shifts that support MWEs' empowerment. Where religious leaders may serve as gatekeepers to women's participation, targeted engagement and sensitisation efforts are required to promote progressive interpretations that align with women's empowerment and BGAs.

The findings reveal clear differences between MWEs in predominantly Muslim and Christian areas, particularly in terms of cultural expectations, access to resources, and spousal autonomy, which directly influence MWEs' ability to participate in support programs and achieve their BGAs. These disparities underscore the need for PMs to design context-specific interventions that consider the varying religious and cultural dynamics of different regions. For example, ensuring program delivery methods that respect cultural norms such as an all-female setting in Muslim-dominated settings, could enhance reach and inclusivity. Recognising and responding to these socio-religious nuances will improve the relevance and impact of support initiatives across diverse groups of MWEs.

Furthermore, there is a need for continuous community engagement and gender-sensitive policymaking to ensure that MWEs' voices are heard, and their needs are addressed. PMs should adopt participatory approaches in policy design and implementation, allowing MWEs to contribute to decisions that affect their entrepreneurial activities. The adoption of gender-sensitive frameworks, such as the 35% affirmative policy, should be expanded and effectively implemented to ensure equitable opportunities for women in entrepreneurship. While these policies reflect progress, a more inclusive approach is required to bridge the gender gap and provide MWEs with the resources needed for sustainable growth. These implications emphasise the interconnectedness of cultural, societal, and institutional factors in shaping MWEs' entrepreneurial experiences. Addressing these challenges require a multifaceted approach that combines cultural reorientation, institutional reforms, and practical interventions to create an enabling environment for MWEs in Kaduna State.

The presence of women in political leadership positions, such as the Deputy Governor of Kaduna State and commissioners like the Commissioner for Women Affairs, reflects progress toward gender-sensitive policies and inclusion. These appointments signify recognition of women's roles in governance, women's representation and decision-making, enabling their perspectives to influence policies that address women's unique challenges, particularly those faced by MWEs. However, despite these notable strides, the representation of women in Kaduna and Nigeria's political landscape remains minimal. This underscores the urgent need for increased female representation across political and decision-making spheres. Greater representation ensures that women's voices are heard, their rights advocated for, and policies are designed with an understanding of their lived realities.

PMs interviewed in this study emphasised that women in politics are better positioned to identify, understand, and fight for gender-equal allocation of resources, ensuring that women are not marginalised in empowerment initiatives and policy frameworks. By increasing the number of women in politics, Kaduna State can take a significant step toward achieving gender equality. This inclusion can help to bridge the gap between policy design and implementation, as women leaders are more likely to advocate for effective enforcement of policies aimed at supporting MWEs. Furthermore, amplifying women's representation in politics aligns with global goals for gender equality and sustainable development, reinforcing the importance of gender-sensitive governance as a foundation for empowering MWEs and promoting equitable growth.

Finally, the lack of sufficient knowledge on key factors directly influencing MWEs' BGAs, impact on the success rate of support initiatives aimed at enhancing the growth of women in business. The 7Ms framework increases the level of knowledge and information PMs and other stakeholders such as Private organisations/NGOs, Religious Institutions, and Support Agencies possess about the experiences of MWEs and their specific needs, to offer tailored support that aligns with their BGAs.

Given that Nigerian PMs' initiatives have been majorly considered ineffective (Ogundana, 2020; Andrews, 2018) and their policies not mostly implemented (Adegbile et al., 2024), understanding and aligning the specific needs of MWEs with their initiatives and policies will increase chances of successful implementation of policies and delivery of programs and initiatives. It will ensure the support initiatives reach the intended beneficiaries (MWEs in this context) and enable MWEs to exploit the available support and opportunities. As Ettl and Welter (2012) emphasise, when support mechanisms align with growth perspectives of women entrepreneurs and are tailored to meet their needs, they are more likely to utilise such support mechanisms.

These insights have significant implications for PMs, practitioners, and advocated for women's entrepreneurship, calling for systemic changes to dismantle cultural and institutional barriers, promote gender equality, and create inclusive environments that empower MWEs to achieve their entrepreneurial ambitions. This study highlights the transformative potential of community engagement, collective action, and innovative policy interventions in promoting sustainable business growth for MWEs.

9.3 Limitations of the Study and Recommendations for Future Research

This study acknowledges several limitations that shape the interpretation of its findings, the scope of its conclusions, and their generalisability, while also highlighting areas for future research.

Geographical Scope: The study was confined to Kaduna State, providing a rich lens into the multicultural, multiethnic, and religiously divided context. While this provides a rich, context-specific understanding of MWEs' BGAs, it also limits the extent to which the findings can be generalised to other Nigerian states or international contexts where cultural, religious, and institutional dynamics differ. While patriarchy is a recurring theme in the Nigerian context, its manifestations vary significantly by region, religion, and community. As such, conclusions about the cultural and institutional influences on MWEs' entrepreneurship should be interpreted with caution when applied outside Kaduna and should not be generalised as a universal account of cultural, religious, and institutional barriers for all Nigerian women entrepreneurs. The findings on marriage, religion, marital dynamics, and institutional factors are therefore best reflective of this socio-cultural setting. Future comparative, regionally disaggregated research including MWEs in other Nigerian geo-political zones or international contexts could further illuminate how these factors vary and intersect across contexts, and refine the applicability of the study's theoretical propositions.

Focus on MWEs: The deliberate focus on MWEs means that the experiences of single, divorced, or widowed women entrepreneurs are not represented. This focus allowed for in-depth exploration of marital dynamics, but it also narrows the applicability of findings to other groups whose entrepreneurial journeys may be shaped by different constraints or opportunities. Therefore, conclusions drawn here are specific to the interplay between marriage, culture, and entrepreneurship, and may not reflect the experiences of all women entrepreneurs. Future research could adopt a broader scope, incorporating diverse marital statuses and intersectional factors such as age, education, socio-economic status, and ethnicity to capture a fuller picture of women's entrepreneurship in diverse contexts.

Theoretical scope: The study's analysis was centred around the 5Ms framework (expanded to 7Ms), New Institutional Theory, and Hofstede's Cultural Dimensions Schema. While these frameworks provided strong conceptual anchors, they inevitably guided the interpretation of findings through their particular lenses, possibly underemphasising other perspectives. For

instance, incorporating Feminist Entrepreneurship Theory could yield alternative interpretations that challenge or extend the conclusion drawn here. Future work could integrate such frameworks to provide a more critical, intersectional reading and interpretation of cultural and gendered constraints and contributions.

Methodological constraints: Data collection faced logistical challenges that could influence the representativeness and depth of the findings. The reliance on third parties to distribute questionnaires, due to limited online access among MWEs, coupled with network and infrastructure challenges, affected the timeline and may have introduced selection bias, favouring respondents with better connectivity or stronger networks. Similarly, accessing PMs for interviews was constrained, limiting interviews to three rather than the intended five. This smaller sample size limits the comprehensiveness of insights into PMs' perspectives. These limitations suggest that while the study provides robust findings for the participants involved, its conclusions about institutional perspectives may not fully capture the diversity of policy actors' views. Future studies could employ more direct, in-person engagement to mitigate these constraints and strengthen the robustness of findings.

Lack of longitudinal perspective: This research provides a cross-sectional snapshot of MWEs' challenges and strategies. While valuable, it does not capture how these evolve over time in response to shifting cultural norms, policy reforms, or economic changes. This means that conclusions about resilience, adaptability, and the long-term impact of support mechanisms are based on participants' accounts at a single point in time. The findings also emphasise the importance of exploring the implementation and impact of gender-sensitive policies. By tracking MWEs over time, researchers can examine how their BGAs evolve in response to these shifting factors. Longitudinal research could build on these findings to track trajectories of growth, adaptation, and policy impact on MWEs' outcomes.

Implications for interpretation: Collectively, these limitations mean that the findings should be read as contextually rich but geographically and demographically bounded insights into MWEs' experiences in Kaduna. They illuminate mechanisms and relationships that are likely relevant in similar socio-cultural and institutional contexts but require testing and adaptation elsewhere. They also highlight that while the conclusions offer strong theoretical and practical implications for MWEs in Kaduna, they are not claims to universal applicability. Future research directions include broadening the sample geographically and demographically integrating alternative theoretical lenses, adopting longitudinal approaches, and exploring the

role of emerging factors such as digital transformation in MWEs' growth. These will provide critical evidence to support meaningful policy advocacy, targeted interventions, and theoretical advancements.

By magnifying the experiences and voices of MWEs, this study sheds light on their resilience and adaptability, and provides a foundation for informed decision-making and action, with the ultimate goal of empowering MWEs to thrive and achieve their full entrepreneurial potential. It is hoped that this research will inspire continued efforts to support MWEs' contributions to economic development and social change, while advancing the broader agenda of inclusive and equitable entrepreneurship.

References

- Abubakar, H.A., 2015. Entrepreneurship development and financial literacy in Africa. *World Journal of Entrepreneurship, Management and Sustainable Development*, 11(4), pp.281-294.
- Abdul, M.M., Onose, M., Ibrahim, M.T., Voke-Ighorodje, M., Adeyeye, O., Adeleke, O. and Babalola, A., 2012. Northern Nigeria.
- Abdulla, M.R., 2018. Culture, religion, and freedom of religion or belief. *The Review of Faith & International Affairs*, 16(4), pp.102-115.
- Abuhussein, T. and Koburtay, T., 2021. Opportunities and constraints of women entrepreneurs in Jordan: an update of the 5Ms framework. *International Journal of Entrepreneurial Behavior & Research*, 27(6), pp.1448-1475.
- Acs, Z.J., Desai, S. and Hessels, J., 2008. Entrepreneurship, economic development and institutions. *Small business economics*, 31, pp.219-234.
- Adams, W.C., 2015. Conducting semi-structured interviews. *Handbook of practical program evaluation*, pp.492-505.
- Adamu, R.O., 2023. Women participation in Nigerian politics: Challenges and prospects to Nigerian democracy. *International Journal of Humanity Studies (IJHS)*, 6(2), pp.301-314.
- Adegbile, A.S., Ogundana, O.M. and Adesola, S., 2024. "Gender-based policies and women's entrepreneurship: an fsQCA analysis of sub-Saharan African countries", *International Journal of Entrepreneurial Behavior & Research*, Vol. ahead-of-print No. ahead-of-print. <https://doi.org/10.1108/IJEBR-04-2023-0394>
- Adekunle, O.A., Ola, T.O., Ogunrinade, R. and Odebunmi, A.T., 2021. The role of cooperative societies in advancing small and medium scale enterprises in Osun State, Nigeria. *Journal of International Business and Management*, 4(6), pp.1-13.
- Aderinto, C.O., David, J.O. and Alabi, F.A., 2018. Cultural values and the development of women entrepreneurs in Southwestern Nigeria. *World Journal of Entrepreneurial Development Studies*, 2(3), pp.22-33.
- Ademokun, F., and Ajayi, O., 2012. Entrepreneurship development, business ownership, and women empowerment in Nigeria. *Journal of Business Diversity*, 12(1), 72–87. Retrieved from <http://www.na-businesspress.com/jbdopen.html>
- Adeelanjum, M., Khan, N., Naz, H., Raza, S. A., and Fatima, S., 2012. Problems and prospects of women entrepreneurs: A case study of Quetta-Pakistan. *International Journal of Business and Social Science*, 3, 177–183. Retrieved from <http://ijbssnet.com>
- Adeola, A., 2014. Challenges of women entrepreneurs: The Nigerian experience. *International Journal of Research*, 1(10), 85–92. Retrieved from <http://www.internationaljournalofresearch.org>
- Adisa, T. A., Abdulraheem, A., & Mordi, C., 2014. The characteristics and challenges of small business in Africa: An exploratory study of Nigerian small business owners. *Economic Insights-Trends and Challenges*, 66(4), 1–14. Retrieved from <http://www.upg-bulletin-se.ro>
- Adiza, G.R., Alamina, U.P. and Aliyu, I.S., 2020. The influence of socio-cultural factors on the performance of female entrepreneurs. *International Journal of Financial, Accounting, and Management*, 2(1), pp.13-27.
- Adom, K., 2015. Recognizing the contribution of female entrepreneurs in economic development in sub-Saharan Africa: Some evidence from Ghana. *Journal of Developmental Entrepreneurship*, 20(01), p.1550003.
- Adom, K. and Anambane, G., 2020. "Understanding the role of culture and gender stereotypes in women entrepreneurship through the lens of the stereotype threat theory", *Journal of*

- Entrepreneurship in Emerging Economies*, Vol. 12 No. 1, pp. 100-124. <https://doi.org/10.1108/JEEE-07-2018-0070>
- Adom, K., Asare-Yeboah, I.T., Quaye, D.M. and Ampomah, A.O., 2018. "A critical assessment of work and family life of female entrepreneurs in Sub-Saharan Africa: some fresh evidence from Ghana", *Journal of Small Business and Enterprise Development*, Vol. 25 No. 3, pp. 405-427, doi: 10.1108/jsbed-02-2017-0063
- Afolayan, G.E., 2021. *Non-formal education as a tool for empowering girls and women in a religiously conservative context: The case of northern Nigeria* (Doctoral dissertation, Murdoch University).
- Agarwal, S. and Lenka, U., 2015. Study on work-life balance of women entrepreneurs—review and research agenda. *Industrial and Commercial Training*, 47(7), pp.356-362.
- Aggarwal, R. and Goodell, J.W., 2014. Cross-national differences in access to finance: Influence of culture and institutional environments. *Research in International Business and Finance*, 31, pp.193-211.
- Ahl, H., 2006. Why research on women entrepreneurs needs new directions. *Entrepreneurship theory and practice*, 30(5), 595-621.
- Ahl, H. and Marlow, S., 2017. Analysing entrepreneurial activity through a postfeminist perspective: A brave new world or the same old story? In P. Lewis, Y. Benschop and R. Simpson (eds), *Postfeminism and Organisation*. Routledge, New York, pp. 141-159. <https://doi.org/10.4324/9781315450933>
- Ahl, H. and Marlow, S., 2021. Exploring the false promise of entrepreneurship through a postfeminist critique of the enterprise policy discourse in Sweden and the UK. *Human Relations*, 74(1), pp.41-68.
- Ahl, H. and Marlow, S., 2012. 'Exploring the dynamics of gender, feminism and entrepreneurship: advancing debate to escape a dead end?', *Organization*, 19(5), pp. 543–562.
- Ahmed, H.G and Abubakar, M.B., 2019. Effect of socio-cultural factors in women entrepreneurship development in Kaduna State. *Journal of Human Resource Management*, 7(3), 57-65. Doi: 10.11648/j.jhrm.20190703.11
- Ajani Akeem, O. and Adekanmbi, O., 2016. Relationship between entrepreneurial characteristics and performance of small and medium scale enterprise (A study of SMEs in Yaba LCDA). *International Journal of Business and Social Science*, 7(9).
- Ajiva, O.A., Ejike, O.G. and Abhulimen, A.O., 2024. Empowering female entrepreneurs in the creative sector: Overcoming barriers and strategies for long-term success. *Int J Adv Econ*, 6(08), pp.424-436.
- Akanji, B., 2017. The Relationship between Culture and Corruption in Nigeria-Prospecting Culture Change in Dealing with this' Big Black Hole'.
- Akanji, B., Mordi, C., Ajonbadi, H. and Adekoya, O.D., 2021. Exploring cultural values in conflict management: A qualitative study of university heads of departments. *Qualitative Research in Organizations and Management: An International Journal*, 16(2), pp.350-369.
- Akanle, O., Adesina, J.O. and Nwaobiala, U.R., 2018. "Turbulent but I must endure in silence: female breadwinners and survival in Southwestern Nigeria", *Journal of Asian and African Studies*, Vol. 53 No. 1, pp. 98-114, doi: 10.1177/0021909616658913
- Akinbami, C.A.O. and Aransiola, J.O., 2016. Qualitative exploration of cultural practices inhibiting rural women entrepreneurship development in selected communities in Nigeria. *Journal of Small Business & Entrepreneurship*, 28(2), pp.151-167.
- Akintola, A.J., 2020. *Examining gender inequality in Nigeria: a case study of women entrepreneurs in Ogun State* (Doctoral dissertation, Brandon University, Faculty of Arts).

- Alabi, O., Shamaki, M.A., Omisakin, O.A., Giro, M. and Odusina, E.K., 2020. Family and household issues in Northern Nigeria: Change and continuity. *Family Demography and Post-2015 Development Agenda in Africa*, pp.287-300.
- Aladejebi, O., 2020. 21st Century Challenges Confronting Women Entrepreneurs in South-West Nigeria. *Archives of Business Research*, 8(3), 261-280. Doi: 10.14738/ab8.83.8018
- Alfonso, M., Nickelson, L., and Cohen, D., 2012. Farmers' markets in rural communities: A case study. *American Journal of Health Education*, 43, 143–151. Retrieved from <http://www.aahperd.org/aahe/publications/ajhe>
- Alkhaled, S. and Berglund, K., 2018. “‘And now I’m free’: women’s empowerment and emancipation through entrepreneurship in Saudi Arabia and Sweden”, *Entrepreneurship and Regional Development*, Vol. 30 Nos 7-8, pp. 877-900, doi: 10.1080/08985626.2018.1500645.
- Althalathini, D., Al-Dajani, H. and Apostolopoulos, N., 2022. The impact of Islamic feminism in empowering women’s entrepreneurship in conflict zones: Evidence from Afghanistan, Iraq and Palestine. *Journal of Business Ethics*, 178(1), pp.39-55.
- Aluko, O., Adefeso, H. and Esther, F., 2024. Unveiling Strength: The Saga Of Resilience And Empowerment Among Women Entrepreneurs In Ipetu-Ijesha. *Educational Administration: Theory and Practice*, 30(4), pp.3087-3094.
- Al-Shami, S. S. A., Majid, I. B. A., Rashid, N. A., and Hamid, M. S. R. B. A., 2014. Conceptual framework: The role of microfinance on the wellbeing of poor people cases studies from Malaysia and Yemen. *Asian Social Science*, 10, 230–242. doi:10.5539/ass.v10n1p230
- Amaechi, E., 2016. *Exploring Barriers to Women Entrepreneurs in Enugu State, Nigeria. Walden Dissertations and Doctoral studies collection*. <https://scholarworks.waldenu.edu/dissertations>
- Amis, J., Munir, K. and Mair, J., 2017. Institutions and economic inequality.
- Amodu, A.A., Abeh, A. and Yakubu, A., 2015. Effects of gender and cultural beliefs on women entrepreneurship in Nigeria. In *Proceedings of The IRES 19th International Conference, Dubai, UAE, 5th December*.
- Amrita, K., Garg, C.P. and Singh, S., 2018. Modelling the critical success factors of women entrepreneurship using fuzzy AHP framework. *Journal of Entrepreneurship in Emerging Economies*, 10(1), pp.81-116.
- Anambane, G. and Adom, K., 2018. Assessing the Role of Culture in Female Entrepreneurship in Contemporary Sub-Saharan Society: Insights from the Nabadam District of Ghana. *Journal of Developmental Entrepreneurship*, 23(3). DOI: 10.1142/S1084946718500176
- Ani, K. J., 2012. Violent traditional gender practices and implication for nation building process in Nigeria. *Public Policy and Administration Research*, 2(5), 44–56. Retrieved from <http://www.iiste.org/Journals/index.php/PPAR>
- Anyanwu, J.C., 2014. Marital status, household size and poverty in Nigeria: evidence from the 2009/2010 survey data. *African Development Review*, 26(1), pp.118-137.
- Archibald, M.M., Ambagtsheer, R.C., Casey, M.G. and Lawless, M., 2019. Using zoom videoconferencing for qualitative data collection: perceptions and experiences of researchers and participants. *International journal of qualitative methods*, 18, p.1609406919874596.
- Arenius, P., and Minniti, M., 2003. Women in Entrepreneurship, the Entrepreneurial Advantage of Nations: First Annual Global Entrepreneurship Symposium, *United Nations Headquarters*.

- Arora, R.U., 2020. Digital financial services to women: Access and constraints. In *Gender Bias and Digital Financial Services in South Asia: Obstacles and Opportunities on the Road to Equal Access* (pp. 51-72). Emerald Publishing Limited.
- Ascher, J., 2012. Female entrepreneurship – An appropriate response to gender discrimination. *Journal of Entrepreneurship, Management and Innovation*, 8, 97–114. Retrieved from <http://repozytorium.wsb-nlu.edu>
- Ateş, Ö., Bayram, G.E. and Bayram, A.T., 2025. The Impact of Digital Tools on the Economic Empowerment of Rural Women. In *Empowering Women Through Rural Sustainable Development and Entrepreneurship* (pp. 309-324). IGI Global Scientific Publishing.
- Audretsch, D.B., Bönte, W. and Tamvada, J.P., 2013. Religion, social class, and entrepreneurial choice. *Journal of Business Venturing*, 28(6), pp.774-789.
- Ayogu, D. U. and Agu, E. O., 2015. Assessment of the contribution of women entrepreneurs towards entrepreneurship development in Nigeria. *International journal of current research and Academic Review*, 3(10). Retrieved from www.ijcrar.com
- Ayyagari, M., Demirgüç-Kunt, A. and Maksimovic, V., 2010. Formal versus informal finance: Evidence from China. *The Review of Financial Studies*, 23(8), pp.3048-3097.
- Babar, Z.N., Al-Sulaiti, K., Aldereai, O., Abbas, J. and Al-Sulaiti, I., 2023. Empowering women entrepreneurs: The influence of family support and country of origin effects on financial inclusion. *Journal of Excellence in Business Administration*, 1(2), pp.39-63.
- Bakas, F.E., 2017. Community resilience through entrepreneurship: the role of gender. *Journal of Enterprising Communities: People and Places in the Global Economy*, 11(1), pp.61-77.
- Baker, T. and Welter, F., 2020. *Contextualizing entrepreneurship theory* (p. 188).
- Bako, M.J. and Syed, J., 2018. Women's marginalization in Nigeria and the way forward. *Human Resource Development International*, 21(5), pp.425-443.
- Baloyo, M.J. and Jones, S., 2025. 'They don't waste money on women': gendered entrepreneurial household dynamics and the total social organization of labour. *Entrepreneurship & Regional Development*, 37(1-2), pp.67-91.
- Bamgboje-Ayodele, A. and Ellis, L., 2015. Knowledge Management and the Nigerian Culture—A round peg in a square hole?. *The African Journal of Information Systems*, 7(1), p.1.
- Banerjee, A.V. and Duflo, E., 2011. Poor Economics: a Radical Rethinking of the Way to Fight Global Poverty. *New York: Public Affairs*.
- Banu, J., Baral, R. and Kuschel, K., 2023. Negotiating business and family demands: the response strategies of highly educated Indian female entrepreneurs. *Community, Work & Family*, pp.1-27.
- Bardasi, E., Sabarwal, S. and Terrell, K., 2011. How do female entrepreneurs perform? Evidence from three developing regions. *Small Business Economics*, 37, pp.417-441.
- Barbato, C., 2017. Redefining gender roles: developing relationships between sacred texts and feminism.
- Barney, J. and Hesterly, W., 2012. *Strategic management and competitive advantage: Concepts and cases. 4th Edition ed.* New Jersey: Pearson.
- Barnham, C., 2015. Quantitative and qualitative research: Perceptual foundations. *International journal of market research*, 57(6), pp.837-854.
- Barr, M.S., 2015. Minority and women entrepreneurs: Building capital, networks, and skills.
- Baranik, L.E., Gorman, B. and Wales, W.J., 2018. What makes Muslim women entrepreneurs successful? A field study examining religiosity and social capital in Tunisia. *Sex Roles*, 78, pp.208-219.
- Basaffar, A.A., Niehm, S.L. and Bosselman, R., 2018. Saudi Arabian Women in Entrepreneurship: Challenges, Opportunities and Potential. *Journal of Developmental Entrepreneurship*, 23(2). DOI: 10.1142/S1084946718500139

- Baskarada, S., 2014. Qualitative case studies guidelines. *Qualitative Report*, 19(40), 1–25. Retrieved <http://www.nova.edu/ssss/QR/QR19/baskarada24>
- Bastian, B. L., Sidani, Y. M., and El Amine, Y., 2018. Women entrepreneurship in the middle east and north Africa: A review of knowledge areas and research gaps. *Gender in Management*, 33(1), 14-29. <https://doi.org/10.1108/GM-07-2016-0141>
- Belwal, S., Belwal, R., and Al Saidi, F., 2014. Characteristics, motivations, and challenges of women entrepreneurs in Oman's Al-Dhahira Region. *Journal of Middle East Women's Studies*, 10, 135–151. doi:10.2979/jmiddeastwomstud.10.2.135
- Bérubé, M., 2006. The “cultures” of cultural studies. In *Redefining Culture* (pp. 101-106). Routledge.
- Belwal, S., Belwal, R. and Saidi, F.A., 2014. Characteristics, motivations, and challenges of women entrepreneurs in Oman’s Al-Dhahira region. *Journal of Middle East Women's Studies*, 10(2), pp.135-151.
- Beyers, J., 2017. Religion and culture: Revisiting a close relative. *HTS: Theological Studies*, 73(1), pp.1-9.
- Bianco, M.E., Lombe, M. and Bolis, M., 2017. Challenging gender norms and practices through women’s entrepreneurship. *International Journal of Gender and Entrepreneurship*, 9(4), pp.338-358.
- Birukou, A., Blanzieri, E., Giorgini, P. and Giunchiglia, F., 2013. A formal definition of culture. *Models for intercultural collaboration and negotiation*, pp.1-26.
- Blau, F., Ferber, M. and Winkler, A., 2002. *The Economics of Women, Men and Work*. 4th Ed. Upper Saddle River, NJ: Prentice Hall.
- Blodgett, J.G., Bakir, A. and Rose, G.M., 2008. A test of the validity of Hofstede's cultural framework. *Journal of consumer marketing*, 25(6), 339-349.
- Boateng, C., 2014. Personal attributes and motivation of female micro-entrepreneurs in Ghana: A case of fishmongers in central region. *Research in Hospitality Management*, 4, 147–160 doi:10.5296/ber.v4i1.4114
- Bonevski, B., Randell, M., Paul, C., Chapman, K., Twyman, L., Bryant, J., Brozek, I. and Hughes, C., 2014. Reaching the hard-to-reach: a systematic review of strategies for improving health and medical research with socially disadvantaged groups. *BMC medical research methodology*, 14, pp.1-29.
- Bowers, C.A., 1993. *Education, cultural myths, and the ecological crisis: Toward deep changes*. Suny Press.
- Braun, V. and Clarke, V., 2006. Using thematic analysis in psychology. *Qual. Res. Psychol.* 3(2), 77–101 <https://doi.org/10.1191/1478088706qp063oa>
- Braun, V. and Clarke, V., 2021. One size fit all? What counts as quality practice in (reflexive) thematic analysis? *Qualitative Research in Psychology*, 18(3), pp.328-352. DOI: 10.1080/14780887.2020.1769238
- Braun, V., Clarke, V., Hayfield, N. and Terry, G., 2019. Thematic Analysis 48. *Handbook of research methods in health social sciences*, pp.843-860.
- Brito, R. P. D., Lenz, A. K. and Pacheco, M. G. M., 2022. Resilience building among small businesses in low-income neighbourhoods. *Journal of Small Business Management*, 1–36. <https://doi.org/10.1080/00472778.2022.2041197>
- Broto, R. B., 2014. Impact of education and training on performance of women entrepreneurs: A study in emerging market context. *Journal of Entrepreneurship in Emerging Economics*, 6(1), 38–52. Doi: 10.1108/JEEE-05-2013-0014
- Brush, C.G. and Brush, C.G., 2006. Growth-oriented women entrepreneurs and their businesses: *A global research perspective*.

- Brush, C. G., A. De Bruin, and F. Welter., 2009. A gender-aware framework for women's entrepreneurship. *International Journal of Gender and Entrepreneurship*, 1(1), 8–24. <https://doi.org/10.1108/17566260910942318>
- Brush, C.G., De Bruin, A., Gatewood, E.J. and Henry, C., 2010. Introduction: women entrepreneurs and growth. In *Women Entrepreneurs and the Global Environment for Growth*. Edward Elgar Publishing.
- Brush, C., Edelman, L.F., Manolova, T. and Welter, F., 2019. A gendered look at entrepreneurship ecosystems. *Small Business Economics*, 53, pp.393-408.
- Brush, C.G., Greene, P.G. and Welter, F., 2020. 'The Diana project: a legacy for research on gender in entrepreneurship', *International journal of Gender and Entrepreneurship*, 12(1), pp. 7–25
- Brush, C.G. and Manolova, T.S., 2004. Household structure. Handbook of entrepreneurial dynamics: *The process of business creation*, pp.39-48.
- Bruton, G.D., Zahra, S.A., Van de Ven, A.H. and Hitt, M.A., 2022. Indigenous theory uses, abuses, and future. *Journal of Management Studies*, 59(4), pp.1057-1073.
- Bryman, A., 2017. Quantitative and qualitative research: further reflections on their integration. In *Mixing methods: Qualitative and quantitative research* (pp. 57-78). Routledge.
- Bryman, A. and Bell, E., 2011. Ethics in business research. *Business Research Methods*, 7 (5), 23-56.
- Bryman, A. and Bell, E., 2015. Business Research Methods. Oxford University Press, USA.
- Bui, H. T. M., Kuan, A., and Chu, T. T., 2018. Female entrepreneurship in patriarchal society: motivation and challenges. *Journal of Small Business & Entrepreneurship*, 30(4), 325–343. <https://doi.org/10.1080/08276331.2018.1435841>
- Bula, H.O., 2012. Performance of women in small scale enterprises (SSEs): Marital status and family characteristics. *European Journal of Business and Management*, 4(7), pp.85-99.
- Bullough, A., Guelich, U., Manolova, T.S. and Schjoedt, L., 2022. Women's entrepreneurship and culture: gender role expectations and identities, societal culture, and the entrepreneurial environment. *Small Business Economics*, 58(2), pp.985-996.
- Bullough, A., De Luque, M.S., Abdelzaher, D. and Heim, W., 2015. Developing women leaders through entrepreneurship education and training. *Academy of Management Perspectives*, 29(2), pp.250-270.
- Bullough, A., Hechavarría, D.M., and Brush C.G., 2019. *High-growth women's entrepreneurship: Programs, policies and practices*. Edward Elgar Publishing.
- Bullough, A. and Renko, M., 2013. Entrepreneurial resilience during challenging times. *Business Horizons*, 56(3), pp.343-350.
- Burrell, G. and Morgan, G., 2016. Sociological Paradigms and Organisational Analysis: Abingon: Routledge (originally published by Heinemann 1979).
- Burns, P., 2018. New venture creation: a framework for entrepreneurial start-ups. Palgrave.
- Campbell, J.L., Quincy, C., Osserman, J. and Pedersen, O.K., 2013. Coding in-depth semi structured interviews: Problems of unitization and intercoder reliability and agreement. *Sociological methods & research*, 42(3), pp.294-320.
- Campos, F. and Gassier, M., 2017. Gender and enterprise development in Sub-Saharan Africa: a review of constraints and effective interventions. *World Bank Policy Research Working Paper*, (8239).
- Carayannopoulos, S., 2017. Small, young firm flexibility and performance in the context of disruptive innovations. *International Journal of Entrepreneurship and Innovation Management*, 21(1-2), pp.105-118.
- Carranza, E. and Carranza, E., 2018. *Female entrepreneurs: How and why are they different?*. Washington, DC: World Bank.

- Carrington, T., 1994. Gender Economics: In Developing World, International Lenders Are Targeting Women, *The Wall Street Journal*, June 22.
- Carter, S. and Shaw, E., 2006. "Women's business ownership – recent research and policy development", *Report to the Small Business Service*.
- Cesaroni, F.M., Pediconi, M.G. and Sentuti, A., 2018. It's always a women's problem! Micro-entrepreneurs, work-family balance and economic crisis. *Administrative Sciences*, 8(4), p.74.
- Chandan, H.C., 2017. Motivations and Challenges of Female Entrepreneurship in Developed and Developing Economies. In *Discrimination and Diversity: Concepts, Methodologies, Tools, and Applications* (pp. 1613-1640). IGI Global.
- Chen, M.A., 2012. The informal economy: Definitions, theories and policies.
- Chikwira, C., Vengesai, E. and Mandude, P., 2022. The impact of microfinance institutions on poverty alleviation. *Journal of Risk and Financial Management*, 15(9), p.393.
- Chinomona, E., & Maziriri, E. T., 2015. Women in action: Challenges facing women entrepreneurs in the Gauteng Province of South Africa. *International Business & Economics Research*, 14, 835–850. Retrieved from <http://www.cluteinstitute.com/journals/international-business-economicsresearch-journal-iber>
- Clark, T., 2011. Gaining and maintaining access: Exploring the mechanisms that support and challenge the relationship between gatekeepers and researchers. *Qualitative Social Work*, 10(4), pp.485-502.
- Clarke, V. and Braun, V., 2017. Thematic analysis. *The journal of positive psychology*, 12(3), pp.297-298. Clarke, V. and Braun, V., 2017. Thematic analysis. *The journal of positive psychology*, 12(3), pp.297-298.
- Clark, S., Kabiru, C.W., Laszlo, S. and Muthuri, S., 2019. The impact of childcare on poor urban women's economic empowerment in Africa. *Demography*, 56, pp.1247-1272.
- Coad, A. and Tamvada, J.P., 2012. Firm growth and barriers to growth among small firms in India. *Small Business Economics*, 39, pp.383-400.
- Coalition on the Women's Manifesto for Ghana, 2004. *The Women's Manifesto for Ghana*. Coalition on the Women's Manifesto for Ghana.
- Collier, P. and Dollar, D. eds., 2002. *Globalization, growth, and poverty: Building an inclusive world economy*. World Bank Publications.
- Costin, Y., 2012. In pursuit of growth: an insight into the experience of female entrepreneurs. *International Journal of Gender and Entrepreneurship*, 4(2), pp.108-127.
- Creswell, J.W. and Plano Clark, V.L., 2023. Revisiting mixed methods research designs twenty years later. *Handbook of mixed methods research designs*, pp.21-36.
- Creswell, J.W. and Plano Clark, V.L., 2017. *Designing and Conducting Mixed Methods Research (3rd Edition)*. Thousand Oaks, CA: Sage
- Creswell, J. W., V. L. Plano Clark, M. Gutmann, and W. Hanson. 2003. Advanced mixed methods research designs. In *Handbook on mixed methods in the behavioral and social sciences*, ed. A. Tashakkori and C. Teddlie, 209-240. Thousand Oaks, CA: Sage.
- Creswell, J.W., 2014. A concise introduction to mixed methods research. SAGE publications.
- Creswell, J.W. and Poth, C.N., 2016. *Qualitative inquiry and research design: Choosing among five approaches*. Sage publications.
- Crittenden, V.L., Crittenden, W.F. and Ajjan, H., 2019. Empowering women micro-entrepreneurs in emerging economies: The role of information communications technology. *Journal of Business Research*, 98, pp.191-203.

- Cullen, U., 2019, September. An Analysis Of Informal Female Entrepreneurship In Turkey Through The Lens Of The 5M Framework. In *British Academy of Management (BAM) Conference*.
- Curry, L.A., Nembhard, I.M. and Bradley, E.H., 2009. Qualitative and mixed methods provide unique contributions to outcomes research. *Circulation*, 119(10), pp.1442-1452.
- Dana, L.P., 2010. Introduction: religion as an explanatory variable for entrepreneurship. In *Entrepreneurship and religion*. Edward Elgar Publishing.
- Davidsson, P., Delmar, F. and Wiklund, J., 2006. Entrepreneurship as growth; growth as entrepreneurship. *Entrepreneurship and the Growth of Firms*, 21-38.
- Davis, P. J., 2012. The global training deficit: The scarcity of formal and informal professional development opportunities for women entrepreneurs. *Industrial and Commercial Training*, 44(1), 19–25. Doi: 10.1108/00197851211193381
- De Avillez, M.M., Greenman, A. and Marlow, S., 2020. Ethical judgments about social entrepreneurship in sub-Saharan Africa: The influence of spatio-cultural meanings. *Journal of business ethics*, 161, pp.877-892.
- De Bruin, A., Brush, C. G., and Welter, F., 2006. Introduction to the special issue: towards building cumulative knowledge on women's entrepreneurship. *Entrepreneurship Theory and Practice*, 30, 585–593.
- De Bruin, A., Brush, C.G. and Welter, F., 2007. Advancing a framework for coherent research on women's entrepreneurship. *Entrepreneurship theory and practice*, 31(3), pp.323-339.
- De Clercq, D. and Voronov, M., 2009. The role of cultural and symbolic capital in entrepreneurs' ability to meet expectations about conformity and innovation. *Journal of small business management*, 47(3), pp.398-420.
- Debnath, G.C., Chowdhury, S., Khan, S. and Chowdhury, T.S., 2020. Achieving sustainable development through entrepreneurship and economic empowerment of women in the technological era. *International Journal of Management*, 11(9).
- Deka, R.J., 2018. A study on the importance of skill development: Women entrepreneurs in India as a catalyst to women empowerment. *Productivity*, 58(4), pp.400-409.
- De Silva, T. and Hansson, H., 2024. The Impact of Social Media on Business Performance of Women Entrepreneurs and their Empowerment: A Mixed Methods Study in the Context of Sri Lanka. *Managing Global Transitions*, 22(2).
- Devine, R. A., G. Molina-Sieiro, R. M. Holmes Jr., and S. A. Terjesen., 2019. Female-led high growth: Examining the role of human and financial resource management. *Journal of Small Business Management*, 57(1), 81–109. <https://doi.org/10.1111/jsbm.12492>
- De Vita, L., Mari, M. and Poggesi, S., 2014. Women entrepreneurs in and from developing countries: Evidence from the literature. *European Management Journal*, 32(3), pp.451-460.
- Dhaliwal, A., 2022. The mompreneurship phenomenon: an examination of the antecedents and challenges of mothers in business. *International Journal of Service Science, Management, Engineering, and Technology (IJSSMET)*, 13(1), pp.1-17.
- Dharmendra, K., 2014. Socio-Cultural Influence on Women Entrepreneurs: A Study of Uttarakhand State. *Int. J. of Trade and Commerce- IIARTC*, 3(1), 127-139.
- Dibie, R. and Okere, J.S., 2015. Government and NGOs performance with respect to women empowerment in Nigeria. *Africa's Public Service Delivery & Performance Review*, 3(1), pp.92-136.
- Dickey, D.D., 2022. *Exploring Students with Disabilities' Experiences and Perceptions of Assistive Technology Use in a Postsecondary Education Environment: A Concurrent Transformative Mixed Methods Study*. Drexel University.

- Dikki, A. C., Muhammad, B. A. S., Dogarawa, A. B., and Chechet, I. L., 2014. Impact of non-services of microfinance banks (MFBs) on the performance of women entrepreneurs in Nigeria. *European Journal of Business and Management*, 6, 158–163. Retrieved from <http://www.iiste.org>
- Dillman, D.A., Smyth, J.D. and Christian, L.M., 2014. *Internet, phone, mail, and mixed-mode surveys: The tailored design method*. John Wiley & Sons.
- Dobbs, M. and Hamilton, R.T., 2007. Small business growth: recent evidence and new directions. *International journal of entrepreneurial behavior & research*, 13(5), pp.296-322.
- Doucet, A., 2006. *Do Men Mother?* Toronto: University of Toronto Press.
- Easterby-Smith, M., Thorpe, R. and Jackson, P.R., 2012. *Management research*. Sage.
- Edelman, 2017. Edelman Trust Barometer Global Results. USA: Edelman Insights.
- Ekinsmyth, C., 2011. Challenging the boundaries of entrepreneurship: The spatialities and practices of UK ‘Mumpreneurs’. *Geoforum*, 42(1), 104–114. doi:10.1016/j.geoforum.2010.10.005
- Ekinsmyth, C., 2013. Managing the business of everyday life: The roles of space and place in ‘mumpreneurship’. *International Journal of Entrepreneurial Behaviour & Research*, 19(5), 525–546. doi:10.1108/IJEER-10-2011-0139
- Ekinsmyth, C., 2014. Mothers’ business, work/life and the politics of “mumpreneurship.”. *Gender, Place and Culture*, 21(10), 1230–1248. doi:10.1080/0966369X.2013.817975
- Ekpe, D. E., Alabo, E., and Egbe, I. J., 2014. Women, gender equality in Nigeria: A critical analysis of socioeconomic and political (gender issues). *Journal Research in Peace Gender and Development*, 4(1), 15–20. doi:10.143003/jrpgd.2014.009
- Emmanuel, C.L., 2013. *Entrepreneurship, A Conceptual Approach, Second Edition*, Pumark Nigeria Limited:353-358.
- Eliason, K.D., Hall, M., Anderson, T. and Willingham, M., 2017. Where Gender and Religion Meet: Differentiating Gender Role Ideology and Religious Beliefs About Gender. *Journal of Psychology & Christianity*, 36(1).
- Emmanuel, A.O., 2023. Fiscal Policy And Gender Inequality: A Case Of Agriculture Sector In Nigeria.
- Estrin, S. and Mickiewicz, T., 2011. Institutions and female entrepreneurship. *Small business economics*, 37, pp.397-415.
- Etim, E. and Daramola, O., 2020. The informal sector and economic growth of South Africa and Nigeria: A comparative systematic review. *Journal of Open Innovation: Technology, Market, and Complexity*, 6(4), p.134.
- Etim, E. and Iwu, C.G., 2019. A descriptive literature review of the continued marginalisation of female entrepreneurs in sub-Saharan Africa. *International Journal of Gender Studies in Developing Societies*, 3(1), pp.1-19.
- Etikan, I., Musa, S.A. and Alkassim, R.S., 2016. Comparison of convenience sampling and purposive sampling. *American journal of theoretical and applied statistics*, 5(1), pp.1-4.
- Ettl, K., and Welter, F., 2010. Gender, context and entrepreneurial learning. *International Journal of Gender and Entrepreneurship*, 2(2), 108–129. doi:10.1108/17566261011050991
- Ettl, K., and F. Welter., 2012. Women entrepreneurs and success. In M.-A. Galindo & D. Ribeiro (Eds.), *Women’s entrepreneurship and economics* (pp. 73–88). Springer.
- Eum, I., 2019. “New Women for a New Saudi Arabia?” Gendered Analysis of Saudi Vision 2030 and Women's Reform Policies. *Asian Women*, 35(3), pp.115-133.

- Eze, N.L., Nordqvist, M., Samara, G. and Parada, M.J., 2021. Different strokes for different folks: The roles of religion and tradition for transgenerational entrepreneurship in family businesses. *Entrepreneurship Theory and Practice*, 45(4), pp.792-837.
- Ezeibe, A. B. C., Diogu, G. O., Eze, J. U. Chiaha, G. U. and Nwokenna, E. N., 2013. Women Entrepreneurship as a Cutting Edge for Rural Development in Nigeria, International Institute for Science, Technology and Education, 3(5): 156-162.
- Fapohunda, T. M., 2012. Women and the informal sector in Nigeria: Implication for development. *British Journal of Arts and Social Sciences*, 4(1), 35–45. Retrieved from <http://www.bjournal.co.uk/BJASS.aspx>
- Faulkner, S.L., Baldwin, J.R., Lindsley, S.L. and Hecht, M.L., 2006. Layers of meaning: An analysis of definitions of culture. In *Redefining culture* (pp. 51-76). Routledge.
- Fayolle, A. and Gailly, B., 2015. The impact of entrepreneurship education on entrepreneurial attitudes and intention: Hysteresis and persistence. *Journal of small business management*, 53(1), pp.75-93.
- Ferreira, J.J., Fernandes, C.I. and Raposo, M.L., 2017. The effects of location on firm innovation capacity. *Journal of the Knowledge Economy*, 8, pp.77-96.
- Field, A., 2018. *Discovering statistics using IBM SPSS statistics (5th Ed)*. SAGE Publications
- Fielding, N. G., 2012. Triangulation and mixed methods designs: Data integration with new research technologies. *Journal of Mixed Methods Research*, 6, 124–136. doi:10.1177/1558689812437101
- Fioramonti, L., 2017. *The world after GDP: Politics, business and society in the post growth era*. John Wiley & Sons.
- Fisher, R., Maritz, A. and Lobo, A., 2016. Does individual resilience influence entrepreneurial success. *Academy of Entrepreneurship Journal*, 22(2), pp.39-53.
- Fletcher, A.J., 2020. Critical realism: Philosophical and methodological considerations. *Qualitative analysis: Eight approaches for the social sciences*, pp.173-194.
- Fletcher, A.J., 2017. Applying critical realism in qualitative research: methodology meets method. *International journal of social research methodology*, 20(2), pp.181-194.
- Forste, R. and Fox, K., 2011. Household Labor, Gender Roles, and Family Satisfaction: A Cross-National Comparison. *Journal of Comparative Family Studies*, 43(5), 613-631. <https://www.jstor.org/stable/23267837>
- Friedson-Ridenour, S. and Pierotti, R.S., 2019. Competing priorities: Women's microenterprises and household relationships. *World Development*, 121, pp.53-62.
- FSB, 2018. Supporting Women's Entrepreneurship in the UK: The Economic Case [online]. Federation of Small Businesses (FSB). Available at: <https://www.fsb.org.uk/docs/default-source/fsb-orguk/women-in-enterprise-report-v03.pdf?sfvrsn=0>
- Fusch, P. I., and Ness, L. R., 2015. Are we there yet? Data saturation in qualitative research. *Qualitative Report*, 20, 1408–1416. Retrieved from <http://tqr.nova.edu/wp-content/uploads/2015/09/fusch1>
- Galbraith, C.S., 2008. Editorial: Economic development and entrepreneurship research. *International Journal of Entrepreneurship and Small Business*, 6 (4), 517-519.
- Garba, S. A., 2011. Stumbling Block for Women Entrepreneurship in Nigeria: How Risk Attitude and Lack of Capital Mitigates their Need for Business Expansion, *European Journal of Economics, Finance and Administrative Sciences*, Vol. 36, Pp 38-49.
- Gayawan, E., Arogundade, E.D. and Adebayo, S.B., 2014. Possible determinants and spatial patterns of anaemia among young children in Nigeria: a Bayesian semi-parametric modelling. *International health*, 6(1), pp.35-45.

- Gedeon, S., 2010. What is entrepreneurship. *Entrepreneurial practice review*, 1(3), pp.16-35.
- George-Ufot, D. and Halkias, D., 2021. Challenges of Women Micro-Entrepreneurs in the Niger Delta Region of Nigeria for Business Survival: A Narrative Inquiry. *ISM Journal of International Business*, 4(1).
- Ghosh, P.K., Ghosh, S.K. and Chowdhury, S., 2018. Factors hindering women entrepreneurs' access to institutional finance-an empirical study. *Journal of Small Business & Entrepreneurship*, 30(4), pp.279- 291.
- Gibard, P., and M. C. Chalus-Sauvannet., 2022. Contributions of entrepreneurial support in the understanding and financing trajectories of women entrepreneurs: Comparison between a gendered and a mixed incubator. *Journal of the International Council for Small Business*, 3 (3), 198–204. doi:10.1080/26437015.2021.1970493.
- Gibb Dyer Jr, W., 2006. Examining the “family effect” on firm performance. *Family business review*, 19(4), pp.253-273.
- Gioia, D.A., Corley, K.G. and Hamilton, A.L., 2013. Seeking qualitative rigor in inductive research: Notes on the Gioia methodology. *Organizational research methods*, 16(1), pp.15-31.
- Gituma, K.P., 2017. *Entrepreneurial Determinants Affecting Sustainability Of Women Owned Small And Medium Enterprises In Kenya* (Doctoral dissertation).
- Giwa, A.H. and Babakatun, A.M., 2019. Effect of Socio-cultural Factors on Women Entrepreneurship Development in Kaduna State. *Journal of Human Resource Management*, 7(3), 57-65. Doi: 10.11648/j.jhrm.20190703.11
- Global Entrepreneurship Monitor (2024) *GEM 2023/2024 Global Report*.
- Gorgievski, M.J., Ascalon, M.E. and Stephan, U., 2011. ‘Small business owners’ success criteria, a values approach to personal differences’, *Journal of small business management*, 49(2), pp. 207–232
- Gottlieb, M.J., 2014. *How to Ruin a Business Without Really Trying: What Every Entrepreneur Should Not Do when Running a Business*. Morgan James Publishing.
- Goyal, P., and Yadav, V., 2014. To be or not to be a woman entrepreneur in a developing country. *Psychological Issues in Human Research Management*, 2(2), 68–78. Retrieved from <http://addletonacademicpublishers.com>
- Grady, C., 2005. Payment of clinical research subjects. *The Journal of clinical investigation*, 115(7), pp.1681-1687.
- Green, E.P., Blattman, C., Jamison, J. and Annan, J., 2015. Women's entrepreneurship and intimate partner violence: a cluster randomized trial of microenterprise assistance and partner participation in post-conflict Uganda (SSM-D-14-01580R1). *Social science & medicine*, 133, pp.177-188.
- Gupta, R., 2024. Exploring the Impact of Socio-Cultural Factors on Entrepreneurship Development in Emerging Markets.
- Gupta, P. D., Guha, S., and Krishnaswami, S. S., 2013. Firm growth and its determinants. *Journal of Innovation and Entrepreneurship*, 2(1), 1–14. Doi: 10.1186/2192-5372-2-15
- Gupta, V.K., Wieland, A.M. and Turban, D.B. , 2019. ‘Gender characterizations in entrepreneurship: A multi-level investigation of sex-role stereotypes about high-growth, commercial, and social entrepreneurs’, *Journal of Small Business Management*, 57(1), pp. 131–153
- Hair, J.F., Black, W.C., Babin, B.J. and Anderson, R.E., 2013. *Multivariate data analysis: Pearson new international edition PDF eBook*. Pearson Higher Ed.
- Hakim, N., Ode, H., Rahmadhani, M.V. and Naim, S., 2024. How Entrepreneurial Mindset, Gender Stereotypes, and Innovation Practices Influence the Sustainability of Women-Owned Businesses in Bogor City, Indonesia. *International Journal of Business, Law, and Education*, 5(2), pp.2433-2444.

- Halkias, D., and George-Ufot, D., 2021. Challenges of women micro-entrepreneurs in the Niger delta region of Nigeria for business survival: A narrative inquiry. *The ISM Journal of International Business*, 4(1), 11-22. <https://www.proquest.com/scholarly-journals/challenges-women-microentrepreneurs-niger-delta/docview/2609119503/se-2?accountid=14872>
- Hallward-Driemeier, M., 2011. Strengthening Women's Entrepreneurship. In: Explore Africa Competitiveness: Chapter 2.2. *World Economic Forum*.
- Hallward-Driemeier, M., 2013. Enterprising Women: Expanding Economic Opportunities in Africa. Rep. Washington, DC: *World Bank – AFD*.
- Hallward, M. and Stewart, C., 2018. Challenges and opportunities facing successful women in Morocco. *The Journal of North African Studies*, 23(5), pp.871-895.
- Harding, R. 2007. State of Women's Enterprise in the UK. Prowess Limited.
- Harley, D., Grome, S., Kim, S.H., McLendon, T., Hunn, V., Canfield, J., Rose, T. and Wells, A., 2020. Perceptions of success and self-sustainability among women participating in an entrepreneurial skills development and empowerment program through photovoice. *Journal of Ethnic & Cultural Diversity in Social Work*, 29(5), pp.377-395.
- Hartmann, S., J. Backmann, A. Newman, K. M. Brykman, and R. J. Pidduck., 2022. Psychological resilience of entrepreneurs: A review and agenda for future research. *Journal of Small Business Management*, 1–39. <https://doi.org/10.1080/00472778.2021.2024216>
- Harris, C., 2011. Violence in a Religiously Divided City: Kaduna, Nigeria- From the Sharia's Riots of 2000 to the Post-election Clashes of 2011. *Published online*, 03/2013, pp 284-299. DOI: 10.1080/13562576.2013.861175
- Head, E., 2009. The ethics and implications of paying participants in qualitative research. *International Journal of Social Research Methodology*, 12(4), pp.335-344.
- Heale, R. and Twycross, A., 2015. Validity and reliability in quantitative studies. *Evidence-based nursing*, 18(3), 66-67.
- Hechavarria, D., Bullough, A., Brush, C. and Edelman, L., 2019. High-Growth Women's Entrepreneurship: Fueling Social and Economic Development. *Journal of Small Business Management*, 57(1), pp.5-13.
- Helmke, G. and Levitsky, S., 2012. *Informal institutions and comparative politics: A research agenda*. Edward Elgar Publishing.
- Hisham, S.A.H.S., 2023. *Impact of technology adoption as a key growth contributor for women micro businesses in Malaysia*. University of Wales Trinity Saint David (United Kingdom).
- Hofstede, G., 1980. *Culture's Consequence: International differences in work-related values*. Beverly Hills, Sage Publications, London.
- Hofstede, G., 2001. *Culture's Consequences: Comparing values, Behaviors, Institutions and Organisations across nations, Second Edition*. International Education and Professional publisher, Thousand Oaks, London.
- Hofstede, G., Hofstede G.J & Minkov, M., 2010. *Cultures and Organisations: Software of the Mind, 3rd edition*, McGraw Hill, New York, NY.
- Hodgson, G.M., 2006. What are institutions?. *Journal of economic issues*, 40(1), pp.1-25.
- Holmes Jr, R.M., Miller, T., Hitt, M.A. and Salmador, M.P., 2013. The interrelationships among informal institutions, formal institutions, and inward foreign direct investment. *Journal of Management*, 39(2), pp.531- 566
- Hossain, A., Siddique, M. Z. R. and Jamil, M. A. A., 2018. Factors Affecting Women Involvement as Entrepreneur in SMEs Area, Economic Development and Its Impact on Poverty Reduction in Bangladesh. *Business, Management and Economics Research*, 4 (5), 51-65.

- Hovorka, A.J. and Dietrich, D., 2011. Entrepreneurship as a gendered process. *The international journal of entrepreneurship and innovation*, 12(1), pp.55-65.
- Huggins, R. and Thompson, P., 2021. A Behavioural Theory of Economic Development: The Uneven Evolution of Cities and Regions, *Oxford University Press, Oxford*.
- Huggins, R. and Thompson, P., 2019. Behavioural economic geography and regional history: Explaining uneven development from a human perspective. In *Regional Economic Development and History* (pp. 36-60). Routledge.
- Huggins, R. and Thompson, P., 2016. Socio-spatial culture and entrepreneurship: some theoretical and empirical observations. *Economic Geography*, 92(3), pp.269-300.
- Iacobucci, D. and Rosa, P., 2010. The growth of business groups by habitual entrepreneurs: The role of entrepreneurial teams. *Entrepreneurship Theory and Practice*, 34(2), pp.351-377.
- Idris, A. J., and Agbim, K. C., 2015a. Effects of social capital on poverty alleviation: A study of women entrepreneurs in Nasarawa State, Nigeria. *Journal of Research in National Development*, 13, 208–222. Retrieved from <http://www.transcampus.org>
- Idris, A. J., and Agbim, K. C., 2015b. Micro-credit as a strategy for poverty alleviation among women entrepreneurs in Nasarawa State, Nigeria. *Journal of Business Studies Quarterly*, 6(3), 122–143. Retrieved from <http://jbsq.org>
- Ihugba, O.A., Odii, A. and Njoku, A.C., 2013. Challenges and prospects of entrepreneurship in Nigeria. *Academic Journal of Interdisciplinary Studies*, 2(5), pp.25-36.
- Iliya, B. Abdullahi, M. I. Adama, J. I. and Audu, O.L., 2017. Examining female entrepreneurship development in Nigeria: A pathway to sustainable development. *International Journal of Scientific Research in Social Sciences & Management Studies*, 2, 24-34. Retrieved from www.internationalpolicybrief.org
- ILO (International Labour Organization), 2018. Women and men in the informal economy: A statistical picture. *Third edition*.
- Imenda, S., 2014. Is there a conceptual difference between theoretical and conceptual. *Journal of Social Sciences*, 38(2), 85–195. Retrieved from <http://www.krepublishers.com>
- Irene, B., 2016. Gender and entrepreneurial success: A cross-cultural study of competencies of female SMEs operators in South Africa.
- Irene, B., Dewitt, S., Hoyte, C. and Lockyer, J., 2021, June. The ‘No Choice’ option: A contextual analysis of the role of entrepreneurship in reinforcing the oppression of women in patriarchal societies. In *Gender, Work & Organization: 11th Biennial International Interdisciplinary Conference*.
- Irvine, A., Drew, P. and Sainsbury, R., 2013. ‘Am I not answering your questions properly? ‘Clarification, adequacy and responsiveness in semi-structured telephone and face-to-face interviews. *Qualitative research*, 13(1), pp.87-106.
- Isaga, N., 2019. Start-up motives and challenges facing female entrepreneurs in Tanzania. *International Journal of Gender and Entrepreneurship*, 11(2), 102- 119. <https://doi.org/10.1108/IJGE-02-2018-0010>
- Ishak, N. M., and Bakar, A. Y. A., 2014. Developing sampling frame for case study: Challenges and conditions. *World Journal of Education*, 4(3), 29–35. doi:10.5430/wje.v4n3p29
- Isidore, E., 2011. Women Entrepreneurs and Economic Development in Nigeria: Characteristics for Success. *International Journal of Business and Social Science*, 2 (1), 287-291.
- Ismail, H.C., Shamsudin, F.M. and Chowdhury, M.S., 2012. An exploratory study of motivational factors on women entrepreneurship venturing in Malaysia. *Business and Economic Research*, 2(1).

- Itani, H., Sidani, Y.M. and Baalbaki, I., 2011. United Arab Emirates female entrepreneurs: motivations and frustrations. *Equality, diversity and inclusion: an international journal*, 30(5), pp.409-424.
- Ivankova, N.V., Creswell, J.W. and Stick, S.L., 2006. Using mixed-methods sequential explanatory design: From theory to practice. *Field methods*, 18(1), pp.3-20.
- Ivankova, N.V., 2015. *Mixed methods applications in action research*. Sage.
- Iyiola, O. O. and Azuh, D., 2014. Women Entrepreneurs as Small-medium Enterprise (SME) Operators and their roles in Socio-economic Development in Ota, Nigeria. *International Journal of Economics, Business and Finance* (2,1), 1 – 10.
- Jackson, T., 2013. Reconstructing the indigenous in African management research: Implications for international management studies in a globalized world. *Management International Review*, 53, pp.13-38.
- Jahoda, G., 2012. Critical reflections on some recent definitions of “culture”// *culture & psychology*, 18(3) 289–303.
- Jaim, J., 2024. Help and hindrance: family roles concerning small businesses of women in Bangladesh during COVID-19 pandemic. *South Asian Journal of Business Studies*, 13(2), pp.157-179.
- Jaim, J., 2022. Womens’ access to debt finance for small businesses in Bangladesh: The role of family members (excluding husbands). In *Women, family and family businesses across entrepreneurial contexts* (pp. 53-76). Edward Elgar Publishing.
- Jaim, J., 2021. Women's entrepreneurship in developing countries from a family perspective: Past and future. *Global Business and Organizational Excellence*, 41(1), 31– 45. Available on: <https://doi.org/10.1002/joe.22142>
- Jean, M., and Forbes, C. S., 2012. An exploration of the motivations and expectation gaps of mompreneurs. *Journal of Business Diversity*, 12(2), 112–130.
- Jennings, J.E. and McDougald, M.S., 2007. Work-family interface experiences and coping strategies: Implications for entrepreneurship research and practice. *Academy of management review*, 32(3), pp.747-760.
- Johnstone, M., Lucke, J. and Lee, C., 2011. Influences of marriage, motherhood, and other life events on Australian women’s employment aspirations. *Psychology of Women Quarterly*, 35(2), pp.267-281.
- Joona, P.A., 2018. How does motherhood affect self-employment performance? *Small Business Economics*, 50 (1), 29-54.
- Justo, R., DeTienne, D.R. and Sieger, P., 2015. Failure or voluntary exit? Reassessing the female underperformance hypothesis. *Journal of Business Venturing*, 30(6), pp.775-792.
- Kakeesh, D.F., 2024. Female entrepreneurship and entrepreneurial ecosystems. *Journal of Research in Marketing and Entrepreneurship*.
- Kalafatoglu, T. and Mendoza, X., 2017. The impact of gender and culture on networking and venture creation: An exploratory study in Turkey and MENA region. *Cross Cultural & Strategic Management*, 24 (2), 332-349.
- Kaltungo, B.Y., Saidu, S.N.A., Sackey, A.K.B. and Kazeem, H.M., 2013. Serological evidence of brucellosis in goats in Kaduna North senatorial district of Kaduna State, Nigeria. *International Scholarly Research Notices*, 2013(1), p.963673.
- Kamoche, K. and Harvey, M., 2006. Knowledge diffusion in the African context: An institutional theory perspective. *Thunderbird International business review*, 48(2), pp. 157-181.
- Kantor, P., 2002. “Gender, microenterprise success and cultural context: the case of South Asia”, *Entrepreneurship Theory & Practice*, Vol. 26, pp. 131-43.

- Kargwell A. Samia., 2012. A Comparative Study on Gender and Entrepreneurship Development: Still a Male's World within UAE Cultural Context.
- Karlan, D. and Morduch, J., 2010. Access to finance. In *Handbook of development economics*, Vol. 5, pp. 4703-4784). Elsevier.
- Kasseeah, H. and Tandrayen-Ragoobur, V., 2016. Ex-garment female workers: a new entrepreneurial community in Mauritius. *Journal of Enterprising Communities: People and Places in the Global Economy*, 10(1), pp.33-52.
- Kelley, D. J., Slavica S., and Mike H., 2012. The Global Entrepreneurship Monitor." 2011 Global Report, GEM 2011, 7.
- Ketokivi, M., and Choi, T., 2014. Renaissance of case research as a scientific method. *Journal of Operations Management*, 32, 232–240. doi:10.1016/j.jom.2014.03.004
- Khan, N.U., Li, S., Safdar, M.N. and Khan, Z.U., 2019. The Role of Entrepreneurial Strategy, Network Ties, Human and Financial Capital in New Venture Performance. *Journal of Risk and Financial Management*, 12(1), p.41.
- Khan, S. and Tomar, S., 2024. Challenges And Coping Mechanisms Of Subsistence Muslim Female Entrepreneurs In Delhi's Slums: An In-Depth Exploration. *Journal of Developmental Entrepreneurship*, 29(02), p.2450013.
- Khanka, S.S., 2000. Entrepreneurship development. *Mumbai: Himalaya Pub. House*.
- Khanka, S.S. and Gupta, C.B., 2022. *Entrepreneurship and small business management*. Sultan Chand & Sons.
- Kim, H.S. and Lawrie, S.I., 2019. Culture and motivation. *Handbook of cultural psychology*, pp.268-291.
- Kim, J.L.S and Ling, C.S., 2001. Work-family conflict of women entrepreneurs in Singapore. *Women in Management Review*, 16(5), 204-221. <https://doi.org/10.1108/09649420110395692>
- Kirkwood, J., 2009. Is Lack of Self Confidence Hindering Women Entrepreneurs, *International Journal of gender and entrepreneurship*, Vol. 1 No 2 pp 118-133
- Kirkwood, J., 2009. Spousal roles on motivations for entrepreneurship: A qualitative study in New Zealand. *Journal of Family and Economic Issues*, 30, pp.372-385.
- Kitching, B.M. and Woldie, A., 2004. "Female entrepreneurs in transitional economies: a comparative study of business women in Nigeria and China", *Proceedings Hawaii International Conference on Business*, Honolulu, Hawaii.
- Kiviluoto, N., 2013. Growth as evidence of firm success: myth or reality? *Entrepreneurship & Regional Development*, 25 (7-8), 569-586.
- Kleinsasser, A.M., 2000. Researchers, reflexivity, and good data: Writing to unlearn. *Theory into practice*, 39(3), pp.155-162.
- Koburtay, T., Syed, J. and Haloub, R., 2020. Implications of religion, culture, and legislation for gender equality at work: Qualitative insights from Jordan. *Journal of Business Ethics*, 164(3), pp.421-436.
- Korber, S. and McNaughton, R.B., 2018. Resilience and entrepreneurship: a systematic literature review. *International Journal of Entrepreneurial Behavior & Research*, 24(7), pp.1129-1154.
- Kotera, Y., Gorchakova, V., Maybury, S., Edwards, A.M. and Kotera, H., 2022, August. Comparison of academic motivation between business and healthcare students in online learning: a concurrent nested mixed-method study. In *Healthcare* (Vol. 10, No. 8, p. 1580). MDPI.
- Kuada, J., 2009. "Gender, social networks and entrepreneurship in Ghana", *Journal of African Business*, Vol. 10 No. 1, pp. 85-104.

- Kumar, S., Sahoo, S., Lim, W.M. and Dana, L.P., 2022. Religion as a social shaping force in entrepreneurship and business: Insights from a technology-empowered systematic literature review. *Technological Forecasting and Social Change*, 175, p.121393.
- Kuranga, M.O., 2021. *Work-Life Balance and Performance of Women Entrepreneurs in the Informal Sector of South-West, Nigeria* (Doctoral dissertation, Kwara State University (Nigeria)).
- Kuratko, D.F., Fisher, G. and Audretsch, D.B., 2021. Unravelling the entrepreneurial mindset. *Small Business Economics*, 57(4), pp.1681-1691.
- Langevang, T., Hansen, M.W. and Rutashobya, L.K., 2018. Navigating institutional complexities: The response strategies of Tanzanian female entrepreneurs. *International Journal of Gender and Entrepreneurship*, 10(3), pp.224-242.
- Lemma, T.T., Gwatidzo, T. and Mlilo, M., 2023. Gender differences in business performance: Evidence from Kenya and South Africa. *Small Business Economics*, 60(2), pp.591-614.
- Leung, A., 2011. Motherhood and entrepreneurship: gender role identity as a resource. *International Journal of Gender and Entrepreneurship*, 3 (3), 254-264.
- Lewis, K.V., Harris, C., Morrison, R. and Ho, M., 2015. The entrepreneurship-motherhood nexus: a longitudinal investigation from a boundaryless career perspective. *Career Development International*, 20(1), pp.21-37.
- Lieshout, C.V., Smith, H., Montebruno, P. and Bennett, R.J., 2019. Female Entrepreneurship: Business, Marriage and Motherhood in England and Wales, 1851-1911. Published online, 10/2019, pp 440-468. Doi: 10.1080/03071022.2019.1656929
- Ligthelm, A.A, 2013. Confusion about Entrepreneurship? Formal vs Informal Businesses. *Southern African Business Review*, 17(3), pp.57-75.
- Lim, D.S., Oh, C.H. and De Clercq, D., 2016. Engagement in entrepreneurship in emerging economies: Interactive effects of individual-level factors and institutional conditions. *International Business Review*, 25(4), pp.933-945.
- Lynn, C., 2020. The 5 Challenges Of A Mompreneur. The Business Woman Media. Available at: <https://www.thebusinesswomanmedia.com/5-challenges-mompreneur/>
- Lo, M.S., 2016. En route to New York: diasporic networks and the reconfiguration of female entrepreneurship in Senegal. *Gender, Place & Culture*, 23(4), pp.503-520.
- Maden, C., 2015. A gendered lens on entrepreneurship: Women entrepreneurship in turkey. *Gender in Management*, 30(4), 312-331. <https://doi.org/10.1108/GM-11-2013-0131>
- Madichie, N.O., Gbadamosi, A. and Rwelamila, P., 2021. Entrepreneurship and the informal sector: challenges and opportunities for African business development. *Journal of African Business*, 22(4), pp.441-447.
- Malanga, D.F. and Banda, M.J., 2021. The use of mobile phones by women microenterprises in Malawi: a sustainable livelihoods perspective. *Global Knowledge, Memory and Communication*, 70(8/9), pp.777-800.
- Mandipaka, F., 2014. An investigation of the challenges faced by women entrepreneurs in developing countries: A case of King Williams' Town, South Africa. *Mediterranean Journal of Social Sciences*, 5(27), 1187-1193. doi:10.5901/mjss.2014.v5n27p1187
- Manolova, T.S., Carter, N.M., Manev, I.M. and Gyoshev, B.S., 2007. The differential effect of men and women entrepreneurs' human capital and networking on growth expectancies in Bulgaria. *Entrepreneurship theory and practice*, 31(3), pp.407-426.
- Manolova, T.S., Brush, C.G., Edelman, L.F., Robb, A. and Welter, F. eds., 2017. *Entrepreneurial Ecosystems and Growth of Women's Entrepreneurship: A Comparative Analysis*. Edward Elgar Publishing.
- Manolova, T.S., Carter, N.M., Manev, I.M. and Gyoshev, B.S., 2007. The differential effect of men and women entrepreneurs' human capital and networking on growth expectancies in Bulgaria. *Entrepreneurship theory and practice*, 31(3), pp.407-426.

- Manolova, T.S., et al., 2012. One size does not fit all: Entrepreneurial expectancies and growth intentions of US women and men nascent entrepreneurs. *Entrepreneurship & Regional Development*, 24 (1-2), 7-27.
- Marlow, S., 2020. Gender and entrepreneurship: Past achievements and future possibilities. *International Journal of Gender And Entrepreneurship* 12(1): 39–52.
- Martins, I., Nunez, M.A., Perez, J.P. and Villanueva, E., 2024. Scrutinizing informal female entrepreneurship: a systematic review and research agenda. *Journal of Small Business and Enterprise Development*.
- Martinez D, A.; Marlow, S., 2017. *Women entrepreneurs, and their ventures: Complicating categories and contextualising gender*; Routledge: London, UK
- Martinez Dy A., 2019. Levelling the playing field? Towards a critical-social perspective on digital entrepreneurship. *Futures*. Epub ahead of print 9 July.
- Martinez Dy A., 2020. Not all entrepreneurship is created equal: Theorising entrepreneurial disadvantage through social positionality. *European Management Review* 17: 687–699.
- Martinez Dy A, Jayawarna D., 2020. Bios, mythoi and women entrepreneurs: A Wynterian analysis of the intersectional impacts of the COVID-19 pandemic on self-employed women and women-owned businesses. *International Small Business Journal* 38(5): 391–403.
- Marvel, M.R., Davis, J.L. and Sproul, C.R., 2016. Human capital and entrepreneurship research: A critical review and future directions. *Entrepreneurship Theory and Practice*, 40(3), pp.599-626.
- Masunda-Tasaranago, M.M., Simuka, J., Moyo, S. and Madondo, E., 2025. Re-imagining Women Entrepreneurship in Developing Economies: A Conceptual Model for Gender-Based Education. *Journal of African Education and Traditional Learning Systems*, 6(1), pp.197-217.
- McIntosh, J.C. and Islam, S., 2010. Beyond the veil: The influence of Islam on female entrepreneurship in a conservative Muslim context. *International Management Review*, 6(1), p.102.
- McMullen, J. S., and Kier, A. S., 2016. Trapped by the entrepreneurial mindset: Opportunity seeking and escalation of commitment in the Mount Everest disaster. *Journal of Business Venturing*, 31(6), 663–686.
- McSweeney, B., 2002. Hofstede's model of national cultural differences and their consequences: A triumph of faith-a failure of analysis. *Human relations*, 55(1), pp.89-118.
- Mercer, J., 2005. *Understanding attachment: Parenting, child care, and emotional development*. Bloomsbury Publishing USA.
- Metu, A.G. and Nwogwugwu, U.C., 2024. Challenging factors affecting access to finance by female micro entrepreneurs in Anambra State, Nigeria. *Journal of African Business*, 25(1), pp.142-154.
- Meyer, C., 2020. The commons: A model for understanding collective action and entrepreneurship in communities. *Journal of business venturing*, 35(5), p.106034.
- Meyer, N., and Klonaridis, R., 2020. The identification of female entrepreneurs' business growth factors: Evidence from South Africa. *International Journal of Business and Management Studies*, 12(1), 208–224.
- Michalopoulos, S. and Papaioannou, E., 2015. On the ethnic origins of African development: Chiefs and precolonial political centralization. *The Academy of Management Perspectives*, 29(1), pp.32-71
- Minniti, M. and Naudé, W., 2010. What do we know about the patterns and determinants of female entrepreneurship across countries?. *The European Journal of Development Research*, 22, pp.277-293.

- Miran, B. and Gültekin, S., 2024. Investigating the effects of the challenges faced by women entrepreneurs on their entrepreneurial capabilities and developing effective entrepreneurship strategies. *Journal of Global Entrepreneurship Research*, 14(1), p.32.
- Mironenko, I.A. and Sorokin, P.S., 2018. Seeking for the definition of “culture”: Current concerns and their implications. A comment on Gustav Jahoda’s article “Critical Reflections on some Recent Definitions of “Culture””. *Integrative Psychological and Behavioral Science*, 52, pp.331-340.
- Montgomery, A.W., Dacin, P.A. and Dacin, M.T., 2012. Collective social entrepreneurship: Collaboratively shaping social good. *Journal of business ethics*, 111, pp.375-388.
- Mordi, C., Simpson, R., Singh, S., and Okafor, C., 2010. The role of Cultural values in Understanding the challenges faced by female entrepreneurs in Nigeria. *Gender in Management: An International Journal*, 25(1), pp. 5-21.
- Morgan, D.L., 2013. *Integrating qualitative and quantitative methods: A pragmatic approach*. Sage publications.
- Morgan, D.L., 2014. Pragmatism as a paradigm for social research. *Qualitative inquiry*, 20(8), pp.1045-1053.
- Morris, M.H., Miyasaki, N.N., Watters, C.E. and Coombes, S.M., 2006. The dilemma of growth: Understanding venture size choices of women entrepreneurs. *Journal of small business management*, 44(2), pp.221-244.
- Morse, A. L., and McEvoy, C. D., 2014. Qualitative research in sport management: Case study as a methodological approach. *Qualitative Report*, 19(17), 1–13. Retrieved from <http://www.nova.edu/ssss/QR/QR19/morse17>
- Morse, J. M., 2015. "Data were saturated..." *Qualitative Health Research*, 25, 587–588. doi:10.1177/1049732315576699
- Morsy, H., 2020. Access to finance–Mind the gender gap. *The Quarterly Review of Economics and Finance*, 78, pp.12-21.
- Moses, C.L., Iyiola, O.O., Akinbode, M.O., Obigbemi, I.F. and Eke, O.P., 2015. Women entrepreneurship in Nigeria: Policy framework, challenges and remedies. *Kasmera*, 43(2), pp.2-21.
- Motilewa, B.D., Onakoya, O.A. and Oke, A.O., 2015. ICT and gender specific challenges faced by female entrepreneurs in Nigeria. *International Journal of Business and Social Science*, 6(3), pp.97-105.
- Mueller, R., 2014. Critical realism. In *Educational administration and leadership* (pp. 147-166). Routledge.
- Muhammad, A.U. and Abdulkarim, H., 2015. Muslim women and entrepreneurship in Nigeria: meaning and challenges. *African Journal of Accounting, Auditing and Finance*, 4(3), pp.232-245.
- Muhammad, N., McElwee, G. and Dana, L.P., 2017. “Barriers to the development and progress of entrepreneurship in rural Pakistan”, *International Journal of Entrepreneurial Behavior and Research*, Vol. 23 No. 2.
- Muhammad N, Robinson D and Nisar M., 2019. The influence of Muslim marriages on entrepreneurial intentions of women entrepreneurs: Evidence from Pakistan. *International Journal of Entrepreneurial Behavior & Research*, 25(7): 1389–1409.
- Muhammad, N., Ullah, F., and Smith, R., 2023. The influence of cultural constraints on entrepreneurial motivations: Exploring the experiences of Muslim women entrepreneurs in Pakistan. *The International Journal of Entrepreneurship and Innovation*, 0(0). <https://doi.org/10.1177/14657503231221691>
- Muhammad N, Warren L and Binte-Saleem S., 2017b. Anything can happen, anytime: The impact of conflict on women’s entrepreneurship in Pakistan. *Journal of Developmental Entrepreneurship* 22(4): 1750025.

- Muhos, M., 2015. Review of business growth models: methodology and the assumption of determinism. *International Journal of Management and Enterprise Development*, 14 (4), 288-306.
- Munkejord, M.C., 2017. Local and transnational networking among female immigrant entrepreneurs in peripheral rural contexts: Perspectives on Russians in Finnmark, Norway. *European Urban and Regional Studies*, 24 (1), 7-20.
- Munyuki, T. and Jonah, C.M.P., 2022. The nexus between financial literacy and entrepreneurial success among young entrepreneurs from a low-income community in Cape Town: a mixed-method analysis. *Journal of Entrepreneurship in Emerging Economies*, 14(1), pp.137-157.
- Muo, I., Oladimeji, M. And Agboola, O., 2023. Women Entrepreneurship and Sustainable Development Goals (SDGs) In Nigeria. *Fuoye Journal of Management, Innovation and Entrepreneurship*, 2(2).
- Naderifar, M., Goli, H. and Ghaljaie, F., 2017. Snowball sampling: A purposeful method of sampling in qualitative research. *Strides in development of medical education*, 14(3).
- Namatovu, R., Dawa, S., Adewale, A. and Mulira, F., 2018. Religious beliefs and entrepreneurial behaviors in Africa: A case study of the informal sector in Uganda. *Africa Journal of Management*, 4(3), pp.259-281.
- Nasir, M.M. and Shamim, S., 2025. Muslim women entrepreneurs: an exploratory study of the Nigerian “Mumpreneurs” perspective. *International Journal of Organizational Analysis*, 33(2), pp.416-433.
- National Women’s Business Council, 2013. Factors Influencing the Growth of Women-Owned Businesses: Risk Tolerance, Motivations, Expectations, and Culture.
- Neneh, B.N., 2019. Customer orientation and performance of women-owned businesses: A configurational approach. *Journal of Small Business Management*, 57, pp.218-243.
- Neneh, B.N. and Welsh, D.H., 2022. Family support and business performance of South African female technology entrepreneurs. *International Journal of Entrepreneurial Behavior & Research*, 28(6), pp.1631-1652.
- Ngoasong, M.Z., 2023. *Women’s entrepreneurial journeys in sub-Saharan Africa*. Edward Elgar Publishing.
- Niang, C.Z., 2019. *A case study of women social entrepreneurs in India* (Doctoral dissertation, Victoria University).
- Nieva, F.O., 2015. Social women entrepreneurship in the Kingdom of Saudi Arabia. *Journal of global entrepreneurship research*, 5(1), p.11.
- Nigeria Population Commission, 2019. *Nigeria demographic and health survey 2018*. NPC, ICF.
- Nikina, A., Le Loarne-Lemaire, S. and Shelton, L.M., 2012. The role of a couple’s relationship in spousal support to female entrepreneurs. *Revue de l’Entrepreneuriat/Review of Entrepreneurship*, 11(4), pp.37-60.
- Nkanta, I., 2023. Prospects and challenges for empowering female entrepreneurs in Africa—a Nigerian case study.
- Nkwocha, O.U., 2019. *Microfinance, women’s entrepreneurial development and empowerment in Nigeria* (Doctoral dissertation, Birmingham City University).
- Noble, H., and Smith, J., 2015. Issues of validity and reliability in qualitative research. *Evidence-Based Nursing*, 18(2), 34–35. Doi: 10.1136/eb-2015-102054
- Noor, S., and Isa, F. M., 2020. Contributing factors of women entrepreneurs' business growth and failure in Pakistan. *International Journal of Business and Globalisation*, 25(4), 503–518. <https://doi.org/10.1504/IJBG.2020.109115>
- North, D.C., 1990. Institutions, institutional change and economic performance. *Cambridge University*.

- Obi, A. V, Okechukwu, E. U. and Egbo, D. E., 2017. Overcoming socio-cultural barriers on economic empowerment of rural women through entrepreneurship in agriculture in South East State, Nigeria. *International Journal of Academic Research in Economics and Management Sciences*, 6(4), 199-224. doi:10.6007/IJAREMS/v6-i4/5425
- Obioma, I.F., Hentschel, T., and Hernandez Bark, A.S., 2022. Gender stereotypes and self-characterizations in Germany and Nigeria: A cross-cultural comparison. *Journal of Applied Social Psychology*, pp. 764-780. <https://doi.org/10.1111/jasp.12801>
- OECD, 2012. Women in Business: Policies to Support Women's Entrepreneurship Development in the MENA Region.
- Ogidi, A. E., 2014. Women entrepreneurship and poverty reduction. *Journal of Business and Entrepreneurship*, 1(1), 1–8. Retrieved from <http://africaresearchcorps.com>
- Ogionwo, W and Onigu, O. , 2006. *An Introduction to Sociological Studies*. Ibadan Heinamann Educational Books (Nig) plc.
- Ogundana, O., 2020. *Factors influencing the business growth of women-owned sewing businesses (WOSBs) in Lagos-State, Nigeria: A gender-aware growth framework*. Nottingham Trent University (United Kingdom).
- Ogundana, O.M., Simba, A., Dana, L.P. and Liguori, E., 2021. Women entrepreneurship in developing economies: A gender-based growth model. *Journal of Small Business Management*, 59(sup1), pp.S42-S72.
- Ogundana, O., Simba A., Dana L.P. and Liguori, E., 2022. A growth model for understanding female-owned enterprises. *Journal of the International Council for Small Business*, DOI: 10.1080/26437015.2022.2100296
- Ogundana, O., Simba, A., Dana, L.P. and Liguori, E., 2024. A growth model for understanding female-owned enterprises. *Journal of the International Council for Small Business*, 5(2), pp.85-94.
- Ogundele, O. J., and Opeifa, A. Z., 2003. Factors that Influence the Emergence, Behaviour and Performance of Entrepreneurs in Nigeria. *The Abuja Management Review*, (1, 2) June.
- Ogunleye, G. A., 2004. Small and Medium Scale Enterprises as Foundation for Rapid Economic Development in Nigeria, In *Small and Medium Enterprises Development and SMIEIS, Effective Implementation Strategies* (Ed.), By Ojo, A. T. Lagos, Maryland Finance Company and Consultancy Service Ltd.
- Ojo, S., 2019. Navigating ethnic entrepreneurship in religion and culture meld. *Journal of Enterprising Communities: People and Places in the Global Economy*, 13(5), pp.625-646.
- Ojo, S., 2015. African Pentecostalism as entrepreneurial space. *Journal of Enterprising Communities: People and Places in the Global Economy*, 9(3), pp.233-252.
- Ojobo, E., 2019. *An analysis of the legal, market and cultural impediments to financing SMEs in Lagos, utilising Ostrom's Institutional Analysis Development Framework*. Nottingham Trent University (United Kingdom).
- Ojong, N., Simba, A. and Dana, L.P., 2021. Female Entrepreneurship in Africa: A review, trends and future research directions. *Journal of Business Research*, Volume 132, pp. 233-248.
- Okafor, E.E. and Akokuwebe, M.E., 2015. Women and leadership in Nigeria: Challenges and prospects. *Developing Country Studies*, 5(4).
- Olarewaju, T. and Fernando, J., 2020. Gender inequality and female entrepreneurship in developing countries. In *Decent work and economic growth* (pp. 473-481). Cham: Springer International Publishing.
- Olarenwaju, O. A., and Olabisi, Y. S., 2012. Women' access to entrepreneurial resources in informal economy: A qualitative analysis of Yoruba women textile traders' access to entrepreneurial resources at Balogun market, Lagos-South-West, Nigeria.

- Economic Insights-Trends and Challenges*, 64(2), 30–43. Retrieved from <http://www.upg-bulletin-se.ro>
- Olatunji, A.D., 2004. An Investigation of the Role of Entrepreneurship Education in Promoting Management Entrepreneurial Capabilities: Evidence from some Selected Organizations in Lagos State, Nigeria.
- Olubiyi, T.O., Jubril, B., Sojinu, O.S and Ngari, R., 2022. Strengthening Gender Equality in Small Business and Achieving Sustainable Goals (SDGs): Comparative Analysis of Kenya and Nigeria. *Jurnal Administrasi Negara*, 10(2), 168-186. <http://DOI.10.30656/sawala.v10i2.5663>
- Onoshakpor, C., Cunningham, J. and Gammie, E., 2025. Entrepreneurship under patriarchy: the intersecting forces characterising everyday life for Nigeria's women entrepreneurs. *International Journal of Entrepreneurial Behavior & Research*, 31(1), pp.246-264.
- Onoshakpor, C., Cunningham, J. and Gammie, E., 2024. "Entrepreneurship under patriarchy: the intersecting forces characterising everyday life for Nigeria's women entrepreneurs", *International Journal of Entrepreneurial Behavior & Research*, Vol. ahead-of-print No. ahead-of-print. <https://doi.org/10.1108/IJEBr-04-2023-0334>
- Onoshakpor, C., James, I., Ibukun, T. and Irene, B., 2023. Gender Marginalization and Entrepreneurial Motivation in the Global South.
- Onwuegbuzie, A.J. and Leech, N.L., 2005. On becoming a pragmatic researcher: The importance of combining quantitative and qualitative research methodologies. *International journal of social research methodology*, 8(5), pp.375-387.
- Opuni-Darko, G., 2024. Examining the Synergy Between the Marketplace and the Church in Ghana: Strategies for Enhancing Socio-Economic Development.
- Osinubi, I.S., 2020. The three pillars of institutional theory and IFRS implementation in Nigeria. *Journal of Accounting in Emerging Economies*, 10(4), pp.575-599.
- Otokiti, B.O., Igwe, A.N., Ewim, C.P.M. and Ibeh, A.I., 2021. Developing a framework for leveraging social media as a strategic tool for growth in Nigerian women entrepreneurs. *Int J Multidiscip Res Growth Eval*, 2(1), pp.597-607.
- Otoo, B. K., 2012. Micro-credit for micro-enterprise: A study of women “petty” traders in central region, Ghana. *International Journal of Scientific Research in Education (IJSRE)*, 5, 247–259. Retrieved from <http://www.ij sre.comwww.ij sre.com>
- Otunaiya, A. O., Ambali, O. I. & Idowu, A. O., 2013. Profitability and constraints analysis of women entrepreneurs in Lagos state, Nigeria'. *Asian Journal of Business Management*, 5(1): 13-18. doi:10.19026/ajbm.5.5811
- Owalla, B., Nyanzu, E. and Vorley, T., 2021. Intersections of gender, ethnicity, place and innovation: Mapping the diversity of women-led SMEs in the United Kingdom. *International Small Business Journal*, 39(7), pp.681-706.
- Özsungur, F., 2019. Research on women's entrepreneurship motivation: Sample of Adana Province. In *Women's Studies International Forum* (Vol. 74, pp. 114-126). Pergamon.
- Ozurumba, P., 2012. Girl Power: How Female Entrepreneurs Can Overcome Barriers to Successful Businesses. *Women's Rts. L. Rep.*, 34, p.24.
- Padilla-Meléndez, A., Ciruela-Lorenzo, A.M., Del-Aguila-Obra, A.R. and Plaza-Angulo, J.J., 2022. Understanding the entrepreneurial resilience of indigenous women entrepreneurs as a dynamic process. The case of Quechuas in Bolivia. *Entrepreneurship & Regional Development*, 34(9-10), pp.852-867.
- Palinkas, L.A., Horwitz, S.M., Green, C.A., Wisdom, J.P., Duan, N. and Hoagwood, K., 2015. Purposeful sampling for qualitative data collection and analysis in mixed method

- implementation research. *Administration and policy in mental health and mental health services research*, 42, pp.533-544.
- Palinkas, L. A., Horwitz, S. M., Green, C. A., Wisdom, J. P., Duan, N., and Hoagwood, K., 2013. Purposeful sampling for qualitative data collection and analysis in mixed method implementation research. *Administration and Policy in Mental Health and Mental Health Services Research*, 42(5), 1–12. doi:10.1007/s10488-013-0528-y
- Pallant, J., 2020. *SPSS survival manual: A step by step guide to data analysis using IBM SPSS*. Routledge.
- Panda, S., 2018. Constraints faced by women entrepreneurs in developing countries: Review and ranking. *Gender in Management*, 33(4), 315- 331. <https://doi.org/10.1108/GM-01-2017-0003>
- Panigrahi, R. R., and Satapathy, S. K., 2014. Women empowerment through micro finance & turning challenges into opportunities: Indian scenario. *International Journal of Innovative Research and Development*, 3, 310–316. Retrieved from www.ijird.com
- Pathak, A., and Intrat, C., 2012. Use of semi-structured interviews to investigate teacher perceptions of student collaboration. *Malaysian Journal of ELT Research*, 8(1), 1–10. Retrieved from www.melta.org
- Pathak, V., Jena, B., and Kalra, S., 2013. Qualitative research. *Perspectives in Clinical Research*, 4, 192–192. doi:10.4103/2229-3485.115389
- Paull, M., Boudville, I., and Sitlington, H., 2013. Using sensemaking as a diagnostic tool in the analysis of qualitative data. *Qualitative Report*, 18(27), 1–12. Retrieved <http://www.nova.edu/ssss/QR/QR18/paull54>
- Peng, M.W. and Heath, P.S., 1996. The growth of the firm in planned economies in transition: Institutions, organizations, and strategic choice. *Academy of management review*, 21(2), pp.492-528.
- Penrose, E., 1959. *Theory of the Growth of the Firm*, Oxford University Press, New York, NY.
- Penrose, E., 1954. *Theory of Growth of the Firm*, New York: John Wiley
- Peter, E., 2015. The ethics in qualitative health research: Special considerations. *Ciência and Saúde Coletiva*, 20, 2625–2630. doi:10.1590/1413-81232015209.06762015
- Possamai, A., 2005. *Religion and popular culture: A hyper-real testament* (No. 7). Peter Lang.
- Prasad, V.K., Naidu, G.M., Kinnera Murthy, B., Winkel, D.E. and Ehrhardt, K., 2013. Women entrepreneurs and business venture growth: an examination of the influence of human and social capital resources in an Indian context. *Journal of Small Business & Entrepreneurship*, 26(4), pp.341-364.
- Quagraine, F.A., 2018. Relationship between religious and entrepreneurial values: views from Ghanaian women entrepreneurs. *International Journal of Business and Globalisation*, 21(3), pp.367-383.
- Quagraine, F.A., Opoku Mensah, A. and Adom, A.Y., 2018. Christian entrepreneurial activities and micro women entrepreneurship development: Church embeddedness in action. *Journal of Enterprising Communities: People and Places in the Global Economy*, 12(5), pp.657-676.
- Rathje, S., 2009. The definition of culture: An application-oriented overhaul. *Interculture Journal*, p.35.
- Rakhman, A., 2011. Financial Discipline: A Survey Of Entrepreneurs' perspectives In South Sulawesi. *Journal of Economics, Business, and Accountancy Ventura*, 14(2).
- Ratten, V., 2020. Cultural, lifestyle, and social entrepreneurship. *Journal of Small Business & Entrepreneurship*, 34(1), pp.1-8.
- Ray, S.J., 2013. *The ecological other: Environmental exclusion in American culture*. University of Arizona Press.

- Reed, M., 2005. Reflections on the ‘realist turn’ in organization and management studies. *Journal of Management studies*, 42(8), pp.1621-1644.
- Rehman, S. and Azam Roomi, M., 2012. Gender and work-life balance: a phenomenological study of women entrepreneurs in Pakistan. *Journal of small business and enterprise development*, 19(2), pp.209-228.
- Richomme-Huet, K., and Vial, V. 2014. Business Lessons From a “Mompreneurs” Network. *Global Business and Organizational Excellence*, 33(4), 18–27. doi:10.1002/joe.21550
- Ridwan, M., Fiodian, V.Y., Religia, Y. and Hardiana, S.R., 2025. Investigating the effect of intrinsic and extrinsic motivation in shaping digital entrepreneurial intention: the mediating role of self-efficacy. *Asia Pacific Journal of Innovation and Entrepreneurship*, 19(3), pp.190-207.
- Ritchie, J., Lewis, J., Elam, G., Tennant, R. and Rahim, N., 2003. Designing and selecting samples. *Qualitative research practice: A guide for social science students and researchers*, 2, pp.111-145.
- Robinson, O., 2014. Sampling in interview-based qualitative research: A theoretical and practical guide. *Research in Psychology*, 11(1), 25–41. doi:10.1080/14780887.2013.801543
- Roccas, S., 2005. Religion and value systems. *Journal of Social Issues*, 61(4), pp.747-759.
- Roomi, M. A., Rehman, S., and Henry, C., 2018. Exploring the normative context for women’s entrepreneurship in Pakistan: a critical analysis. *International Journal of Gender and Entrepreneurship*, 10(2), 158–180. <https://doi.org/10.1108/IJGE-03-2018-0019>
- Roomi, M.A. and Parrott, G., 2008. Barriers to development and progression of women entrepreneurs in Pakistan. *The Journal of Entrepreneurship*, 17(1), pp.59-72.
- Rossetto, K. R. 2014. Qualitative research interviews: Assessing the therapeutic value and challenges. *Journal of Social and Personal Relationships*, 31, 482-489. doi:10.1177/0265407514522892
- Roy, K., Zvonkovic, A., Goldberg, A., Sharp, E., and LaRossa, R. 2015. Sampling richness and qualitative integrity: Challenges for research with families. *Journal of Marriage and Family*, 77, 243–260. doi/10.1111/jomf.12147
- Salihu, M., 2019. A Review of Ethnic Conflict in Kaduna State, Nigeria. *International Journal of Current Innovations in Advanced Research*, 2 (8), 14-28.
- Sahar, N. 2022. Double bind of Muslim women’s activism in Pakistan: Case of Malala Yousafzai and Sharmeen Obaid-Chinoy. *Journal of International Women’s Studies* 24(2): 14.
- Salamzadeh, A., Dana, L.P., Ghaffari Feyzabadi, J., Hadizadeh, M. and Eslahi Fatmesari, H., 2024. Digital Technology as a Disentangling Force for Women Entrepreneurs. *World*, 5(2), pp.346-364.
- Sale, J.E., Lohfeld, L.H. and Brazil, K., 2002. Revisiting the quantitative-qualitative debate: Implications for mixed-methods research. *Quality and quantity*, 36, pp.43-53.
- Sallah, C.A. and Caesar, L.D., 2020. Intangible resources and the growth of women businesses: Empirical evidence from an emerging market economy. *Journal of Entrepreneurship in Emerging Economies*, 12(3), pp.329-355.
- Sarri, K. and Trihopoulou, A., 2005. “Female entrepreneurs’ personal characteristics and motivation: a review of the Greek situation”, *Women in Management Review*, Vol. 20 No. 1, pp. 24-36.
- Saunders, M., Lewis, P. and Thornhill. A., 2009. “*Research Methods for Business Students*”: 5th Edition. Prentice Hall, Pearson Education.
- Saunders, M., Lewis, P. and Thornhill. A., 2022. “*Research Methods for Business Students*”: 8th Edition. Harlow: Pearson

- Saunders, M., Lewis, P. and Thornhill, A., 2023. *“Research Methods for Business Students”*: Ninth Edition. Harlow, England; New York, Pearson Education.
- Saunders, M. N. K., and Rojon, C., 2014. 'There's no madness in my method: Explaining how your research findings are built on firm foundations. *Coaching: An International Journal of Theory, Research and Practice*, 7(1), 74–83. doi:10.1080/17521882.2014.889185
- Schindler, P.S., 2019. *Business research methods (13th ed.)*. New York, NY: McGraw-Hill.
- Schoar, A., 2010. The divide between subsistence and transformational entrepreneurship. *Innovation policy and the economy*, 10(1), pp.57-81.
- Schubert, J., 2005. Political ecology in development research. *An introductory overview and annotated bibliography. 2nd edition (2005)*. Bern, Switzerland: NCCR North-South.
- Scott, W.R., 2014. *Institutions and organizations: Ideas, interests, and identities*. Sage Publications.
- Scott, W.R., 2014. In W. Richard S., 1995. *Institutions and Organizations. Ideas, Interests and Identities*. Management, 17(2), pp.136-140.
- Seitz, S., 2016. Pixilated partnerships, overcoming obstacles in qualitative interviews via Skype: A research note. *Qualitative research*, 16(2), pp.229-235.
- Shava, H. and Chinyamurindi, W., 2022. Barriers of growth within an informal sector business: narratives of women subsistence entrepreneurs in South Africa. *African Journal of Economic and Management Studies*, 13(3), pp.328-343.
- Shinnar, R. S., Giacomini, O., and Janssen, F., 2012. Entrepreneurial perceptions and intentions: The role of gender and culture. *Entrepreneurship: Theory & Practice*, 36, 465–493. Doi:10.1111/j.1540-6520.2012.00509.x
- Shinnar, R.S. and Zamantılı Nayır, D., 2019. Immigrant entrepreneurship in an emerging economy: The case of Turkey. *Journal of Small Business Management*, 57(2), pp.559-575.
- Shumba, V., 2015. “The role of Christian churches in entrepreneurial stimulation”, *The International Journal of Business and Management*, Vol. 3 No. 7, pp. 15-157.
- Simba, A., Ogundana, O.M. and Braune, E., 2024. 20 Alternative Funding Mechanisms for Low-Income Entrepreneurs in Sub-Saharan Africa. *De Gruyter Handbook of Poverty, Disadvantage and Entrepreneurship*, p.465.
- Simba, A., Ogundana, O.M., Braune, E. and Dana, L.P., 2023. “Community financing in entrepreneurship: a focus on women entrepreneurs in the developing world”, *Journal of Business Research*, Vol. 163, 113962, doi: 10.1016/j.jbusres.2023.113962.
- Simba, A., Kalu, E.U., Onodugo, V., Okoyeuzu, C.R. and Ogundana, O.M., 2022. Women entrepreneurs in Nigeria. In *Women Entrepreneurs in Sub-Saharan Africa: Historical Framework, Ecosystem, and Future Perspectives for the Region* (pp. 155-172). Cham: Springer International Publishing.
- Singh, M.A., Tiwari, M.P. and Yadav, M.A., 2023. Balanced Work-Life: Female Entrepreneurs. *International Journal of Research and Review Techniques*, 2(1), pp.43-48.
- Siwale, J., 2015. Why did I not prepare for this? The politics of negotiating fieldwork access, identity, and methodology in researching microfinance institutions. *SAGE Open*, 5(2), 1–12. doi:10.1177/2158244015587560
- Siwale, J., Gurău, C., Aluko, O., Dana, L.P. and Ojo, S., 2023. Toward understanding the dynamics of the relationship between religion, entrepreneurship, and social change: Empirical findings from technology-savvy African immigrants in UK. *Technological Forecasting and Social Change*, 186, p.122153.

- Slevitch, L., 2011. Qualitative and Quantitative Methodologies Compared: Ontological and Epistemological Perspectives. *Journal of Quality Assurance in Hospitality & Tourism*, 12(1), 73–81. <https://doi.org/10.1080/1528008X.2011.541810>
- SMEDAN, 2017. “National survey of micro small and medium enterprises (MSMES) 2017”, available at: [http://smedan.gov.ng/images/national%20survey%20of%20micro%20small%20&%20medium%20enterprises%20\(msmes\), %20%202017%201.pdf](http://smedan.gov.ng/images/national%20survey%20of%20micro%20small%20&%20medium%20enterprises%20(msmes), %20%202017%201.pdf) (accessed 10 May 2024)
- Stokes, D. and Wilson, N., 2017. *Small business management and entrepreneurship*. Cengage Learning EMEA. 7th ed. London: Cengage Learning EMEA.
- Storey, D.J., 2016. *Understanding the small business sector*. Routledge.
- Strawser, J. A., D. M. Hechavarría, and K. Passerini., 2021. Gender and entrepreneurship: Research frameworks, barriers and opportunities for women entrepreneurship worldwide. *Journal of Small Business Management*, 59(Suppl. 1), S1–S15. <https://doi.org/10.1080/00472778.2021.1965615>
- Sujana, A. and Reddy, Y.S., 2024. Constraints Faced by Women Entrepreneurs—Stages of Economic Development. *International Journal of Business and Economics*, 23(2), pp.137-160.
- Sukhoverkhov, A.V. and Gontier, N., 2021. Non-genetic inheritance: Evolution above the organismal level. *Biosystems*, 200, p.104325.
- Sulaiman, M., Hashim, H., Ali, M.H. and Ali, N.A., 2019. The influence of religion on entrepreneurial behaviour: A review on the roles of emotion and religious motivation. *Journal of Academic Research in Business and Social Sciences*, 9(12), 224-241.
- Sullivan D. J., 1991. Gender Equality and Religious Freedom: Toward a Framework for Conflict Resolution. *NYUJ Int'l L. & Pol.* 24:795.
- Sullivan, J. R., 2012. Skype: An appropriate method of data collection for qualitative interviews? *Hilltop Review*, 6(1), 54–60 Retrieved from <http://scholarworks.wmich.edu>
- Sultana, N., Rahman, M.M. and Khanam, R., 2022. The effect of the informal sector on sustainable development: Evidence from developing countries. *Business Strategy & Development*, 5(4), pp.437-451.
- Sumaira, R., and Muhammad, A. R., 2012. Gender and work-life balance: A phenomenological study of women entrepreneurs in Pakistan. *Journal of Small Business and Enterprise Development*, 19, 209–228. Doi:10.1108/14626001211223865
- Tajudeen, O. A., and Adebayo, F. O., 2013. Gender, economic activity and poverty in Nigeria. *Journal of Research in Peace Gender and Development*, 2, 106–125. doi:10.14303/grpgd.2013.103
- Tanusia, A., Marthandan, G. and Subramaniam, I.D., 2016. Economic empowerment of Malaysian women through entrepreneurship: Barriers and enablers. *Asian Social Science*, 12(6), pp.81-94.
- Tao, Y., Essers, C. and Pijpers, R., 2021. “Family and identity: intersectionality in the lived experiences of second-generation entrepreneurs of Chinese origin in The Netherlands”, *Journal of Small Business Management*, Vol. 59 No. 6, pp. 1152-1179, doi: 10.1080/00472778.2019.1710014.
- Tashakkori, A. and Teddlie, C., 2003. Issues and dilemmas in teaching research methods courses in social and behavioural sciences: US perspective. *International journal of social research methodology*, 6(1), pp.61-77.
- Taylor, M.C. ed., 2013. *Critical terms for religious studies*. University of Chicago Press.

- Teddlie, C. and Tashakkori, A., 2011. Mixed methods research. *The Sage handbook of qualitative research*, 4(1), pp.285-300.
- Teddlie, C. and Tashakkori, A., 2010. Overview of contemporary issues in mixed methods research. *Sage handbook of mixed methods in social and behavioral research*, 2, pp.1-44.
- Teddlie C., Tashakkori A., 2009. *The foundations of mixed methods research :Integrating quantitative and qualitative techniques in the social and behavioral Sciences*. Thousand Oaks, CA: Sage.
- Thébaud, S., 2016. Passing up the job: The role of gendered organizations and families in the entrepreneurial career process. *Entrepreneurship Theory and Practice*, 40 (2), 269-287.
- Thomas, A., 2024. The Role of Women's Entrepreneurship in Achieving Sustainable Development Goals (SDGs): A Comprehensive Review. *Journal of Biotechnology & Bioinformatics Research*. SRC/JBBR-202. DOI: doi. org/10.47363/JBBR/2024 (6), 174, pp.2-11.
- Thousani, H.F. and Edy, M.H., 2023. The Networks in Encouraging Women to Start and Sustain Businesses: Systematic Literature Review. *International Journal of Health, Economics, and Social Sciences (IJHESS)*, 5(4), pp.494-517.
- Timmermans, S. and Tavory, I., 2022. *Data analysis in qualitative research: Theorizing with abductive analysis*. University of Chicago Press.
- Timmermans, S. and Tavory, I., 2012. Theory construction in qualitative research: From grounded theory to abductive analysis. *Sociological theory*, 30(3), pp.167-186.
- Tocar, S.D., 2019. Comparative analysis of some cultural dimensions systems: a qualitative value-based approach. *Cross-cultural management journal*, 21(1), pp.21-34.
- Topal, A., 2019, September. Economic reforms and women's empowerment in Saudi Arabia. In *Women's Studies International Forum* (Vol. 76, p. 102253). Pergamon.
- Toyon, M.A.S., 2021. Explanatory sequential design of mixed methods research: Phases and challenges. *International Journal of Research in Business and Social Science* (2147-4478), 10(5), pp.253-260.
- Trotter, R. T., 2012. Qualitative research sample design and sample size: Resolving and unresolved issues and inferential imperatives. *Preventive Medicine*, 55, 398–400. doi:10.1016/j.ypmed.2012.07.003
- Tsuruta, D., 2015. Bank loan availability and trade credit for small businesses during the financial crisis. *The quarterly review of economics and finance*, 55, pp.40-52.
- Turyakira, P., Kasimu, S., Turyatunga, P. and Nakyejwe Kimuli, S., 2019. The joint effect of firm capability and access to finance on firm performance among small businesses: A developing country perspective.
- Uddin, R., and Bose, T. K., 2013. Motivation, success factors and challenges of entrepreneurs in Khulna City of Bangladesh. *European Journal of Business and Management*, 5, 148–156. Retrieved from <http://iiste.org>
- Udoh, O.D., Folarin, S.F. and Isumonah, V.A., 2020. "The influence of religion and culture on women's rights to property in Nigeria", *Cogent Arts and Humanities*, Vol. 7 No. 1, 1750244, doi: 10.1080/ 23311983.2020.1750244.
- Ufuk, H. and Osgen, O., 2001. Interaction between the Business and Family Lives of Women Entrepreneurs in Turkey. *Journal of Business Ethics*, 31, pp. 95-106
- Ujah, E.O., 2023. *Nigerian Women Entrepreneurs' Narratives on Collective Action for Economic Empowerment and Gender Parity* (Doctoral dissertation, Walden University).
- Ukanwa, I., Xiong, L. and Anderson, A., 2018. Experiencing microfinance: Effects on poor women entrepreneurs' livelihood strategies. *Journal of Small Business and Enterprise Development*, 25 (3), 428-446.

- Ukommi, A.S. and Agha, E.O., 2016. Women entrepreneurship in Nigeria: A study of women in Uyo Metropolis. *International Journal of Social Sciences*, 10(4), pp.92-110.
- Ukonu, O. I., and Tafamel, A. E., 2011. Problems, challenges and prospects of female entrepreneurs in Gwagwalada, Abuja. *African Research Review*, 5, 226–246. doi:10.4314/afrev.v5i3.67354
- Umoru, U., 2019. *Institutional factors influencing the internationalisation of emerging market telecommunication firms in Nigeria*. Nottingham Trent University (United Kingdom).
- UNCTAD (United Nations Conference on Trade and Development)., 2005. World Investment Report 2005: Transnational Corporations and the Internationalization of R&D. New York, NY and Geneva: United Nations.
- United Nations Development Programme, 2014. Barriers and opportunities at the base of the pyramid: The role of the private sector in inclusive development. Retrieved from <http://www.undp.org>
- Utomo, M.N., Cahyaningrum, W. and Kaujan, K., 2020. The role of entrepreneur characteristic and financial literacy in developing business success. *Jurnal Manajemen Bisnis*, 11(1), pp.26-42.
- Valerio, M.A., Rodriguez, N., Winkler, P., Lopez, J., Dennison, M., Liang, Y. and Turner, B.J., 2016. Comparing two sampling methods to engage hard-to-reach communities in research priority setting. *BMC medical research methodology*, 16, pp.1-11.
- Vasileiou, K., Barnett, J., Thorpe, S. and Young, T., 2018. Characterising and justifying sample size sufficiency in interview-based studies: systematic analysis of qualitative health research over a 15-year period. *BMC medical research methodology*, 18, pp.1-18.
- Vijaykumar, N. V., and Naidu, G. J., 2015. Economic reforms brought about by micro finance training – A case study of Padarahalli village in Ramanagar Taluk. *International Journal of Research in Management, Social Sciences & Technology*, 10(10), 1–11. Retrieved from <http://www.acmeintellects.org>
- Wang, Q., 2018. Gender, race/ethnicity, and entrepreneurship: women entrepreneurs in a US south city. *International Journal of Entrepreneurial Behavior & Research*.
- Walsh, L., and B. Martin., 2021. The value of leadership practices when there is no one to lead: A nascent entrepreneurship context. *Journal of Small Business Management*. <https://doi.org/10.1080/00472778.2021.1989444>
- Webb, J.W., Bruton, G.D., Tihanyi, L. and Ireland, R.D., 2013. Research on entrepreneurship in the informal economy: Framing a research agenda. *Journal of Business Venturing*, 28(5), pp.598-614.
- Weber, M., 1930. The protestant ethic. *New York: Scribner*.
- Welsh, D.H., Botero, I.C., Kaciak, E. and Kopaničová, J., 2021. Family emotional support in the transformation of women entrepreneurs. *Journal of Business Research*, 137, pp.444-451.
- Welsh, D.H. and Kaciak, E., 2019. Family enrichment and women entrepreneurial success: The mediating effect of family interference. *International entrepreneurship and management journal*, 15(4), pp.1045-1075.
- Welter, F., 2011. Contextualizing entrepreneurship—Conceptual challenges and ways forward. *Entrepreneurship Theory and Practice*, 35(1), 165–184. <https://doi.org/10.1111/j.1540-6520.2010.00427.x>
- Welter. F., 2009. A gender-aware framework for women’s entrepreneurship. *International Journal of Gender and Entrepreneurship*, 1(1), 8–24. <https://doi.org/10.1108/17566260910942318>
- Welter F., Baker T., Audretsch D.B., et al., 2017. Everyday entrepreneurship – A call for entrepreneurship research to embrace entrepreneurial diversity. *Entrepreneurship: Theory and Practice* 41(3): 311–321.

- Welter, F. and Smallbone, D., 2011. Institutional perspectives on entrepreneurial behavior in challenging environments. *Journal of small business management*, 49(1), pp.107-125.
- Westerman, M. A., 2014. Examining arguments against quantitative research: "Case studies" illustrating the challenge of finding a sound philosophical basis of a human sciences approach to psychology. *New Ideas in Psychology*, 32, 42–58. doi:10.1016/j.newideapsych.2013.08.002
- Wiklund, J., Patzelt, H. and Shepherd, D.A., 2009. Building an integrative model of small business growth. *Small Business Economics*, 32 (4), 351-374.
- Wiklund, J., Patzelt, H. and Shepherd, D.A., 2013. Building an integrative model of small business growth. In: Building an integrative model of small business growth. *New perspectives on firm growth*. Edward Elgar Publishing Ltd., 2013, pp. 15-55.
- Wilcox, W.B., 2004. *Soft patriarchs, new men: How Christianity shapes fathers and husbands* (Vol. 880). University of Chicago Press.
- Wilson, K.E., Vyakarnam, S., Volkmann, C., Mariotti, S. and Rabuzzi, D., 2009. Educating the next wave of entrepreneurs: Unlocking entrepreneurial capabilities to meet the global challenges of the 21st century. In *World Economic Forum: A Report of the Global Education Initiative*.
- Wijaya, L., and Layman, C. V., 2018. How do mompreneurs achieve work-life balance?(Evidence from small business in Tangerang, Indonesia). *Journal of Business and Entrepreneurship*, 6(2), 1–12.
- Williams, N., Vorley, T. and Williams, C., 2017. *Entrepreneurship and institutions: the causes and consequences of institutional asymmetry*. Rowman & Littlefield.
- Witbooi, M. and Ukpere, W., 2011. Indigenous female entrepreneurship: Analytical study on access to finance for women entrepreneurs in South Africa. *African Journal of Business Management*, 5(14), p.5646.
- Woldesenbet Beta, K., Mwila, N.K. and Ogunmokun, O., 2024. A review of and future research agenda on women entrepreneurship in Africa. *International Journal of Entrepreneurial Behavior & Research*, 30(4), pp.1041-1092.
- Woldie, A. and Adersua, A., 2004. Female entrepreneurs in a transitional economy: Businesswomen in Nigeria. *International journal of social economics*, 31(1/2), pp.78-93.
- Wolf, K. and Frese, M., 2018. Why husbands matter: Review of spousal influence on women entrepreneurship in sub-Saharan Africa. *Africa Journal of Management*, 4(1), pp.1-32.
- World Bank., 2012. Women business and the law: Removing barriers to economic inclusion. *The International Bank for Reconstruction and Development/the World Bank*. Retrieved from <http://wbl.worldbank.org>
- World Bank., 2014. Expanding women's access to financial services. The World Bank. Retrieved from <https://www.worldbank.org/en/results/2013/04/01/banking-onwomen-extending-womens-access-to-financial-services>
- World Bank., 2005. The World Development Report. <http://www.worldbank.org/ie>.
- World Bank Group., 2019. Women, Business and the Law 2019: A Decade of Reform. *International Bank for Reconstruction and Development/the World Bank*.
- Xaba, R. and Neneh, B., 2022. Factors Affecting the Performance of Women-Owned Businesses in the Informal Sector: The 5M Framework Perspective. In *2022 International Business Conference* (P. 1070). Tshwane University Of Technology.
- Xheneti, M., Madden, A. and Thapa Karki, S., 2019. Value of formalization for women entrepreneurs in developing contexts: A review and research agenda. *International Journal of Management Reviews*, 21(1), pp.3-23.
- Yin, R., 2014. *Case study research: Design and methods* (5th ed.). Thousand Oaks, CA: Sage

- Ying, L. Y., 2008. How Industry experience can help in the teaching of entrepreneurship in Universities in Malaysia, *Sunway Academic Journal*, 5, 48-64.
- Yusuf, O. S., 2013. Gender differentials in factors effecting performance of small-scale enterprises in Lagos State-Nigeria. *Innovative Issues and Approaches in Social Sciences*, 6(2), 21–39. Retrieved from www.iiass.com
- Yusuf, L., 2013. Influence of gender and cultural beliefs on women entrepreneurs in developing economy. *Scholarly Journal of Business Administration*, 3 (5), 117-119.
- Zenger, T.R., Lazzarini, S.G. and Poppo, L., 2000. Informal and formal organization in new institutional economics. In *The new institutionalism in strategic management* (pp. 277-305). Emerald Group Publishing Limited.
- Zoogah, D.B., Peng, M.W. and Woldu, H., 2015. Institutions, resources, and organizational effectiveness in Africa. *Academy of Management Perspectives*, 29(1), pp.7-31.
- Zulfiqar, M.H., Rafique, M.A. and Syed, M.R., 2024. “Resilience Strategies for Overcoming Challenges” A Study of Female Entrepreneurs in Rawalpindi. *Pakistan Research Journal of Social Sciences*, 3(4).

Appendices

Appendix 1: Questionnaire

Part 1: Demographic Information

1. What is your age category?
 - a. 18-24
 - b. 25-34
 - c. 35-44
 - d. 45-54
 - e. 55-64
 - f. 65+
2. How long have you been married?
 - a. Under 5 years
 - b. 5-9 years
 - c. 10-15 years
 - d. 16-20 years
 - e. 21years+
3. Do you have a child or children?
 - a. No
 - b. Yes

(If yes, Please state the number of children within each category)

Age range	Number of children
0-5 years	
6-12 years	
13-17 years	
18 years and above	

4. Where do you live in Kaduna?
 - a. Kaduna North city
 - b. Kaduna South city
 - c. Rural area, please state where -----
5. How has your location affected your business growth?
 - a. Positively
 - b. Negatively
 - c. No effect
6. What religion do you practise?
 - a. Christianity
 - b. Islam
 - c. Traditional
 - d. Other. Please specify -----

7. What is your highest achieved educational qualification?
- a. Primary education
 - b. Secondary education
 - c. Tertiary qualification (University degree or College certificate)
 - d. Postgraduate qualification (Masters and above)
 - e. Other (Training) Please specify -----

Part 2: Business Background Information

8. Are you a member of any women entrepreneurs' organisation?
- a. Yes
 - b. No
9. Is your business registered with the corporate affairs commission?
- a. Yes
 - b. No, please state why-----
10. How long have you been in business overall?
- a. Under 1 year
 - b. 1-5 years
 - c. 6-9 years
 - d. 10-20 years
 - e. Above 20 years
11. How many employees do you have? (Not including yourself)
- a. None
 - b. 1-4
 - c. 5-9
 - d. 10-25
 - e. 26-49
 - f. 50 and above
12. How is your business majorly funded? **Please tick just one (the most heavily used source of fund)**
- a. Support from spouse
 - b. Personal savings
 - c. Crowd-funding
 - d. Peer to peer contribution
 - e. Loans from bank
 - f. Loans from cooperative societies
 - g. Other, please state

13. Have you ever had any vocational, Information technology or any training related to your business?

- a. Yes, Please state certification type and when (before start of business or while running the business -----
- b. No

14. What industry do you operate in?

- a. Information Technology
- b. Healthcare
- c. Food/Consumer retail
- d. Clothing and accessories
- e. Consultancy/Professional services
- f. Other, please describe in your own words.....

Part 3: Culture influence on business growth ambitions

Note: For the purpose of this study, Culture or Local Culture here refers to the beliefs, practices, customs and traditions of the various tribes, cities, villages and people of Kaduna State.

15. How has the local culture in Kaduna State impacted on your business as a married woman and/or a mother?

- a. Positively
- b. Negatively
- c. No effect

16. Do you believe that there are religious practices and beliefs that support growth for married women/mothers in business?

- a. No
- b. I don't know
- c. Yes, please state.....

17. Based on local culture, did you need your husband's authorisation to register and run your company?

- a. Yes
- b. No
- c. I don't know

18. How has the local culture influenced your attitude or mind-set towards business growth ambitions? (Confidence, Decision making and motivation)

- a. Positively
- b. Negatively
- c. No effect

19. Do you want to grow your business? (If No, please state why and move to Question 26).

- a. Yes
 - b. No, Please state why
- 20.** What major challenges affect your business growth strategy? (Please tick all that apply)
- a. Lack of knowledge and information about business strategy
 - b. Lack of time and commitment to improve business as a result of gender roles in marriage
 - c. Inconsistency in business and loss of profits due to motherhood/childcare
 - d. Negative attitude from male counterparts/market players
 - e. Inability to employ and pay employees to help with business activities
 - f. Lack of knowledge on financial alternatives
 - g. Other, please state
- 21.** Within the cultural context of Kaduna, what majorly motivates you to grow your business? (Please tick just one option that most closely corresponds with your main motivation)
- a. Being employed/busy and financially independent
 - b. Supporting family
 - c. Supporting employees/creating job opportunity
 - d. Becoming famous in business
 - e. Contributing to economic growth
 - f. Other, please state
- 22.** Which of the following factors do you strongly believe have positively impacted your business growth ambition? (Please tick two appropriately)
- a. Religious practices
 - b. Gender roles and family responsibilities
 - c. Sufficient business strategy
 - d. Marriage/motherhood and support from spouse and children
 - e. Technology/Knowledge on use of technology
 - f. More financial opportunities
 - g. Government regulations and policies
 - h. Other, please state

Part 4: Business Growth

- 23.** What strategy or means have you employed to accommodate cultural opportunities/influences encountered by married women entrepreneurs for the purpose of your business growth? (Please tick all that apply)
- a. Use of technology and social media platforms for online marketing
 - b. Employ males and single females to run business where I can't go as a married woman
 - c. Operating a business in a sector that is considered feminine and fit for married women
 - d. Adapting products and services to fit cultural needs
 - e. Joining women entrepreneurs association for more knowledge and better conduct
 - f. Other, please state
- 24.** What financial alternatives have helped your business grow? (Please tick all that apply)

- a. Peer to peer contribution
- b. Crowd funding
- c. Cooperative society
- d. Personal saving
- e. Loans from family and friends
- f. Buy on credit to pay later
- g. Loans from banks
- h. Other, please state

25. What would be the major indication of growth in your business over the next 5 years?
(Please tick the option that corresponds most closely with your most important measure of growth)

- a. Employ more qualified staff/team
- b. Acquire more financial management skills, business knowledge, training and self-development
- c. Improve business strategy
- d. Have ownership/control of assets, autonomy in decision making and full access to financial services and opportunities
- e. Ensure the business grows into a larger enterprise locally and internationally
- f. Maintain the business at present level as I am satisfied with it
- g. Access to and use of technology
- h. Increased business sales/services
- i. Other, please state

26. Which of the following factors have increased barriers to business growth ambitions due to the prevailing culture? (Please tick all that apply)

- a. Marriage/Gender roles
- b. Motherhood/Childcare/Family responsibilities
- c. Lack of opportunities
- d. Lack of resources
- e. Lack of spousal support for the business
- f. Government policies/regulations
- g. Religious practices/restrictions
- h. Other, please state

27. Are you aware of government policies, initiatives and platforms that have supported married women/mothers in business?

- a. No
- b. Yes

28. Would you like to be contacted to participate in an interview for this study?

- a. No
- b. Yes, please drop your contact details
 Phone number-----
 Email address-----

Thank you for your time spent taking this survey.

Appendix 2: Participant Information Sheet- MWEs



PARTICIPANT INFORMATION SHEET (Part 1)

Research Title: The Influence of Culture on the Business Growth Ambitions of Married Women Entrepreneurs in Kaduna State, Nigeria.

Welcome

Thank you for considering participating in this research project. Before you decide whether to participate, it is important that you understand the reasons why we are carrying out the research and what your participation will involve. We would be grateful if you read the information below carefully and discuss it with colleagues or other people if you wish. Please feel welcome to contact us if anything is unclear (contact details are available at the end of this information sheet), and to take as much time as you need to decide whether or not to take part.

What is the purpose of the study?

The aim of this study is to understand the extent culture influences the business growth of enterprises run by married women/mothers. This includes exploring the financial alternatives available and mechanisms and strategies adopted in connection to cultural influences, in order to provide insights into the policies and initiatives that will encourage more support for the growth and success of their businesses.

Who is running this study?

The project is being carried out by Himi Comfort Gideon who is supervised by Prof. Piers Thompson, Dr. Maria De Avillez and Dr. Yuxi Zhao of Nottingham Business School.

What will I be asked to do in this study?

You have been contacted as you are a married woman/mother entrepreneur, who can provide insight into the research topic. As such, I would like you to take part in an interview carried out by Himi Gideon. The interview will be conducted online and will be scheduled at a convenient time for you. You will receive the naira equivalent of £20 prior to the interview to subscribe to an unlimited wi-fi connection. This accounts for better access to internet, good quality of interview with no interruption, any potential need to undertake follow-up interviews for clarification purposes, and to appreciate you for your time, which could have been used doing other productive things. Your permission will be sought to record the interview and take notes, to ensure that information shared is accurately recorded. Your participation will be affected if you do not wish that the interview be recorded as it is important that every point made is captured and not recording will make transcription and combining data with those recorded difficult.

If you agree that the interview be recorded, you will be asked about your perceptions of the experiences of married women in business and the cultural factors influencing them, the strategies they adopt to accommodate these influences and your perceived existing cultural dimension in

Kaduna. If you prefer not to answer any of the questions, you are free to decline to answer without providing any reason. You will have an opportunity to ask any questions regarding the interview or research in general before the interview commences and at the end of the interview.

How long will it take me to do this?

The interview will take about 45-60 minutes.

Do I have to take part?

Your participation in this research study is completely voluntary and you may withdraw at any time without giving reasons. If you decide to take part, you will be given this participant information sheet to keep, and you will be asked to sign the consent form in part 2 attached. If you also decide not to participate, you will not be asked to give any reasons. Your decision to participate or otherwise is private and no other individuals or organisations will be informed of your choice.

Can I withdraw from the study?

You will be free to withdraw prior to or during the interview. You will be free to withdraw your interview responses from the study up to 2 weeks after the interview has taken place. After this time, analysis will have started and it will be impractical to remove your data. If you wish to withdraw your data, please contact the researcher, Himi Comfort Gideon, at the email address at the bottom of this information sheet. You will need to provide the respondent number that you will be allocated at the start of the interview.

What will happen to the information I give in my interview?

The recorded tape of the interview will be transcribed, the information will be analysed and conclusions will be drawn for final report. Any data that could identify you, will be deleted by the end of the study, including the interview recordings, your name and other personal information. Further information about how your personal data will be managed is explained in the NTU Research Privacy Notice, available at: <https://www.ntu.ac.uk/policies/research/research-privacy-notice>. Anonymised transcripts are 'research data'. These will be archived and accessible to other researchers for the benefit of future research and to allow the project's findings to be independently verified. Anonymised quotes may be included in my report and related publications.

How will you protect my confidentiality?

Information shared via the interview will be used solely for academic purposes and your participation in the study will remain confidential. All recordings and transcripts will only be handled by the researcher, Himi Comfort Gideon, in line with the data protection principles and NTU's approved research protocol. Any non-anonymised information collected will only be accessible by authorised personnel, which includes the research supervisors and examiners for the purpose of project assessment. All data collected will be password protected. Hard copies of research notes are kept in locked filing cabinets and electronic files will be kept on password protected devices, which are only accessible to authorised personnel and no other person. All relevant files will be kept for academic purposes only.

How will you protect my anonymity?

Your name will be replaced with 'respondent' and a number and other identifying information like your organisation, job title and any other information that could identify you will be removed from the transcript. No personal link will be used in data analysis and your name or other means of identification will not be mentioned in any publication arising from this research project. Similarly, no unpublished information will be attributed to you, either by name or position.

What are the possible benefits of participation?

We hope that you will find the interview interesting and will take satisfaction from helping with my research project. Findings from this study will provide insights into and identify policies, platforms, initiatives and working strategies that will enhance support for married women entrepreneurs and help them achieve their maximum potential in the future.

What are the disadvantages and risks in taking part?

The main cost to you will be the time needed to be interviewed. The main risk is that you might give us information that is detrimental to you or your organisation, or that runs counter to data protection laws. We are confident that the arrangements described above will prevent such information being shared with anyone outside the research team. For this reason, we believe that the risk of detriment is very low.

What will happen to the results?

The fully anonymised findings will be included in my final report and any publications and presentations, such as those in academic journals and conferences based on the study.

Has anyone reviewed considered the study?

The proposal for this project has been vetted by Nottingham Trent University's Schools of Business, Law and Social Sciences Research Ethics Committee and has met with a favourable ethics opinion. Through the research there are stringent reporting requirements back to my supervisors as regards the progress of the research and any issues or concerns are raised here.

Who do I contact if I have questions or complaints?

If you have any questions before, during or after your participation you should get in touch with the researcher or their supervisors via the contact details below. These will also be provided at the end of the questionnaire.

Name of researcher: Himi Comfort Gideon

E-mail address: himi.gideon2015@my.ntu.ac.uk

Name of supervisor 1: Prof. Piers Thompson

E-mail address: piers.thompson@ntu.ac.uk

Name of supervisor 2: Dr. Maria De Avillez

E-mail address: maria.deavillez@ntu.ac.uk

Name of supervisor 3: Dr. Yuxi Zhao

E-mail address: yuxi.zhao@ntu.ac.uk

Nottingham Business School,
Nottingham Trent University,
50 Shakespeare Street,
Nottingham.
NG1 4FQ,
United Kingdom.

Also, please contact the Data Protection Officer at DPO@ntu.ac.uk if:

You have a query about how your data is used by the university or you would like to report a data security breach (e.g, if you think your personal data has been lost or disclosed inappropriately), or you would like to complain about how the University has used your personal data.

Appendix 3: Consent Form- MWEs



PARTICIPANT CONSENT FORM (Part 2)

Research Title: The Influence of Culture on the Business Growth Ambitions of Married Women Entrepreneurs in Kaduna State, Nigeria.

Please read through the **participant information sheet** attached (Part 1) which provides all the information you need about the research, before reading and signing this consent form (Part 2). Participation is voluntary and greatly appreciated. If you are happy to take part in this research, please sign and date below. If you have any questions or concerns before, during or after your participation in this research, my contact details are as follows:

Name: Himi Comfort Gideon

Email address: himi.gideon2015@my.ntu.ac.uk

Agreement to consent

Please read and confirm your consent to being interviewed for this project by initialling the appropriate box (as) and signing and dating this form.

1	I confirm that the purpose of the project has been explained to me, that I have been given information about it in writing, and that I have had the opportunity to ask questions about the research.	
2	I understand my part in the research.	
3	I understand that my participation is voluntary and is a private decision that no other party will be informed of.	
4	I understand that I am free to withdraw (up to 2 weeks after the interview) without giving any reason and without any implications for my legal rights.	
5	I give permission for anonymised responses provided in this Interview to be included in the final research report and any subsequent publications and presentations associated with this project.	
6	I understand that anonymised transcripts, which will not identify me, will be archived and made available for future research purposes.	
7	I have received the naira equivalent of £20 for Wi-fi subscription and internet access for the purpose of this interview.	
8	I give my permission to record this interview.	
9	I agree to take part in this project.	
10	I confirm that I am 18 years of age or older	

Name of respondent	Date	Signature
Name of researcher		

Please sign and date two copies, which will also be counter signed and dated by the researcher. You should retain one copy and the other will be retained by the research team.

Thank you very much indeed for taking the time to read this sheet, and for your interest in our research.

Appendix 4: Participant Information Sheet- PMs



PARTICIPANT INFORMATION SHEET (Part 1)

Research Title: The Influence of Culture on the Business Growth Ambitions of Married Women Entrepreneurs in Kaduna State, Nigeria.

Welcome

Thank you for considering participating in this research project. Before you decide whether to participate, it is important that you understand the reasons why we are carrying out the research and what your participation will involve. We would be grateful if you read the information below carefully and discuss it with colleagues or other people if you wish. Please feel welcome to contact us if anything is unclear (contact details are available at the end of this information sheet), and to take as much time as you need to decide whether or not to take part.

What is the purpose of the study?

The aim of this study is to understand the extent culture influences the business growth of enterprises run by married women/mothers. This includes exploring the financial alternatives available and mechanisms and strategies adopted in connection to cultural influences, in order to provide insights into the policies and initiatives that will encourage more support for the growth and success of their businesses.

Who is running this study?

The project is being carried out by Himi Comfort Gideon who is supervised by Prof. Piers Thompson, Dr. Maria De Avillez and Dr. Yuxi Zhao of Nottingham Business School.

What will I be asked to do in this study?

You have been contacted as you are a policy maker/support agent who can provide insight into the research topic. As such, I would like you to take part in an interview carried out by Himi Gideon. The interview will be conducted online and will be scheduled at a convenient time for you. You will receive the naira equivalent of £20 prior to the interview to subscribe to an unlimited wi-fi connection. This accounts for better quality of interview with no interruption, any potential need to undertake follow-up interviews for clarification purposes, and to appreciate you for your time, which could have been used doing other productive things. Your permission will be sought to record the interview and take notes, to ensure that information shared is accurately recorded. Your participation will not be affected if you do not wish that the interview be recorded but it is important that points made are captured so the researcher will take notes during the interview. If you agree that the interview be recorded, you will be asked about the existing support and relationship between the government and married women in business, the cultural factors influencing them, the strategies, policies and initiatives put in place by the government to support them and what can be done to further increase more support for married women/mothers in business in Kaduna state. If you prefer not to answer any of the questions,

you are free to decline to answer without providing any reason. You will have an opportunity to ask any questions regarding the interview or research in general before the interview commences and at the end of the interview.

How long will it take me to do this?

The interview will take about 45-60 minutes.

Do I have to take part?

Your participation in this research study is completely voluntary and you may withdraw at any time without giving reasons. If you decide to take part, you will be given this participant information sheet to keep, and you will be asked to sign the consent form in part 2 attached. If you also decide not to participate, you will not be asked to give any reasons. Your decision to participate or otherwise is private and no other individuals or organisations will be informed of your choice.

Can I withdraw from the study?

You will be free to withdraw prior to or during the interview. You will be free to withdraw your interview responses from the study up to 2 weeks after the interview has taken place. After this time, analysis will have started and it will be impractical to remove your data. If you wish to withdraw your data, please contact the researcher, Himi Comfort Gideon, at the email address at the bottom of this information sheet. You will need to provide the respondent number that you will be allocated at the start of the interview.

What will happen to the information I give in my interview?

The recorded tape of the interview will be transcribed, the information will be analysed and conclusions will be drawn for final report. Anonymised quotes may be included in my report and related publications. Any data that could identify you, will be deleted by the end of the study, including the interview recordings, your name and other personal information. Further information about how your personal data will be managed is explained in the NTU Research Privacy Notice, available at: <https://www.ntu.ac.uk/policies/research/research-privacy-notice>. Anonymised transcripts are 'research data'. These will be archived and accessible to other researchers for the benefit of future research and to allow the project's findings to be independently verified. Anonymised quotes may be included in my report and related publications.

How will you protect my confidentiality?

Information shared via the interview will be used solely for academic purposes and your participation in the study will remain confidential. All recordings and transcripts will only be handled by the researcher, Himi Comfort Gideon, in line with the data protection principles and NTU's approved research protocol. Any non-anonymised information collected will only be accessible by authorised personnel, which includes the research supervisors and examiners for the purpose of project assessment. All data collected will be password protected. Hard copies of research notes are kept in locked filing cabinets and electronic files will be kept on password protected devices, which are only accessible to authorised personnel and no other person. All relevant files will be kept for academic purposes only.

How will you protect my anonymity?

Your name will be replaced with 'respondent' and a number and other identifying information like your organisation, job title and any other information that could identify you will be removed from the transcript. No personal link will be used in data analysis and your name or other means of identification will not be mentioned in any publication arising from this research project. Similarly, no unpublished information will be attributed to you, either by name or position. Where direct quotes are used in data analysis, pseudonyms will be used, to eliminate all guesses and ensure as far as possible that participants are not identified.

What are the possible benefits of participation?

We hope that you will find the interview interesting and will take satisfaction from helping with my research project. Findings from this study will provide insights into and identify policies, platforms, initiatives and working strategies that will enhance support for married women entrepreneurs and help them achieve their maximum potential in the future.

What are the disadvantages and risks in taking part?

The main cost to you will be the time needed to be interviewed. The main risk is that you might give us information that is detrimental to you or your organisation, or that runs counter to data protection laws. We are confident that the arrangements described above will prevent any of your information being shared with anyone outside the research team. For this reason, we believe that the risk of detriment is very low.

What will happen to the results?

The fully anonymised findings will be included in my final report and any publications and presentations, such as those in academic journals and conferences based on the study.

Has anyone reviewed considered the study?

The proposal for this project has been vetted by Nottingham Trent University's Schools of Business, Law and Social Sciences Research Ethics Committee and has met with a favourable ethics opinion. Through the research there are stringent reporting requirements back to my supervisors as regards the progress of the research and any issues or concerns are raised here.

Who do I contact if I have questions or complaints?

If you have any questions before, during or after your participation you should get in touch with the researcher or their supervisors via the contact details below. These will also be provided at the end of the questionnaire.

Name of researcher: Himi Comfort Gideon

E-mail address: himi.gideon2015@my.ntu.ac.uk

Name of supervisor 1: Prof. Piers Thompson

E-mail address: piers.thompson@ntu.ac.uk

Name of supervisor 2: Dr. Maria De Avillez
E-mail address: maria.deavillez@ntu.ac.uk

Name of supervisor 3: Dr. Yuxi Zhao
E-mail address: yuxi.zhao@ntu.ac.uk

Nottingham Business School,
Nottingham Trent University,
50 Shakespeare Street,
Nottingham.
NG1 4FQ,
United Kingdom.

Also, please contact the Data Protection Officer at DPO@ntu.ac.uk if:
You have a query about how your data is used by the university or you would like to report a data security breach (e.g. if you think your personal data has been lost or disclosed inappropriately),
or you would like to complain about how the University has used your personal data.

Appendix 5: Consent Form- PMs



PARTICIPANT CONSENT FORM (Part 2)

Research Title: The Influence of Culture on the Business Growth Ambitions of Married Women Entrepreneurs in Kaduna State, Nigeria.

Please read through the **participant information sheet** attached (Part 1) which provides all the information you need about the research, before reading and signing this consent form (Part 2). Participation is voluntary and greatly appreciated. If you are happy to take part in this research please sign and date below. If you have any questions or concerns before, during or after your participation in this research, my contact details are as follows:

Name: Himi Comfort Gideon
Email address: himi.gideon2015@my.ntu.ac.uk

Agreement to consent

Please read and confirm your consent to being interviewed for this project by initialling the appropriate box (as) and signing and dating this form.

1	I confirm that the purpose of the project has been explained to me, that I have been given information about it in writing, and that I have had the opportunity to ask questions about the research.	
2	I understand my part in the research.	
3	I understand that my participation is voluntary, and is a private decision that no other party will be informed of.	
4	I understand that I am free to withdraw (up to 2 weeks after the interview) without giving any reason and without any implications for my legal rights.	
5	I give permission for anonymised responses provided in this Interview to be included in the final research report and any subsequent publications and presentations associated with this project.	
6	I understand that anonymised transcripts, which will not identify me, will be archived and made available for future research purposes.	
7	I have received the naira equivalent of £20 for Wi-fi subscription and internet access for the purpose of this interview.	
8	I give my permission to record this interview.	
9	I agree to take part in this project.	
10	I confirm that I am 18 years of age or older	

Name of respondent	Date	Signature
Name of researcher		

Please sign and date two copies, which will also be counter signed and dated by the researcher. You should retain one copy and the other will be retained by the research team.

Thank you very much indeed for taking the time to read this sheet, and for your interest in our research.

Appendix 6: Interview Guide- MWEs

Interview Topics/Themes and Possible Probes- Women Entrepreneurs

1. Please tell me about yourself (Name, religion, age and type of business).
2. How long have you been in business?
3. Are you married, divorced or widowed?
4. How long have you been married?
5. Do you have kids? How many? What are the ages of your children?
6. Could you please tell me your perception on whether the career choices of women are affected by family responsibilities and how?
7. Can you share your business experience with me? How has the growth process been from start till now? Has there been growth?
8. Did you have the willingness to grow? What was your main motivation to grow? Do you still want to grow? Why do you want to grow?
9. In five years from now, how will you describe or define your growth? What will be your major indicator of growth?
10. What support mechanisms have you gotten so far from family, friends, government and any other means? Where do you get support for your business?
11. Has marriage or motherhood affected your business in any way? How Positive or negative? Did you need your husband's approval to start and expand your business?
12. How has it been combining motherhood and business activities? What impact does motherhood have on your business?
13. Do you think married women entrepreneurs find it difficult to grow their businesses because of cultural factors like gender roles and family responsibilities or some other factors? What factors do you feel determine the balance of these different responsibilities?
14. Do you think culture affects married women or mothers in business in any other ways? Please explain how.
15. What kind of culture do you think exists in Kaduna state? Do you feel it affects married women in business in any way that is different to elsewhere?
16. From studies, Nigeria is believed to practice High power distance, Strong collectivism and Masculinity? (Researcher explains what these terms mean). What do you think about this? How do you think it's playing out in Kaduna?

17. Have you encountered challenges running your business as a married woman entrepreneur in the state? Can you describe how and why the challenges?
18. Are there other married women entrepreneurs you know who have challenges operating their businesses in Kaduna, can you share your knowledge of these challenges?
19. How has religion influenced your business? Do your religious beliefs support your business growth? Why do you think so and how does it influence you.
20. How do you adopt strategies to accommodate any form of cultural influence as a married woman? What specific mechanisms or approach do you take?
21. Do you want to improve your business strategies, or are there skills you want to acquire to improve any aspect of your business, or you think you are satisfied with your present level? Why and how will you do that?
22. What mechanisms or strategies do you think other women can adopt to help them accommodate cultural influences and grow their businesses?
23. Are you aware of government policies in place for the support of married women entrepreneurs? What are they and how do they support the women? Have you benefitted from them? Do you know anyone who has benefitted?
24. Are you aware of any financial alternatives married women entrepreneurs utilise to grow their businesses? Any organisations that support women?
25. I was reading online and came across government initiatives like Kaduna State Women Empowerment Fund, Empowering Women for Excellence Initiative, United Women Integrated Development Initiative, and Kaduna State Start-up Entrepreneurship Programme, amongst others. Have you heard about any of these or benefitted from them? How?
26. How do you think government policies, new initiatives and platforms can be implemented to support married women and mothers in business, including those in rural areas and enable them grow their businesses, operating within the context of the cultural opportunities and constraints present?
27. Given your own experience and observation of others, what do you suggest married women in business do to help them grow their business amidst all forms of influences and cultural conditions in Kaduna and Nigeria as a whole?
28. Are you a member of any women entrepreneurs' group? Why did you join them?

29. Is your business registered with the corporate affairs commission? Why (if not)? Can you tell me about the registration process (if yes)?

- **Do you have questions for me or is there anything else you would like to add that you think I have not covered but will be relevant to my study?**

Thank you very much for your time today.

Appendix 7: Interview Guide- PMs

Interview Topics/Themes and Possible Probes- Policy Makers

1. Could you briefly explain what your role is and how it relates to the development of small businesses and those of women in particular?
2. Based on your role, how many women who wish to expand their businesses are helped? How are they identified to receive support? Is it effective?
3. How do you feel the prevailing culture affects women in business? Please provide issues known. Can you give me examples of these cultural factors and how they affect the women most?
4. Are there measures in place to address these issues or take advantage of the opportunities created by the cultural context?
5. How do political practices support married women the freedom to run their businesses?
6. How do you create new ideas or platforms such as programs and initiatives to support married women entrepreneurs and mothers in business particularly? How do you raise awareness for these platforms within the groups of women targeted?
7. Are there policies specifically supporting women in business with a focus to gender equality? What are they? Have they been fully implemented? Have there been any problems implementing them in practice? Can I access this information online or where can I find the information?
8. How has the body/government addressed gender and cultural issues affecting the business growth of married women and mothers in business?
9. Are there specifications or criteria for women to meet targets or a certain goal before gaining access to financial support or any kind of support for their business growth? How are women selected in terms of receiving financial support? Why the criteria/specification?
10. How can measures be put in place to further support particularly married women and mothers in business in the state, especially those in rural areas?
11. What measures will be taken to ensure accountability and equality of women and men in access to and participation in the initiatives amidst the cultural issues facing Nigeria?

12. What different policies can be implemented and enforced to ensure that married women have the freedom to access financial resources, loans, credits and all other forms of allocation for their business growth without showing gender difference?

13. Do you think women in business have ambitions to grow their businesses? How?

14. How are new policies, initiatives and platforms created and implemented? Who is involved and how do they work together? Where do they get their information from? Are there problems with this approach. What do you feel could be done to improve these policy development procedures in the future

15. Are there any other issues or other ways that married women and mothers in business can be supported to grow their businesses and be successful within the cultural context which we have not covered? Please state.

- Do you questions for me or is there anything else you would like to add?

Thank you very much for your time today.

Appendix 8: Ethics Application Process

The screenshot displays the Worktribe platform's Ethics Application Process. At the top, the Worktribe logo and navigation menu are visible. The main header shows the application title: "Ethics Application: The Influence Of Culture On The Business Growth Ambitions Of Married Women Entrepreneurs In Kaduna State, Nigeria." Below the title, there are buttons for "Amend", "Extend", and "Mark Project Complete". A green box indicates a "Favourable Opinion". The interface includes tabs for "Summary", "Details", "Scope", "Methodology", "Human Participants", "Data Management", "Documents", "Response", "Progress Reports", and "Versions". The "Summary" tab is active, showing a project overview. On the left, there is a section for "Applicant" (Himi Gideon) and "Supervisor" (Piers Thompson). The "Status" section on the right shows a vertical flow of steps: "In Progress", "Submission", "Review", "Response", and "Favourable Opinion", each with a green checkmark. The project details section includes "Project Dates: 31 Mar 2021 - 27 Mar 2025", "Org Unit: NBS School Office", and "Risk: Medium".

Worktribe Search Himi Gideon

Home Profiles Projects Ethics Outputs Impact REF Help

Ethics Application: The Influence Of Culture On The Business Growth Ambitions Of Married Women Entrepreneurs In Kaduna State, Nigeria.

Favourable Opinion Amend Extend Mark Project Complete

Summary Details Scope Methodology Human Participants Data Management Documents Response Progress Reports Versions

Comments

The Influence of Culture on the Business Growth Ambitions of Married Women Entrepreneurs in Kaduna State, Nigeria.

Project Dates: 31 Mar 2021 - 27 Mar 2025
Org Unit: NBS School Office
Risk: Medium

Status

- In Progress
- Submission
- Review
- Response
- Favourable Opinion

Himi Gideon Applicant

Piers Thompson Supervisor

BLSS REC Officers Ethics Officer

Appendix 9: Ethical Approval – Favourable Opinion

Worktribe.TM

The Influence of Culture on the Business Growth Ambitions of Married Women Entrepreneurs in Kaduna State, Nigeria.

Annabel Cali marked the application as favourable opinion:

[Annabel Cali](#)

Response:

I am returning this application to you for the following reason(s):

Following your recent revised resubmission, we are pleased to inform you that the Schools of Business, Law and Social Sciences Research Ethics Committee (BLSS REC) were happy to verify that in their judgement there were no outstanding ethical concerns that required further discussion or exploration prior to data collection and as a result the Committee is satisfied that your research ethics application has met with a favourable ethics opinion.

The favourable ethics opinion of your application is valid [until 27 March 2025](#). Should your project extend beyond this time then an application for an extension would need to be submitted to the BLSS REC through the Worktribe Ethics Module.

Please note: your project has been granted a favourable ethics opinion based on the information provided in your application. However, should any of the information change at any point during your study or should you wish to engage participants to undertake further research, then you are required to resubmit your application to the BLSS REC through the Worktribe Ethics Module for further consideration.

If you do resubmit your application and if you wish to make changes to your existing document(s), please use track changes so we can identify where the changes have been made. To make amendments you will need to delete the old document and replace with a new one. Please put AMENDED and the DATE in the saved document(s) title. Please **DO NOT** replace the existing document(s) with a 'clean' copy, as we will not be able to identify where the changes have been made.

You will not be able to make changes to the existing documents through the Worktribe platform, so please follow the instructions above.

Receipt of a favourable ethics opinion does not constitute permission to proceed with the research. A 'breach of integrity' would technically occur if the researcher goes ahead with the project without the correct governance approvals being in place first, which could be considered to be Research Misconduct.

REC documentation should require an explicit commitment from research teams to consider the possible impact that any changes to

Appendix 10: An Overview of NVivo Themes and Codes Generated From MWEs' Interviews

Name	Files	References	Created on	Created by	Modified on	Modified by
Adaptive Strategies of MWEs to a	20	87	16/07/2024 2	HCG	05/12/2024 2	HCG
Business Growth Ambitions	20	393	16/07/2024 2	HCG	28/10/2024 2	HCG
BGAs Barriers and Challenges M	14	88	13/10/2024 1	HCG	28/10/2024 2	HCG
Business Information for MWEs	15	54	13/10/2024 1	HCG	28/10/2024 2	HCG
External Support Mechanism, BG	16	101	13/10/2024 1	HCG	05/12/2024 2	HCG
Cultural Factors Affecting MWEs BGA	20	310	16/07/2024 2	HCG	05/12/2024 2	HCG
Cultural Norms and Expectations	18	150	16/07/2024 2	HCG	28/10/2024 2	HCG
Cultural Traditions and Practices	10	47	14/10/2024 1	HCG	28/10/2024 2	HCG
Cultural Values and Beliefs	18	60	09/10/2024 1	HCG	28/10/2024 2	HCG
MWEs Personal Attributes or Charact	20	83	16/07/2024 2	HCG	28/10/2024 2	HCG
Age	10	10	24/09/2024 2	HCG	27/10/2024 1	HCG
Education and Training	7	9	13/10/2024 1	HCG	28/10/2024 2	HCG
Personal development goals for t	13	18	17/07/2024 0	HCG	28/10/2024 2	HCG
Religion	14	14	09/10/2024 2	HCG	27/10/2024 2	HCG
Perception of government support	19	56	17/07/2024 0	HCG	06/12/2024 0	HCG

Appendix 11: NVivo Themes and Codes Generated From PMs' Interviews

Name	Files	References	Created on	Created by	Modified on	Modified by
Challenges and Limitations of Support and MWEs Participation	3	35	26/09/2024 2	HCG	13/12/2024 2	HCG
Challenges in Policy Awareness and Implementation	3	56	26/09/2024 2	HCG	13/12/2024 2	HCG
Evolving societal mindsets and understanding of women's role_	2	6	30/09/2024 2	HCG	13/12/2024 2	HCG
Gender-Sensitive Policies and reflections	3	12	28/09/2024 2	HCG	30/09/2024 2	HCG
Government Measures for improvement and Effectiveness of su	3	21	26/09/2024 2	HCG	30/09/2024 2	HCG
Identification and Selection of Beneficiaries	3	4	26/09/2024 2	HCG	30/09/2024 2	HCG
PMs Support for MWEs BGAs	3	29	26/09/2024 2	HCG	30/09/2024 2	HCG
Policy development processes	3	6	26/09/2024 2	HCG	30/09/2024 2	HCG
Role and Importance of Women in Policy Enforcement	3	13	26/09/2024 2	HCG	13/12/2024 2	HCG
Role of PMs in Small Business Development	3	10	26/09/2024 2	HCG	30/09/2024 2	HCG
Women's Growth Ambitions	3	15	26/09/2024 2	HCG	30/09/2024 2	HCG

Appendix 12: Compiled Participants' responses on cultural factors influencing their BGAs- Gender Dynamics in Marriage and the Society (Aspect of Gender roles, Motherhood/Childcare, Requirement for Spousal Approval, Restricted Mobility and Business Interaction, and Restriction for the Hausa and Hausa Fulani Muslim Women)

MWEs	Responses
MWE1	Everybody has known something but we the Muslim women, we carry business more than office work. We do business more than office work and not all of us are allowed to attend schools, More after primary schools, secondary school that's how it ends. From secondary school, we kicked out without furthering our education. So without furthering your education, you know you cannot work in the office with secondary school certificate. so many of us, go into business. he has three wives, the third one before he married her, she is even a teacher, but after marriage he said she should not continue with that career. He wants her to be a full housewife, so you know, in this kind of thing, people have different character. His own is he only take woman to be always a full housewife. She should not put herself in any business, or he thinks he can carry her responsibility. He can do anything for her, but you know, as things are going, he cannot. But for him, as he is the head of the family, that's what he wants. And she wants to obey the rules and regulation of Islam. So she has to quit the teaching and say that home."
MWE2	"You understand there are decisions that you take, you don't take it on your own. Make the husband to understand- this is what you want, this is how you want it to look like, not that you're doing it for your own selfish interest. You're doing it for the family. You must not go out so at times, some men, why they don't allow that is for the wife to be going now, there are businesses that you must not go out. You can still do it in your room and you make the money."
MWE3	"And if you don't have support from your husband, you find it difficult to progress. And when you are getting the money from the business, you have to use it at home too, so it's really affecting the business. It has to do with spousal support. Because you are not allowed to go out freely sometimes, and even to travel to get things which you are selling is the problem. Like in my own case, my husband preferred me buying online than travelling out because he won't allow that, so it really affects business. Because when I go out on my own, I know what I will pick. It affects the business in the sense that when you don't go and you order, some items will be sent to you while others will not be sent. And even if they are sent to you, it will not be the exact things you ordered for, so it is really a problem. Yes, it does in so many ways because like the way I am now, I like the business, yes but I prefer to have another thing to join to the business but because I'm married and with children, I won't be able to do it. So I have to remain where I am for now, hoping that when the children go, I will think of another thing."
MWE4	"there are some people that when it comes to doing business, you know, it has to do with individual differences. Some people, when it comes to doing business, as soon as they start combining with family responsibility, they cannot bear it. Some people cannot bear it, doing business, getting pregnant and having kids at the same time is difficult for them. So I've seen somebody that at the process, as soon as the person is pregnant to have a child, she has to leave the business and leave everything aside until that period is over, then she pick up her business again. There are people like that. And also there are some that it doesn't stop them from doing their business. It continues. Pregnancy, childbearing and other things does not stop them from doing their business. Like me also, it doesn't stop me from doing my business. Children, you know, it is not easy doing business and having kids at the same time, it's not easy but we are still doing it, that doesn't mean we should give up."
MWE5	"I'll come back from work, I have cake to bake and the time is insufficient for me. I cannot finish my work. I'll come back from work and bake again. These are the issues. OK, you will sweep, cook, then mop and wash clothes." You know, some women, their husbands, they don't use to help them at home and they don't have anybody to help them. They have to do it by themselves. So in this case it's either for them to bring somebody that will assist them and that person they have to pay him or her. Yes, it has. It has affected businesses because I don't have much time. "
MWE6	"Before I ventured into business, I was working, but because of marriage, as you said, I couldn't cope, the job was not helping me meet the Homefront. Because the job was demanding and taking too much of my time, I couldn't meet up with that and then bringing up the children.

	I had to quit my job and start a business, and even the business, because of marriage, I could not do anything that would make me stay in the shop for so long that I now started an online business, a networking business. I do supplement with new life. Seriously, 80%, marriage children has really shaped the way I reason. You know, my kind of person. I will actually prefer to be full time working person, very official but for the sake of marriage, I had to cut down on those things. I had to change my priority now. Marriage just changed me from my very kind of person. My second challenge is most of my clients are male. I mean this part of the world, in the north and as a married woman, to some extent, you are not allowed to interact as freely as you would with the opposite sex. You know, maybe the man you married to may not frown at it, but relations, people around, when they see you, you know, fraternize with the opposite sex, they might interpret it differently that is not business, it's something else so that also is a check. But I think a major problem is just this gender issue. And then from the north, you know we're not allowed to interact freely with the opposite sex as the other parts of the country. So like my colleagues that are male or my colleagues that are single girls, they are doing better. Because they're free to go anywhere."
MWE7	"there's that mind-set about gender roles, so for most, there are some men that have not grown in their thinking. They still feel there are basic chores that are for their wives and their women so when you link this to the point I made about lack of spousal support, then you would understand some of the challenges most married women would face as it relates to business."
MWE8	"Sometimes it affects, sometimes it depends on the kind of business you are doing. Because some that business will bring issues between them and their husbands. Once you want your husband peace In your home, you have to look for one that will bring peace to your home but if the of business you are doing is not bringing peace, you are always having issues with your family, you don't have time for your husband, you don't have time for your business, it is better for you to leave the job. Let me give you an example, there is one woman, she is a nurse, her husband said if she wants to continue with her job they should not put her on night duty, they always need her at home in the night every day. He doesn't want the situation that she would say she is on night duty; he doesn't like it up till today that man refuse her to do night duty. Yes, it affects them because our culture now, if your husband didn't agree with you to do the business, definitely you wouldn't do it. If you want peace and your marriage should stay, you just have to obey him. When a woman has more money than her husband, her husband will always support whatever she does."
MWE9	"there's issue of time management. You have to manage your time as being a wife and also being into business. I was hoping to open a shop actually but when I got married, I just slowed everything, let me see how I can put myself into being a wife, probably a mother. So, I wouldn't say it has affected, but it has delayed some other plans that I had. sometimes the culture down here It's not restricting a woman. In terms of business, the culture itself will encourage them to help themselves. Then in other people's culture, it is a restriction for women. In fact, they don't even have to do anything. They have to just be indoors at home. They don't even have to develop their own self, develop their own skills, so it's a 50-50. I would say there are some Hausa-Fulani people, they restrict women and their wives from having a job, not even having a business. Then there are other cultures that are very okay with that. Some other cultures in kaduna state, they are okay with that. A woman should go out, she should have her own skill, she should develop herself. But down north in the kaduna, there are some that they restrict their wife, even for the wives to even go out, normal activities that a woman will get groceries, go to the market and all that, there is restriction. Yes. Sometimes in decision making also. Because sometimes you can't really make a decision. you and your husband can't really make a decision. Sometimes, extended family want to just chip in or they want to come and bring their decisions, forgetting that it is the two of you, first of all. At least whatever it is you want them to hear, you let them know. But sometimes they try to interfere.
MWE10	"Positively, yes, but I can't say any negative parts, because just as I've said before getting married I was in the business, so the business already helped me because I have the motherhood experience to others even before having my own children, so that alone has helped in taking care of my home. No, because my husband met me in my business, so I didn't take Approval. And if you remember the business belonged to my mother so I just inherited."
MWE11	"If he had disapproved, in fact, I don't have my say, I would not have done it. Even this work, if he had disapproved of it, and said 'you cannot go to that place to work', I wouldn't have disagreed. I would obey him, because you are meant to obey your husband, no matter what. So the little he will bring, you manage it. But he accepted, and now I'm working for transfer. Even him, he's helping me to get transfer and come back.

	There are some women that they refuse to do it because their husbands disapproved it, for they have to go and stay in another place, sleep in another place leaving them and their children. I know of a woman that didn't do because the husband did not allow her. that one now depends on the support you have. If your husband is not supportive it will surely affect you. Even if you have a shop, you can open the shop and at lunch time, come back home to make lunch or put a salesgirl in the shop. And you also have to be mindful, time conscious. Don't say, okay, I am given freedom let me overuse it, whenever he tells me this I would do it. I do time myself before I go to market so I will come back and make dinner. And I don't leave without cooking for my family. Like if I want to go to work, where I work, I must make sure that I'll cook stew, I'll cook soup for swallow and keep in the fridge."
MWE12	"Let me cite another example. I have friend who is a pharmacist but her husband is not working, she leaves Kaduna by 6am every morning, what she is supposed to do as a woman, she does it before leaving home, she takes care of the children with her husband, she goes to Zaria everyday and leaves everything for the husband. The man takes them to school and picks them, so far she has prepared their food. but my husband doesn't like when a woman choose career before family that will end up affecting the children. There was a time I wanted to get a shop at central market and he was like he doesn't like that environment, he said he doesn't want his children to grow up in the market environment, so that made to stop searching for market shop. Yes, especially in the north here especially Muslims, if you come across typical Hausa men, they don't really like to expose their wives in the name of doing business, to have conversation with opposite gender and it is really affecting them. They only allow them stay in door, when she finish cooking, they can give their kids, even minors to go and sell. They don't allow their wives go out, she waits for whatever they bring to her. Yes, compared to other tribes, other tribes have that liberty, they can venture into any business or work under anybody but In Kaduna no, they don't like it, the Muslims."
MWE13	"during my schooling I drive myself from Kaduna to Zaria every day, i don't even have one room in Zaria, even then I was pregnant, after I gave birth, what I do is that I would time myself, because my husband doesn't eat outside. Even during the exam because my husband doesn't eat outside, so I have to come back to cook. No he cannot help with the cooking, so he has to wait for me, then my niece was with me but there are somethings she won't be able to do so she would have to wait for me to come and do it. When I was running the provision business, I had a manager that was managing then and he ran the business down because I did not have time to manage my business. Which made me quit the business. Now when I am not able to go to my shop, I will lock it down. Yes, there are some things I had to stop at my house. I would have to go to the market like early in the morning today, I had to get some things, when I came back, I had to rush to the kitchen, prepare his food, by the time I finished I was very tired my legs were aching, I had to lie down and sleep off. I slept off and woke up around 3:30pm in the afternoon and I was so tired. So now I was supposed to come online since that 7am that I promised, I've been busy since morning. At times I'll be tired, I'm an educationist I studied English and social studies but my husband wouldn't like you working, he wants you to be in business so that has been, he will tell you I don't want my wives to work I want them to do business so if you don't have strength to go to your work place, stay at home and rest yes family affects, they affect, I can say that more than ten times except the person wants to hide, the person wants to lie. The truth is there is no business that you want to do as a married woman that is easy for you, it is not. Even if the children are grown, there are some husbands that are not understanding. There are some husbands once you are stepping out is problem, they start asking 'where are you going', knowing full well that she is doing business, and she is telling you that this is where she is going, she wants to go and give her customers what they ordered for. There is no balance here, it is either you choose your business or your marriage and once the husband tells you yes, that is why it easy amongst them to say I am no longer interested in this marriage, and she'll pack her things and leave. I have some friends who are from the Hausa tribe, their culture doesn't support them working like that. From what I was able to pick, it doesn't support the women to work, they have to stay inside, it is only few ones that love working that will be inside and be doing their business. I have more than 5 of them and even the ones that have a shop, once their husband is around they are fully engaged with him they have to stay home with the husband but unlike me, I am a Yoruba once I have prepared his food, set the table, fix everything that has to be fixed, I'm off. They can't go or step out even if their husband is not around, they will have to call, if their husband is not picking their call on time, they can't go to the place they want to go, me I am not that type."
MWE14	"So I feel the culture aspect is actually influenced by marriage because I can say I had a little bit of setback you know, I wasn't able to go to law school at the same time with my mates but it did not set me back So I think it has impacted, it actually has a great impact on women based on the gender role. Some women the husband will be like they don't eat stale food, you have to come to your shop, go to work, you'll come

	back home you'll have to prepare new meals. Some people the husband will even tell them you can't stay out till four maybe your curfew is four, your curfew is six, you know some restrictions. There are some egoistic men that just feel this is your gender role and you must achieve it, saying you have to cook this for me at this time of the day, you have to do this, you have to do that so I think it has influenced women in a very bad way some men will be like no you know you have to do the wifely duties, you have to do everything and you still have to run your business, I cannot eat another person's food I cannot do this. but I think family could affect it. When you have should I say in-laws or people that are not supportive. in fact many women go through it and when they do not have a husband that is supportive of them, it actually ends up destroying them. So I think family play a vital role as well. I mean in-laws "
MWE15	"It is positive because I can manage both my home and business, I am not struggling with any because I have time schedule for everything. I always have Sundays, only Sundays so from Monday to Saturday I am not to that free, but Sundays that's when I have time to do other things like house chores, cleaning and all."
MWE16	"Some find it difficult because, there are some men, where they are working, due to the place, I have seen women who are doing business and their husbands are not working, so it is through the business they feed, and pay school fees, and do everything. so if the woman wants to do business and the man said no, the woman doesn't have right to continue with what she wants to do because the man is in charge. he doesn't want her to go ahead with the business, she has to obey him. So if she still goes ahead to do the business without his knowledge, that means she doesn't have respect for him. But we in Kaduna state, we respect our men, we tell the man whatever we want to do and confirm from him, if he gives us a go ahead, then we do it, we don't do things out of the knowledge of the man."
MWE17	"Sometimes I am meant to travel, to go as far as Lagos, I have customers up there and then my husband doesn't want to travel. I want to go and upgrade and then the children, I need to stay back so I am restricted. I can't go out for social events like in Kaduna now, you have to be the outgoing type, they form like a clique and if you are not part of it, I don't think you can go anywhere so I don't have that opportunity to mingle, that's the negative part. I think some men like their wives to stay at home but it depends on the man's ideology. The nature of the job affects marriage. But if you look at it or just ask around most of the business owners are women. Kaduna women are into business, both married and single. But marriage affects a lot of women because of family responsibilities. You want to travel, socialise and do a few things to improve your business but you are restricted, so marriage affects women's business growth. Some women don't have help at home, they have to come back home and wash the children's clothes, do their assignments, and take care of them. Some men are not together with their wives, some are working away in a different state and the woman has to act as the woman and the man at the same time."
MWE18	"There are instances where a lot of times that women are being forced to make sacrifices, even where you needed to go on a business trip or you know they will give you one million and one reasons that you needed to stay back at home, that the men should do that. And it's not that they are very supportive as they should. So is one of the reasons that really affected my business. Like in my own case, if I am not married, I'll be able to travel to wherever I want to go to get my raw materials that I needed for the market. But knowing that you needed to be around to cook, to take care of the house and do other things, there are a lot of limitations. I was even talking with a lady today. She was sharing how a friend of hers grow her ice block business to a certain level that the husband became jealous and sold off their house to make sure that he crumbled her business. You see there is this mentality in Africa, or should I say in Southern Kaduna, that the women are relegated to the kitchen or to the background, that they are not allowed to showcase their talent or to pursue their dreams."
MWE19	"As a married woman, before I opened my shop then, my husband didn't want me to start it at the initial stage. I have someone that the husband did not support her in doing anything but be a full house wife. She can't do anything, even to petty business. Hausa culture precisely, like for example their women don't go out to do business, most of their men complained that islamically, they don't allow their women to work, they prefer to stay at home while they do the work and provide everything for them, which they can't provide all, so they are suffering one way or the other, because of their culture. A lot of business they will like to do but because of their culture, they can't do it. Sometimes you are dressed to go to work and some of them will say you are not going anywhere 'as long as I am the head of this family', despite knowing you are going to work.

	But even at that we still have some men that still carry that pride of being a man. They carry it to still affect the wife's business. I know some that will even carry the key and lock the wife's shop because they are having issues in the house. The husband will close the shop for a whole week. I have seen a woman like that. I was like what is the meaning of this. when he said no, I kept on pleading and pleading till he got tired and said I should go and do whatever business I want to do."
MWE20	"Honestly my husband from the beginning complained and didn't support me, he kept asking if I lack anything. He didn't support me from the beginning, The reason is because she kept on asking me for help, financial help to feed her children. She said her husband will not allow her work, but I encouraged her because she can barely take care of herself and the children, so she should insist on doing something since he can't provide all her needs, as well as those of her children too. Some men don't just want their wives going out especially the hausa women,"

Appendix 13: Compiled Participants' responses on cultural factors influencing their BGAs- (Cont'd- Gender Dynamics in Marriage and the Society (Aspect of Motherhood/Childcare constraints, Spousal and Grown Children Support)

MWEs	Responses
MWE1	"You have to support your family, support your children at times. At times the business will stop then you get it back again. That's how we do. It affects married woman, it affects because you know sometimes for example, a married woman, she have her own capital. But if one does not take her responsibility very well, or her children's responsibility, you know she has to take that responsibility first. So by going along at times, the capital will be, everything will be break, she will not have anything to do. For example, now schooling, Clothing, food, shelter. If you don't have one, so that will affect married woman businesses sincerely.
MWE2	"positive please. Because before I got married, my business wasn't like this. Yes, so but now I know where my business is." (demonstrating the positive impact of spousal support on business)
MWE3	"Yes, it has, but you know, children are blessings, So we wont say that the issue of children affects the business, though in some ways it has because sometimes I have to close the shop in order to attend to the children and the children were here, they just left. Sometimes, I have to go home. They are not here right now because the dad is at home, if not, I would have been home to cook what they will eat."
MWE4	"Children, you know, it is not easy doing business and having kids at the same time, it's not easy but we are still doing it, that doesn't mean we should give up. there are some people that when it comes to doing business, you know, it has to do with individual differences. Some people, when it comes to doing business, as soon as they start combining with family responsibility, they cannot bear it. You understand? Some people cannot bear it, doing business, getting pregnant and having kids at the same time is difficult for them. So I've seen somebody that at the process, as soon as the person is pregnant to have a child, she has to leave the business and leave everything aside until that period is over, then she pick up her business again. There are people like that. And also there are some that it doesn't stop them from doing their business. It continues. Pregnancy, childbearing and other things does not stop them from doing their business. Like me also, it doesn't stop me from doing my business."
MWE5	"there are so many things that you have to do at home. For your husband, your children and yourself. And if you are into business, you finish your work first, then you go back and do your business."
MWE6	"So that is what I am doing presently and most of my customers, we relate online and they make their demands and I try to meet up. That's how it's been and my business is mostly from and that gives me the time to attend to my kids and the Homefront; marriage demands. I'm more of a working-class person. I was prompted into business because of marriage and so that I will have time also for the kids.

	Now, I have to take responsibility for the man, take responsibility for the children, so that will not really allow me to do the things I would have really loved to do as a person. Well, the joy of motherhood cannot be compared. You know that one. It's a feeling in a way. But in terms of business actually, it's on the negative side, it's bringing down the business. I'm not able to go all out into the business as I would if I was not married or had kids. So, but then I still don't have regrets, just like I said, motherhood is something that comes with joy that you cannot sell for anything."
MWE7	"To be very honest, to be open, at this point, there's the sacrifice that I have had to make and that I'm still making, like losing some good hours of sleep trying to do something and achieve something. His name is Brian, by the way, especially when he's asleep and we have our families here. My husband is presently not in Kaduna with us. If not anything, I even want to be a better version of myself because of our son like businesses and other sorts of income. So I want to venture into as many businesses I can with the hope of getting us a better life like stabilizing financially and that way, our Son Brian would also have a better life. So I think motherhood had a way of pushing me to be a better version of myself in every way, and that's what I'm striving to do really. I want to be the mother our son will be proud to recognise."
MWE8	"Positively, my children help me a lot when I am not around, they help me with the poultry and if there is any problem, they will call me. So they are helping me a lot yes. It has been the grace of God, that is why I say the children also help me. When they are helping me, I'm doing my work at home being a mother. I'll ask them to go and take care of the chicken and I will be doing one thing at home, so it affected me positively. As they help me in business, I also use the business profit to help them in school. There are different businesses; the one that will not affect their children so they can go for that one. For example at home you can make room where you sell drinks that one is okay, you will have time for your children, you'll have time for your family, they are small business that you can go into, it will help you, it will not take time, you'll have time for your business, you'll have time for your children and family so like this poultry, if you have small kids you can't do it because you will not have enough time. These small businesses when you go in, you will have time to be with your family, help your family and it will not affect your kids."
MWE9	"No child yet".
MWE10	"So my experience with those children have made the motherhood easier for me because already I've started dealing with children before having mine, but I won't say there are no challenges because the challenges has to be with trying to balance my house, chores, with school work can be tedious and hectic in a way. Most women are really affected. In fact, if we had time, I would have given you, like, instances that we have seen some women having to even leave their jobs just to go and take care of their homes. Because you know times are hard, unlike those days when you can confidently leave your child in the hands of somebody else to take care of but now, with what is happening in our environment now, you just have to be very careful. So because of that, women have had to leave their own career to maybe go for a job or business that is more flexible. In fact, some again, have even decided to even stop work just to take care of their home completely."
MWE11	"In fact, it's not easy. I will tell you that it's not easy. My husband has been a support, he has been supporting me. Like now, if I'm going to work, I do leave these children. If they go to school, my husband goes to work too. That was the reason why I have to put them in a school combined with Islamia. I put them in a school combined with Islamia, so when they go to school and they're young, but what will I do? I have to look for means of survival. So if they go to school, they'll close by 5pm, when they close from school they attend islamia, and my husband by then, he has closed from work. He will take them to the house, they will be with him and the next day he will dress them to go to school, till I come back, he will be the one helping me from that Monday to Thursday then when I come back, I will take over weekend. I'll leave the children for him again and I'll take the pepper to the market. So it has not been easy, but what we want, we just have to struggle. My husband has been a supporting hand."
MWE12	"If you have kids and you run business it affects the business somehow because most of the responsibilities of taking care of the kids is on you as a woman, school runs and all that. And if you're doing business, one has to stop or pause for the other unless you have someone assisting you, and in the absence of an assistance, definitely it will affect your business. If I have access to and maybe my kids are through with their secondary school, I'll like to travel to Lagos to go into children wears, kitchen things but as they are now, I can't leave them, I can't leave them with friends or whosoever to travel to Lagos so far their dad is not here but had it been he is around I can go. They are still young, but had it been they are in secondary school and they can take care of themselves, they can go to school by themselves, come back home, I can leave them but they are still little, they need somebody to be taken care of."
MWE13	"so there are so many things I do, I'll wake up very early, attend to my child and drop him off and then come and do some little things at home before I say I'll go back to the shop. I'll be going to shop around 11am, 12pm and I'm picking the child if he is not doing lesson, and I'll have to pick him up by 2pm. I'll come home to come and prepare lunch for my husband. I'll lock the shop and after preparing lunch, I'll go back to the shop because it is trekkable from my house. I'll spend like two or three hours, as I am going, I'm

	dropping him off at Islamia, it's an Islamic school, then I'm going to the shop and by that time it is already 5pm. Tell me what kind of business do I want to be doing around 5pm when I will be closing by 6:30pm at times and coming back to prepare dinner again. So, it has not been easy like throughout, since this year started, I cannot specifically say I have opened the shop for one week throughout and have been stable, no. once he is a bit bigger, though had it been I have house help there are some little things I'll tell my house help to do this for me or I have somebody around to do this for me though I've been talking to somebody to help me with that so if in the future I am able to get that, of course it will relieve me of somethings. I will be able to at least adjust my business life." "My husband has been a support, he has been supporting me. Like now, if I'm going to work, I do leave these children. If they go to school, my husband goes to work too."
MWE14	"It has actually been very stressful, really stressful because they are times where like when I got scholarship for my software development, at a point I actually was practicing in a law firm but I had to resign because I can't cope because I was calculating the time I'll have for my kids, the time I'll have for the family, for the pharmacy, for other things I was doing, going to lectures and all. It was really tasking like my October, from October last year till now I have been back to back always preoccupied from 10am, sometimes I'll be online till 2am trying to run a program, trying to develop a software or something so it has been really tasking but my motivation, I am always motivated to remember that everything that has a beginning has an end and always has a reward, so I always look up to the reward that is ahead. I have a cousin who got married, she is a medical doctor. I think she has been in practice since 2012, she became licensed 2012 but I can assure you the only practice she has had is her service (NYSC) and her housemanship. I think after then she cut it off, she stopped practicing as a medical doctor based on the fact that she feels she is supposed to take care of her children and grow the home and she feels Nigeria is a failed system where she does not want to keep going to a hospital that people are dying, all those things, just perception."
MWE15	"Although it's challenging and it's not been easy but with time, I have time schedule for everything I want to do. It is a little bit easy for a business woman like me, because I am not working under somebody, I have my own business, so I time myself, once the children have gone to school, then I will be able to open my own shop, so from Monday to Friday, we normally go out around 7 in the morning, so once I drop the kids around 8, my shop is not far from their school, so once I drop them in school, I just go to my own shop, so it is easier. I always have Sundays, only Sundays so from Monday to Saturday I am not to that free, but Sundays that's when I have time to do other things like house chores, cleaning and all. Yes for some, like a teacher, she will want to teach because she wants to be able manage both her family and her career at the same time, her closing time will determine the time she will have for her children."
MWE16	"It has not been easy, but when I started the business my children were still kids so the school I registered them, I made a negotiation with the school which I registered them for lesson in the school, so by the time they close in the school around 3oclock then attend lesson from 3:30 to 4:00 before they get back in the evening. By then it is almost the time I will close from doing my business so we will meet at home. But in the morning, once they go to school, I will cook and do everything that they won't stay hungry when they get back home."
MWE17	"it's a challenge actually, being married and owning a business is a big challenge. You need to wake up, get the children ready for school and get them food and all and then you have your clients waiting for you at the same time, it's a challenge. You can't be at your work place and your children need your attention. You'll have to share the time. And that will surely affect your business."
MWE18	"as I'm a married woman and I'm a mother and also a mother of a special needs child. So I don't know how. Though her presence really affect my own business, but should I mention her or your research does not cover mothers of children with disabilities? I have two beautiful children. One is special needs child which we call cerebral palsy. She had cerebral palsy. I used to be working before I later joined business. I used to be working, but now I'm completely out of the civil service, so the work I'm doing now I'm just doing my work with children with special needs, then the business I'm doing. Yes, because as a woman you can't leave your children to go to bed without eating. So even if that's the last money in the house, that's the last money you have and you needed to buy something for your business, definitely you have to divert it to feeding the house."
MWE19	"sometimes because of the children, attending to them after school hours, I will not have time to open the shop. So that has been a major challenge for me. The ability to combine two or more things together. But the days I don't have the strength to open the shop , I just stay at home and rest."
MWE20	"She later came to me and said all the places she tried looking for job they refuse accepting her because she is a nursing mother. So i told her she can give it a try when she stops breastfeeding and advise that if the husband refuses her to work in any place, she should report to their imam which I strongly believe he will support her 100%. So I had to talk to her husband to allow her continue with the business but he insisted on her not running the business. After much deliberations, we agreed that she will be closing by 4:00 p.m. but the woman in question refused because she said that most of her customers come in the evening when they close from work. I pleased with her to work with that since he agreed to allow her close at 9pm. After long discussion

	and dragging of issues he reported her to her family. The family had to talk to her and they concluded that she will close by 4 p.m. because she have children, five boys and then she needs to take care of them. Having children has helped my business positively. It has not changed anything hence I have children that have grown up. It has really helped me in different ways, most especially my 14 years old daughter. She loves rearing this chicken so much, she takes care of the chicken room, wash it and clean it, in fact sometimes immediately she comes back from school ,she runs there to check on them. She encourages me a lot, she was the one who gave me business idea of getting a big freezer, getting a shop in front of the house and then moving the business to grow beyond this.”
--	--

Appendix 14: Compilation of Participants’ responses on cultural factors influencing their BGAs- The Role of Religion and Religious beliefs influencing MWEs’ BGAs

MWEs	Responses
MWE1	“Like we now the Muslims, not every man allow you to work in the office. But for him, as he is the head of the family, that's what he wants. And she wants to obey the rules and regulation of Islam. So she has to quit the teaching and say that home. No, you know what, It's not everybody that understand religion. Some when they say things like this, they relate it with religion. But actually, religion, Islam did not say a man should not allow his woman to do any business, No. It's only their own understanding and you know, majority of Muslim women like our parents, they support their husbands in staying at home to be full housewives talk less of now, at this time that this socialization comes in. Religion does not affect anything in a woman to do a business, even to go to work, office work. Religion allowed, is only for a person to be responsible. Dress code maybe exposing yourself to men, that's the only things that Islam prohibited us to do. But when can control yourself, dress neatly, no problem, yes.”
MWE2	“Let me talk about my own religion, the religion I am practicing, my religion doesn't stop women from growing. My own religion, which is Christianity doesn't stop women from growing. In fact, they are always there advising women to do something that will help them to do something that will help the family so my religion doesn't stop women from growing.”
MWE3	“Religion support, like, just what we finished discussing, the issue of men stopping women from participating in businesses and jobs, like in our fellowship, just as I said, they encourage us. They'll tell you that even if a man said you should not do it, insist and do that thing, at the end of the day, he'll take the glory and he'll appreciate you for what you have done.”
MWE4	“like my religion support women to grow in their business. Okay. They support women to grow in their business. I think like in a way, like a friend of mine that I know, they come together in where we worship, they come together, they do a little, little contribution to assist each other.”
MWE5	“No, some women will say that is the husband that they marry, not his family. But islamically in our religion, if you got married to a person, it's like you are married to his family, you have to respect them the way you respect the husband. Yes. You need to cook for them. If you go to their house, you assist them if they are working. If they have wedding, you go, naming ceremony and the rest. Islamically is not allowed for a married woman to go out and be talking to any man outside is not allowed, but if you have an agreement between you and your husband, you are doing business and you have males that are buying your products. Then you can explain it to him.”
MWE6	“As for me as a Christian, I can't speak for the other religion. But for me, my religion gives me freedom. As a matter of fact, it does not affect my growth in business at all. It is what even encourages me to grow. My faith, my religion is a big push for me. It does not hinder me in any way.”
MWE7	“Even in Islam, women have rights. I don't think they know the right they have and Christianity of course, will not encourage, when you talk of proverbs 31 how about the woman who considers a field and buy even without the husband knowing. So if you don't have anything for yourself, how would you even do that? How do you make clothes for your husband and for your family to keep them warm in cold weather if you don't have something to. So even Christianity of course does not allow women, in fact anyone at all, talks about going to the ants to see how hard working they are and all that. So it doesn't encourage one being sluggard or a lazy bone.”

MWE8	“It affects the women positively because religion would never stop you from doing your business. But it depends on the kind of business, if your business will affect your faith, there is no need to do it. But any business that you would do that won’t affect your faith and even help the church, you’re are free to do it.”
MWE9	“For some Muslims, they restrict their wives to do any other thing. She should be a wife and a mother, bear children and take care of the children. But to develop your skills and develop yourself is a no, no, no. For the Christian religion, even the Bible encourages you to go out and do something for yourself. But, for the Muslim religion, there are some, I wouldn’t say, maybe, some other people have their own personal Ideas on somethings. Down to the Muslim side, there are some people that hold firm to this – a woman does not have to do anything. She doesn't even have a say. They hold firmly to that.”
MWE10	“even some time last year, my pastor had to preach in Church begging men to help their women establish businesses instead of being idle. Even the Bible recognizes a woman as a helpmate to her husband. And in terms of organization, yes, one or two times, the church usually organizes entrepreneurship programs for women to come and learn one or two things.”
MWE11	“I don't believe so, religious belief can only restrict a woman from doing business that will make you sin against God. As a Muslim woman, you cannot go and work in a restaurant. Your religion can restrict you from all those kinds of business.”
MWE12	“Being a Muslim, my religion does not support idleness. Yes, compared to other tribes, other tribes have that liberty, they can venture into any business or work under anybody but In Kaduna no, they don’t like it, the Muslims. Yes, they allow their wives, their wives have liberty compared to we the Muslims Those ones that their husbands are restricting them, there is nothing you can do unless they are well educated. When you are educated, you have your own weapon you can decide that this thing is right for you, this one is not right but when they don’t have that education there is nothing they can do, they are still in bondage. It is now left to them, are they allowing their children to go to school or not, that one is based on individual. Some people still see it as a scam sending their kids to school, they rather say they should go to this I don’t want to say it but they prefer it. But if it’s a child that goes to school, you’ve done civic education, you know your right as citizens.”
MWE13	“No, religion does not affect me, though it is written in the Quran that the man should provide for his family but it doesn’t say the woman shouldn’t work because prophet Muhammed’s wife, Khadija work. She works she is a very good woman; she does business so why can’t I. So religion supports me working, in fact, the Quran says you must work because if you don’t work, something else will take over your time and that might be a bad one, so you should work.”
MWE14	“Religious beliefs based on Christianity or should I say from the population, if you see the margin line between Christian women in business and the Muslim women in business you can see a high breach. Aside the Muslim women who are of the high class, who own different businesses, their population is kind of higher than ours but you can see that the one’s living in rural area or those that are not as privilege as the Bourjois, the high class of the Muslims, there is this Hausa thing that they say “mata na kulle ne” like you are always locked in, you don’t have the right to go out, their men don’t trust them to go out, they believe in bringing in to the house and they have this mentality that women should not work, women should not this, should not that, so I think religion has affected them. Even in Christianity, there are certain women who have extremist as husbands who I don’t know their kind of understanding of the Bible, they just feel the woman should just be indoor, the man provides, he does this, the man does that, so religion has impacted both negatively and positively but I think it has dealt more of a blow to the Muslim ladies compared to the Christian ladies because their own priority in life is just to marry and give birth, that’s what they believe in.”
MWE15	“Yes, my religion supports”
MWE16	“I have not seen it in Christianity that they do support women in business, but they say the Hausa people support their women in business, but I have not witnessed it.”
MWE17	“I think for the Muslim, the learned ones that socialise a lot and have been to places, and experienced life, they are not restricted and can do business. Those that are not learned and are not allowed to go out, I don’t think they engage in any form of business because that’s a barrier for them, they can’t even mingle not to talk of talking to people. For the Christians, I don’t think there is any restriction except you have personal restrictions for yourself. I don’t think any Church will advice any woman not to go out there and make something of her life.”
MWE18	“I see in churches they're talking about businesses honestly, for women. I think In our last combined ,women combine of the year, they asked women from different churches to do particular things, I think my church was flour. What they do with flour they did chin chin, they did cake, they did bread, they did a lot of things. So when you come to present you and you tell people what is meant for you, tell people the benefit of it or things like that. I think I told the LC leader that the women should be encouraged to register their business. So Churches are encouraging women now. I cannot really tell but my few Muslim friends that I know, there's nobody that gives them support.”
MWE19	“There are some scholars that believe that women need to work to support their husbands while some on the other side believe that Islamically, a woman is not supposed to go out to look for money because the responsibility is on the husband.”
MWE20	“Honestly if you don't understand Islam you will misinterpret it or assume it means something, but the religion is simple to me.

	From the beginning, during the time of the prophet, the religion accepted women to do things like farming, poultry, in fact different kinds of businesses. The religion support us to be industrious because it brings peace in the home. You can help to reduce burden for your husband, by supporting him and helping him financially.”
--	---

Appendix 15: Compilation of Participants’ responses on cultural factors influencing their BGAs- Cultural Dimensions: Collectivism Dimension

MWEs	Responses
MWE2	“You know, in Nigeria we have that culture of assisting one another, but it depends on the kind of family you're coming from. You understand there are families that their hands are not where it wanted to be. They want to help, but the strength is weak. Like my family. Then when I started with this business before I got married, it was my own capital. It was my own capital, but anytime I'm around with my goods, they will be the first people to patronize me. That's another way of assisting, another way of helping one another. I remembered when we had our first baby, he was 2-3 years old. Then I was about to travel. I had some capital with me, so my mom came to the house and she was with them. So I had to use that opportunity and travel. I came back. I met them in good condition. There was no complain.”
MWE6	“I've really enjoyed that family support because I live in family house where at times I go out and leave my kids in the care of grandparents. But for those who don't have that, I think they can only resort to Creche, dropping the children in daycare.”
MWE7	“would like to agree with the thing about collectively doing things in Nigeria and well, I would say in Kaduna State.”
MWE8	“As a woman when you marry your husband, make sure you marry his family too, make sure you are nice and good to his family and they will back you up and support you, but if you're doing it between you and your husband and you don't want to associate with his family, they won't even look at you when something happens. So you have to love your husband's people, care for them and help them, they will love you more and join hands to help you.”
MWE9	“It really affects the women because, you being a wife and as a business person, your attention could be needed, maybe by your extended family. In that way, it could affect your business. As a wife, you are a wife to your husband, a mother and an in-law to your husband's family.”
MWE10	“we are inside Kaduna, what we see is what we see. Let me explain now in terms of when we talk of farming. You see that when it is the family season, you see families going out together to do the all the farming processes, starting from the planting, even up to the times of harvest. You see family doing together. Then let me use my school as an example, there are times we will have situations and I will have to call some family members to come in.”
MWE11	“Whenever I'm going to, work, you know, if I go on Monday, I'll come back on Thursday. So, whenever I want to go, I'll just tie it down for my husband. When he comes back from work, if anybody comes to buy, he does sell and keeps the money for me.”
MWE12	“I have some friends that it's their family members that set them up, doing some certain business, create funds, do everything for her so she can be on her own.”
MWE13	“Then my husband is able to manage the business he is trying to manage the business for me, you know he is an accountant. It is not easy, I'm not cooperative, there are sometimes he will tell me to come let's do account- what is the daily record. In fact, we've not closed my last year record because I have not paid him attention, I have been dodging him one way or other. It's not easy to record and write up daily sales”.
MWE14	“She said how do you keep doing this thing, you really trust this girl? I said yes I trust her with my children so you have to, you know her guard is always up so when you want to always have your guard up, then definitely you can't achieve a lot of things, you have to bring down your guard, get whoever you think it is, try to mold them and if they refused to be moulded you'll change them, keep changing till you get the right person if not you can't achieve anything.”
MWE15	“Yes, yes, sharing different ideas and interacting with other people without limiting it to yourself will help you grow. As for the collectivism, you don't have a say in anything collective as a woman. You go with whatever they say when they have decided.”
MWE16	“It is the same thing because as a lady you are not only married to the man but his entire family, so you hold his family same way you hold yours. Likewise, the family will embrace you as their daughter, so anything you owe your family, you owe your husband's family also, so that's my own understanding. So you cannot marry the man and forget his own.”
MWE17	“we have women that do collective farming. They go to one person's farm this week, when they finish, they move to the next person's farm. What they realise from the farm, they are given a bit of the produce, that's for the average ones. Sometimes I got a few things that I needed and a friend of mine that I didn't even learn make up from her, offered me ring light, that was my first ring light, and I still have it.”

MWE18	“Though I have friends that do support. I have a particular friend that from time to time she will send something to me that please I don't want your business to die, just continue”
MWE19	“To me they do it on your own , it depends on the environment, but here in my environment, everyone is doing things on their own.”
MWE20	“When I newly got married ,I was staying in the family house and I saw my senior co-wives being industrious and their children were helping them, I knew that someday my children will also grow to help me like them. For me, other children and my co-wives around were helping out with my children, my husband's mom was also helping out at that time when she was alive but they don't help with any house chores. They only help in holding the children or they can only help when I am sick. And I never got tired because the business was still small at that time.”

Appendix 16: Compilation of Participants’ responses on cultural factors influencing their BGAs- Masculinity Dimension and Conservative culture

MWEs	Responses
MWE1	“He takes women as their responsibility only is to look after husbands and their children and his children. So, you know, people are different. His own is he only take woman to be always a full housewife. She should not put herself in any business, or he thinks he can carry her responsibility.”
MWE6	“Women are mostly dominated by men in their places of work and businesses. Men generally frown at female bosses. Even in marriage, the men are usually not too comfortable if the women are richer than they are. It tends to dent their male ego. Women come up but they don't allow the women to take those positions because there's this general belief that women in Nigeria we belong to the kitchen.” “Generally, in Africa, Nigeria, and most especially in the North, women are not expected to be too forward. I've heard of, my colleague was actually sharing with me that every day her husband will come and demand from her own little savings from that business. And he was not even the one that funded the business, but just because he knows she's doing something and she's thriving and he knows that each of her outing, you know, when we go out for presentation, there's this, you know, you get the presentation bonus and he's always looking up to that day when she will go out and come back. And he will just say bring. I need this and that, so he keeps demanding from her, with such a spouse that is not supportive. Such a woman cannot grow so It depends on your spouse. To me, most at times for most of us, women, I think is to just keep shut about your asset. Because of most of the men, just don't tell them about your assets. If not, they will keep demanding and running you down. But then the Bible also tells us to be submissive, and so there's a contradiction there.”
MWE7	“Cultural is a huge factor, it affects a lot of things, not just women, but the society itself. So it's not just about how do women perceive themselves, but also how the society perceives women. So there's just little you can. But who says you shouldn't go ahead to do the things you can do.”
MWE8	“We have some women that can do any kind of work men do. We have strong women in this country. Its just like culture, I see no work that a woman cannot do, some culture would say don't do this work, it is for men.”
MWE11	“I can say the culture here in Kaduna, where I live, Kaduna north. I think as a woman, you have to dress well. You dress well as a married woman too. If you have a husband, you don't go talking to people's husbands. Dressing well is the major culture here in Kaduna North where I stay. When you see people, greet them, that is it. As a married woman, married woman should know that I'm married, and you have to respect yourself. Know what to do and know the friends you keep. You should go out well, decently dressed.”
MWE12	“Yes, because the husbands believe when you start making money you won't listen to them anymore.”
MWE13	“There are husbands that don't want the wife to be more successful than them.”
MWE14	“You know most men now see women as an intimidation when they are career driven. You know some women get married and get relaxed because the man provides. women are actually more like the men in the Kaduna south, that's what I actually feel. I even told my friend I realised that your men are actually kind of relaxed, they don't have this initiative of, they can be very relaxed when the woman is providing and they are not. They are not as determined has the women, their women go all out trying to provide for the home more than the men, that's based on my own studies or should I say from my own view ” I noticed culture wise, marriage has not changed a lot of them and most of them are actually doing more than they are supposed to do because they are trying to balance life, paying for their children's fee, women are actually more like the men in the Kaduna south, that's what I actually feel. I even told my friend I realised that your men are actually kind of relaxed, they don't have this initiative of, they can be very relaxed when the woman is providing and they are not. They are not as determined has the women, their women go all out trying to provide for the home more than the men, that's based on my own studies or should I say from my

	own view from what I see playing out in most cases, yes they can do their own hustle but the women do more. “I think she has been in practice since 2012, she became licensed 2012 but I can assure you the only practice she has had is her service (NYSC) and her housemanship. I think after then she cut it off, she stopped practicing as a medical doctor based on the fact that she feels she is supposed to take care of her children and grow the home.”
MWE16	“Some find it difficult because, there are some men, where they are working, due to the place, I have seen women who are doing business and their husbands are not working, so it is through the business they feed, and pay school fees, and do everything.”
MWE17	“some men feel challenged and inferior when their wives work in the office and then they are suspicious that the wives might be meeting some other men. Then for those whose husbands won’t allow to work, they just give them allowance and they stay at home while the husband provides for them.”
MWE18	“You see there is this mentality in Africa, or should I say in Southern Kaduna, that the women are relegated to the kitchen or to the background, that they are not allowed to showcase their talent or to pursue their dreams. I was even talking with a lady today. She was sharing how a friend of hers grow her ice block business to a certain level that the husband became jealous and sold off their house to make sure that he crumbled her business. But one thing I observed Is that honestly, most women that are really doing business, you tend to see their husband being weak and somehow being dependent on them. So it’s really affecting the growth of their business.”
MWE19	“some believe that as a woman, your only work is to just take care of the children and the house. It affects women in business of course because some of this our men here, they don’t want you to be self-reliant like you go to shop and do your business, you can use money anytime you feel like. So some of them feel intimidated about this, they don’t want you go on your own.”
MWE20	“My husband continually discouraged me because he believed he provided my needs, I lacked nothing and had no need for the business. Women are known to take care of their home and parents more than even the male child. Honestly any one that comes to me with problem of husband not meeting up with family needs, school fees, home necessities ,I advise them to start up a business even though most women will always complain that the moment they start, the men begin to make demands like borrowing the money, they will always tell you to borrow them from the business money or cook with it, that they will pay back and they wouldn't. In fact, as you keep doing that, the business go down with time because they hardly pay back.”

Appendix 17: Compilation of Participants’ responses on cultural factors influencing their BGAs- PDI in Marriage and the Society

MWEs	Responses
MWE1	“My reason, it’s happening now in Kaduna. The rich people always want to dominate, even in work. They always like to get richer while they are unbothered about the poor. In the case of men too, they prefer to do things without women because they feel it is disrespectful when they say what a man can do, a woman can do better. So they don’t want women coming out. The rich are selfish, and they want to remain rich and oppress the poor. And then the men want to continually be in control of women. They want to continue to dominate women.”
MWE3	“It is playing out because men will always be men. They believe they have power. They are the heads, and whatever they say stays. They believe without them women cannot exist or we cannot do things without them.”
MWE4	“you know some are rich, some are poor, some are doing their own things, some can stand up because of you are wealthy, you can do whatever you like at the same time because you have money, your money can speak for you, you can do whatever you want, you don't care. Although that is also is, it has been going on in Kaduna let's say, because, it's, how would I even put it? It affects businesses and it affects the culture as well.”
MWE5	“Yes, because most people that are rich or most husband that are rich, they will ask the wife to stop working or doing any business, they will have to just be a full housewife at least.”
MWE6	“normally they say there's this normal phrase. They say it's a man's world. I think that phrase works more here in Nigeria and in the north. The men are really on top. I mean, we just have to, you know, yes, it is their say that works. So it's a man's world, really, in this part.”
MWE8	“Yes it plays out in Kaduna, it affects women sometimes because of our culture. The rich have more power than the poor, the rich ones do whatever they want to do without anyone stopping them. When a woman has

	more money than her husband, her husband will always support whatever she does, but when he is the one that has money and she doesn't, you must do whatever he says, he will not allow her to do anything that would help her. Some will say he has the money and can supply all her needs so he doesn't want her to do any government job or anything."
MWE10	"The gap between the rich and poor, and power? Yes ma we still experience that. Because you see more businesses, even some businesses that you see the woman running it, they will still have to report back to their husbands. Some businesses are still owned by the men and it's like the women just help them to run the businesses or do the work in the shop."
MWE12	"would say it is common in the northern part, the rich want the poor to worship them, they don't put them through to give them freedom from poverty. They don't enlighten them, just like you as a rich person, you send your children to school, you empower them, and those less privilege ones, they come late every morning and beg you, instead of you to ask them what are doing by this time, go and learn a skill, they don't encourage them, because they like that"
MWE13	"think that is what is happening basically in Nigeria, once you have money, you are on a high place, you look down on your peer except the kind of person you are, your individuality. But even a common councillor of your area, once they in that post, they believe they are above everybody. Even a police man will say they are superior. So once they are on a post, they see themselves higher than you. Of course they don't know the kind of person that you are even if you are a commercial vehicle, they don't know the kind of person you are so they believe that they are higher than you so that has been something in Nigeria that we are used to."
MWE15	"There is a way you know, the rich and the poor, even in dressing, the rich like to discriminate, making some people not part of them. There are some restrictions, some places that you feel you don't fit in, you know the level you belong to. you don't have a say in anything collective as a woman. You go with whatever they say when they have decided."
MWE16	"The culture in Kaduna is that men are in charge while women support. Majorly it affects the poor because they don't have money to grow up their business while the rich have the power and money to grow theirs."
MWE18	"Some men will still insist. I know here in Kaduna that they didn't marry their children, they married their wives, so the wife must come and cook even while they have grown up children. Of course, yes. In fact, let me tell you anything you want to do, even if it is a visitor that wants to come to your house, you have to take permission. A man will not just come and come and see your friend in the house. So they were like you said your husband is not in support. I said yes,...but he smiled (the other women talking). I said yes, because he will not disgrace me before you. So the other woman said If it were her husband, he would have walked us out. So you see, I believe, there is this power that men, especially our men in Kaduna, they feel they are always superior, that a woman should not talk where men are, women should not succeed where men are."
MWE19	"In Nigeria as a whole, men use their veto power too much." For example, yesterday I went to market and boarded a tricycle, and I was supposed to be in the middle because I met a guy inside the tricycle and I was the second person. The next person that was supposed to enter after me was a man , I told him that I was not comfortable sitting in the middle of two men. Before you know it as if the man was already looking for problem , he started talking that women lack manners In kaduna state and don't have respect for men. So it means that men do carry their veto power up and down like 'I am the head', and for that kind of person to behave like that in public, you can imagine his wife at home. We have a lot of challenges like that . Men do their things like 'I am the head'..."
MWE20	"In kaduna rich people are always ahead of poor people and they dictate what happens. If you don't have money ,then you can literally do nothing. Then it is really cheating woman, like where I am staying ,it is an environment of people with low income. Honestly it is cheating women because a man is always the head and a woman submits to him, so a man will do what he wants to do and treat you the way he likes. If he eventually steps out and gets upset or no money, by the time he gets home you wouldn't find it funny from him."

Appendix 18: Compilation of Participants' responses on Financial Constraints impacting their BGAs.

MWEs	Responses
------	-----------

MWE1	“We just start with small amount, so credit this one will take, this one will take, then at the end nothing is left. You have to support your family, support your children at times. At times the business will stop then you get it back again. That's how we do..... but due to lack of capital in hand. So I have to collect from those ones that are wholesalers.” “No the only challenge we have is these creditors.”
MWE2	“Challenges. Let's say First Capital because there are some customers that you meet and when you tell them that, OK, you don't have the goods with you, is payment validate order. So, some customers will want it this way: OK. I will give you part payment, then you add up with your own money when it comes, they will balance you, so capita is another problem which I have been facing.” “I think what affects others-2 location matters. Location. Yes, location and then capital. There are some women that you meet at times out there, and when you ask them their challenges, the number one challenge they will tell you is capital, then the second one is location.”
MWE3	“God is helping us though the business is not easy, especially, you know, it requires capital. And when you are getting the money from the business, you have to use it at home too, so it's really affecting the business. Because once you are starting a business, you are supposed to have a capital. You're not supposed to touch that capital. You have to know what you are doing with your capital, in order to move forward.”
MWE4	“My major challenges that I have encountered is like I said earlier is the aspect of buying, after spending so much money buying the feeds, nurturing them and putting all efforts, then at the end of the day, people buy them anyhow, and you find out you're not making any profit from it or you make just a little. Not to talk of the stress you went through. And in terms of the grains, after all the calculations, you can find out that there was no profit at all. The finance Is the major challenge for now.
MWE5	“Money. Sometimes somebody will order and they will expect me to bake a cake for them. Maybe they only gave part payment, they did not complete the money and I don't have the money.”
MWE6	“my first challenge is finances.”
MWE7	“Then negatively, in the sense that there will always be needs like in the house. And personally, I'm not one to wait till he gives money; my husband gives money or doesn't. So once I have money in hand, I tend to use it for the needs and the house. So I find it really difficult to keep money because it's business money and then there's a need I just ignore. I think that's just negative.” “Most of the issues revolve around finances in this part of the world.” “There is what the hausa man will call ‘bashi’, being indebted. Indebtedness. like some people would place orders without paying, and they're expecting you to understand that they don't have the resources at hand. Meanwhile, they're tying yours, and it's when convenient for them to pay that they pay. So there's that challenge really. And for me, I think that's the basic challenge.”
MWE8	“I will say the feeds, they are more expensive. It's the capital, and its affects me now”
MWE9	“Then another thing is money factor. Yes, it's another factor. Because being into business and also being a married, you have to face the challenge of being a wife. You also have to contribute also at home. Then also your business also, you have to improve, improve. Yes, because to stay in business you have to improve.”
MWE10	“It's a challenge. Every day you need capital to do one or two things. There is no way you can say you have everything complete. You keep buying and replacing outdated things and worn out infrastructures. So we need capital.”
MWE11	“If you want to do business, in fact, capital is the major problem. Because if the capital is not there, you may start up the business and it will go down. You are collecting money, and you are eating the money. You know, it's because the capital is not there now. Maybe what you want to spend the money on, if you have that money to spend on that thing, you will not use your business money. If that money is available for you to do that thing, there's no need for you to use your capital, your business capital to be doing it.”
MWE12	“There were places I sold to, they collected and said they will pay by the month end, I had to be calling them up and down before I could gather those money. I had to stop that business.”
MWE13	“Again, I think there are some people that they cannot manage business. There is no skills so once they see money like this, they will spend it.”
MWE14	“So how do you buy what you were buying at 3,900 at thirty-four thousand and you now sell like where is your profit, you don't even have that capital anymore to fund what you were buying so I think the economy really hit hard on most businesses and people are really finding it hard to recover from it. A lot of businesses have shut down, a lot have gone under stock and all that so it's either you just have to keep re-investing. At a point I had to tell the pharmacist, I was like, it's like you'll just shut-down this thing because I'm no longer sending you savings.”
MWE15	“Yes, it's capital”
MWE16	“When people are paying, you will see the growth of the business, but when people are not paying, you will see that the business is going down. Now the challenges we have generally is that there no money and the people that are even buying do not have the money, talk more of coming that they want to buy. What I would need to help me grow the business is financial issue, is money because we need money to add more to the business to make the business grow.”
MWE17	“When I started I had the challenge of, you know our business we need a lot of things, we need light, we need gadgets, we need so many things and then people want to come in and be wowed. So we decided the little we are getting from our small earnings we buy more things. So I had the challenge of light, I didn't have light when I started, I didn't have ring light, I didn't have an Iphone because it was a necessity then and then there was no much support.”

MWE18	“There are so many reasons attached to that, like at times when you sell you tend to use even the capital in the House. So it affects the growth of the business. Then this price of items recently that affected it and the patronage became very poor, because a lot of people buy on credit and they will not even pay. And our customers buy and they don't pay. Some, even if they pay, maybe after 2-3 months, so the business must have like collapse or it's crawling trying to get a hand. Things like that.”
MWE19	“If I have enough capital, I can decide to leave the teaching job and focus more on my business.”
MWE20	“Truly, as a married woman, I encountered challenges when I started due to insufficient capital. I tried a lot of businesses, but they continually crashed due to lack of enough capital. But I kept on starting over and trying with persistence. The major challenge is lack of capital.”

Appendix 19: Compilation of Participants’ responses on Economic factors influencing their BGAs.

MWEs	Responses
MWE4	“Yes. In terms of transportation, it is on a very high side. It affects the business a lot. Whatever you buy and transport, when you try to add a little gain, it can make your customers leave you because they compare prices and because you add a little gain, your price is on the high side. At the end of the day you make no profit, sometimes even with the transportation, you bring your price down so you can just sell, so the transportation aspect is really high.”
MWE7	“Things are not so good in the country at the moment knowing how the dollar rate has increased, like price of everything, prices of everything are on the high side and not like there is a corresponding increase on one's and wage or salary to the meet up with the high level of needs and demands and all that. So there's the financial challenge. The hike in prices of almost everything and you know customers, you tell them there's an increment in price, It's an issue and you can't keep it running at a loss, so somehow maybe it has a negative impact in the sense that you lose customers because they're not willing to adjust to the new prices of things. Everything has gone up, we buy fuel at 670, 680 and in few places at 645 Naira. I place these orders from Saminaka, another local government area in Kaduna and I have to pay for the delivery, and I have to go pick them up.”
MWE9	“The economy has really had affected our business, economic factors actually affect business. For us who sew cloths, we try to make them understand that when you want to go to the market, you are buying other things that you want to put in the cloth. If you go down there, now, It is another ballgame because of prices. So, economic factors actually affect business.”
MWE10	“We had the issue of Corona virus that schools had to be locked down around 2020, and while we were trying to come out of the corona virus issue then the issue of insecurity came in in Kaduna.
MWE11	“So, you know, the pepper now, as it is going, it's not the season now, so it's very costly. So the demand now is low, they are not buying it like before. So now the demand is low, before you sell 550 for a loca (plate) but now it's 1,400.”
MWE12	“Presently I have to stop because the electricity is bad and it affected me. If you are running on large scale, to power with generator doesn't pay at all, if you calculate. Without stable electricity, it affected me, I had to sell below price so I don't lose.”
MWE13	“Yes, I also supply frozen food. At least if one is not going, one will surely go. Except that we don't have light. Our light is not friendly these days. Yes, because 90% of my equipment uses electricity. All the machines I use, it is only one that doesn't use light, that's the manual so once I go to shop there is light, I'll just sit down except I want to sell the materials.”
MWE14	“There were times when I wasn't here though I kept records, but it was good until the economy hit hard, the economy was really bad like mid last year or ending last year. It got to a point where basically everything was like triple the price, not even twice the price not twice the price. A lot of businesses have shut down, a lot have gone under stock and all that so it's you just have to keep re-investing. “
MWE15	“From the first year to the second year it has been a little bit easy but from the third year to the fourth it has not been easy because of the economy. We can buy something of N100 today, you get to the market again, only for you to see that it is now sold for N200, that is you can't buy what you have sold, you have to add your own extra money, which is not giving you profit .”
MWE16	“at first things have been going well, not till now that in fact since the corona time, we haven't been understanding the business because things have not been easy with people, but we do manage it like that, you know the situation of the country, there is no money, but we still sell the market like that. And where we are selling the price has gone up, so all these things have brought so many challenges to us. Even those that buy from us are complaining that people don't buy from them also, so that's the challenges we are facing.”
MWE18	“Then this price of items recently that affected it”

MWE19	“Economic situation is another challenge we are facing, right now in Nigeria the economic situation is very bad . At least as a business woman, you are struggling and trying to do things but at the end of the day, you are there for the business but no customers. Now, people are only looking for money to eat, to feed their families, not to buy clothes or to make hair. The business is not flowing the way it used to be, so economy factor is another issue.”
-------	--

Appendix 20: Compilation of Participants’ responses on societal and institutional factors influencing their BGAs.

MWEs	Responses
MWE1	“Even afraid of all those things because of scammers.”
MWE2	“My dear, there’s nothing like equal allocation. There's nothing like that. Last week I think or two weeks ago when I was going to work, I'm very sure even tomorrow I will still go, when I'm going to work around, there's this financial institution. When I do pass, you see the Muslim women line up there. But I don't really know what is happening there, but I'm very sure it should be an empowerment program or so. Every blessed day you see them lining up there so there's no equal allocation there. My dear it's not equal allocation. It's not equal allocation. In a state where you have a 80-20%, how did you expect the Christian to benefit from it? So how would she tell me that it's not affecting the Christians. It's affecting us because this line up that I do see every day you will never see a Christian woman on that queue. They are almost Muslim women. Are we not part of the state, we are part of the state. Are we not sharing one governor? Or do we have two governors? But let me tell you a shocking news after that training, the list came out, half of those on that list were candidates from nowhere, those that attended the training end up not getting anything. So most of those on the list did not even know about the program. They were at their comfort zone, their names were included and they benefited from it. This is a grant, not loan. It was a grant, not loan from the past government.”
MWE3	“It's not free because one woman even testified in our church that she went to the hospital and someone helped her register because the person is working there so he helped her to register instead of paying a huge sum to do that. Just like we are hearing, these Hausa people, they have organizations paying and their women are collecting money, they are getting paid but for us Christian, reverse is the case. It's due to their selfishness. The people doing it are also the Hausa. It's just like a Christian today. But, you know, in our own aspect, Christians are not being supportive. They don't want you to pass where they are, so they believe in let me have it and then my family will have it. But for other people to have it, no, we will be equal and nobody will respect each other.”
MWE5	“Because the rich people they will put those that they want. Yes, who knows who, that is it. Mostly its people, they know, they give the money to. That's why the money is not reaching the poor people. Yes, or those that are working with them. Those that are working with them. Not those that are into politics, you know, all these politicians. If they give them money to share it, they don't use to do it. That is the problem we are facing here.”
MWE6	“but we've heard of grants, government grants of which we fill forms, and we don't get in this part of the country, you know, you know our politics here. So there are forms we filled here and there hoping we will get until now we have not gotten. And that has discouraged us particularly that even if I hear about it, I don't feel encouraged to struggle for it again. They might announce such things and maybe it is meant for a million people and maybe just 10 out of it will get so. And I don't know what happens to the rest. Yeah. We are in Nigeria and he's a politician, so he's just talking for himself. It's not as if the platforms are not made, they are available, they are there. The government made provisions for these things. There are fundings but we just don't know how they disappear. They don't get to us, but the government always makes this provision. We hear them in news and all that. But it is for us to get access to it. That is the problem. That's where Nigerian politics is at play. Now somebody would just keep it and not circulate. So that's just the problem. It's not as if the overhead government up there is no making any efforts to help the women, they are doing. But the money keeps going somewhere else, politics. You know this said loans, grants. Sorry to say this. I don't know if it's ok to say this on air, it's my opinion. I think it favours a particular religion more than the other, because last week I think I was going to town here in Kaduna, around Central Market, I saw a group of hijab women in one particular bank. They queued up and they were giving them numbers to go in. I was inquisitive and I dropped and I went there to ask that what's happening here. They said there's a grant they always give this particular set of women monthly. And we on this other side, we have never heard of it. Yes, they said they give them stipends monthly. They don't participate. Most of these women are not business women. They are full time housewives, but they enjoy the grants and to some extent, if you look at it, I don't think, I want to believe politicians on their own side are more fair. They like their people more than our own side, the hoard it because I don't want to believe that the government will just favour one side and leave the other side. I don't think so. I want to believe is a case of transparency on our own representatives. So ours are not

	delivering, but theirs are concerned about their people and they give them no matter how small. At least is something, at least 50, 000 naira that you did not work for monthly is something.”
MWE10	“We had the issue of Corona virus that schools had to be locked down around 2020, and while we were trying to come out of the corona virus issue then the issue of insecurity came in in Kaduna. I don’t know if you are aware that there some parts of Kaduna that until now, they are having issues of kidnappers. So because of that most parents had to relocate to areas that are more safer for them and our learners were not left out, some of the parents had to relocate out of the area along with their learners.”
MWE12	“When they want to do those things, they don’t make it that the news will get to everybody across. It will get to some certain people and maybe at the end of the day, when they have concluded, that’s when you’ll be hearing about it. But if they make the news get across to everybody, definitely everybody will participate. When you are into politics, they do that for them. You will see women leaders, they will gather some certain women they will say there are into one group. Yes, but it doesn’t get to the right people. They do but it doesn’t get to the right people.”
MWE13	“I believe they exist but I don’t believe in them. They will use their names to get funds but I don’t think they disburse money. Yes, there are some they’ll tell us that they have provided it and ask your community chairman and then the community chairman will start giving you excuses that he has given this, and he has given that and that is true he will collect it. Police commissioner that is sending his boys to come and support, to come and secure the place for you, they collect out of it. You can imagine when you go to the police station that you want to report a case and they said madam we don’t have papers, we don’t have biro, we have to buy paper we have to buy biro, that is what exactly what I experienced when I went to report a case of my workers then, so I paid for the paper, I paid for the biro before they could write the statement.”
MWE14	“I have not started applying but I think I’ve seen a few though I’m not sure of the site because if it’s Nigerian government you are talking about for funding, I don’t think you’ll ever see any of their funding links. It actually goes to certain people and It’s always being hoarded. Like there are different things the government will say they are giving grants for this, giving grants for that but the only website link you’ll see online, the only one you’ll see being shared is either a cyber-bullied link, maybe a phishing link or one that somebody can just hack into your account, so people are even scared now. I can send you are grant link, in fact people have been sending me different grant links but I don’t click on it, because my program tells me do not click on what you did not request for. So you are scared of your account being hacked, you are scared of your account being empty so I think what people are supposed to say is they see some but they are not sure of the certainty or should I say the authenticity of the link shared. You’ll only see even I think customs, EFCC, all these organisations, there are some organisations that even send link for job recruitment that you will click on the link and later you’ll see your account is being wiped. “So based on the Nigerian system, the cyber space, I think Nigeria has not put in a lot in the cyber space to help us curb all these things. They will just come on the news, there is actually supposed to be something that should be done, they’ll come to the news and say this is the valid link, whatever link you see is not the valid one, whoever doesn’t watch the news and know the difference will be at his own detriment because he doesn’t follow up. But we don’t see news, we only hear one news that government has shared grants to people, we are seeing fake news up and down, people are busy clicking and their accounts are getting wiped by hackers.”
MWE16	“In this country, unless you know someone and if you don’t know anyone, you will not move forward. If you have someone in the initiative, they can help you get the support you need. There are programs but you need to know someone to be able to register for such programs or training and benefit.”
MWE17	“And then maybe you have the right connection, when you know someone in position because everything in this country is connection. My mother-in-law is mostly the one that comes home to tell us what is going on in town, to apply. Infact, one I clearly remember was the free CAC certification. She saw a lot of people queuing and she decided to join without even knowing what she was queuing for, until she asked and found out later. She grabbed about 4 forms and brought home for us, and that was how we followed her to the place the next morning. I actually don’t get to hear the adverts from anyone or anywhere, you just always hear from a third person. In my area there is a case of kidnapping, last year or so kidnappers took some people close to my house so it’s a cause to be worried about, so he doesn’t like me staying out late and I understand with him. I know what is going on so once I have the opportunity I come back home early. I have applied severally like the federal government we did on a link , you will be asked to fill a form. And we hoping to just wake up to one N500, 000. So i think it is one sided because a lot of people I know that got grants were mostly from the northern part of Kaduna, the Hausa women. Not once, not twice, they will say they got money in their accounts and you will be wondering that you also applied for the same grant. Yes, because they have more information as regards the grant, they inform themselves maybe in the mosque. There is one I applied and was called; you would see a lot of the muslim women but the Christians were a handful. Some of them that receive the money are not even into business and we that are looking to use these grants for our business don’t even get it. But the ones I hear about, I apply They are not being fair, because you don’t even know when they are being advertised or where it is disbursed. I think the Christians are being selfish because they only tell their families. I won’t say that some

	Christians have not gotten because I know one or two Christian that got it but you have to be at the right place at the right time.”
MWE18	“Most of these programs in Kaduna, you only see them or you hear them in radio. By the time you get closer, the condition, they will give you, It's not funny. As if there is a particular set of people that are benefiting and keep benefiting from it. You see, most of these things you see online is not even working, workable or accessible, because most of the things that do happen here is connection thing. The person that knows somebody and somebody knows somebody, somebody knows somebody, somebody that knows somebody. So you that doesn't know somebody that knows somebody, it will be happening even very close to your door, nobody will contact you. We've never received assistance, but she said Grant has been coming. So you see the picture you see on the Internet is different from the real picture. Even if the governor has something to give the women, when it gets to the women's hand, it will not really get to the women. In fact, I have stopped making the kunu, then the local beans cake that I was producing, this insecurity affects the market, where we normally get the local beans in bulk to buy. We normally use firewood in producing it so this insecurity, people don't go inside the bush to get firewood. So insecurity affect it.”
MWE19	“The Hausa community, there is a way they get it, but I have never had the opportunity to benefit from it. You'll just hear that some women or local government are sharing money to empower women. This empowerment, there was one I heard of, the woman asked us to bring N1000 each to register, if we are interested to participate in the program. Do you know I paid that N1000 because I wanted to learn make up to add to my skills. A lot of people contributed that money, but at the end of the day it was useless. in the sense that she remitted the money to another person, the person did not drop the money to the right channel, at the end of the day, they just collected our money and left. They might not be aware but it's still the government officials that were collecting the money. So sometimes, you discover that they are sharing money within themselves to support women. You see women going down the street, maybe to one primary school to share the money. At the end of the day, you will hear that the money is from the government. But they believe we are okay, because we are living in a big house. They believe it is only their own people that are less privileged, which is not so. So far you are not part of them or their language, forget it. A lot of opportunities will come but they will cover it under their cloth, you wouldn't know even if you are the same religion with them. They so much believe in 'Na mu ne' (Our own)”
MWE20	“In Nigeria, you need connection or to know someone to benefit. I have never gotten but my co wife got two years back. Her elder brother helped her and her entire family- her mum, sister, almost 5 people in their family because he has connection. She received a huge sum and even helped me with something out of it. It is not that the government does not release funds to help people but the people in charge of disbursing, the rich embezzle the money or give their family members or people they know who do not even need the support, whereas the needy do not receive anything.”

Appendix 21: Compilation of Participants' responses on strategies they adopt to navigate cultural challenges (All strategies presented except utilising support from family & friends, which is provided in Appendix 22 below)

MWEs	Responses
MWE1	“If you have planning, everything is planning. When you plan your work, everything will be easy. If you plan your work very well, you anything can go wrong, but when you plan your work accordingly and you work with time, everything will be easy.” “When I gave birth, you know everything for my business, i use my phone so i don't have anything to bother myself about. If i want to buy things, i send it through my phone. if i was someone wants to buy it, it's through the phone. so even if it's not true phone you want to buy something, you can come to my house. you can see me, nothing will affect my giving birth to my business. Nothing will affect it. It helps because you are in your room. You can do anything you can sell, you can buy.”
MWE2	“My business is online. They are all based on order and I don't think my business has affected my family so far. It's all based on orders but when it comes to my souvenirs, I have my sewing machine here in the room. Anytime I have contract it doesn't stop me from work. It doesn't stop me from taking care of my family.” “it wasn't easy, but consistency really helped me. I never give up. Here personally, I'm still pushing and I know someday I will tell the story that yes, I started this way and here I am today.”

	"I think most strategy should be more advanced. There are some women that have a shop, but they don't advertise it. They have their phones with them. They are into different social media. They can advertise there. You have other gadget that you can use to advertise your product. You must not just stay in the shop and then expect customers to come, that's for those that having problem with them and bad location then you can have a bad location but still have customers patronizing you. You have social media that you can use to advertise your product and for those that finding it difficult with capital, the little profit you have, you can save it, you must not have a lot of profits. The little you have, you can save it and then make good use of it in your business."
MWE3	"It has been God, and also one has to be courageous, because if you are not, you won't be able to do it. They have to always encourage themselves because if they will follow the men, they won't do anything to progress. They need to encourage themselves and keeping struggling, they should not depend on man, because when you progress today and have achieved much, he will take the credit at the long run..... I will advise them that they should not give up. They should keep trying. Because as far as you keep trying, you will achieve at the end of the day. But when you give up, it's over." "Timing- I have to time myself. Sometimes I have to wake up early, cook for the children, prepare them for school after that I will cook the food that they will eat when they get back from school."
MWE4	"As I said earlier, in business, there are times that you grow, there are times that you fall. But it doesn't make you to give up the business. You keep fighting for it, you keep doing it. It helps, it is a kind of challenge. It doesn't mean because you are not making a profit today, It doesn't mean you will not make profit tomorrow. You understand? So you don't give up on your business. You keep pushing, you keep doing it."
MWE5	"use to work with time. If I come back from school, from work, I will sweep, cook and finish all my work at home. Then if I have order immediately after that, then I'll start doing the business. If there's baking, I will start mixing the butter and the sugar. If it's samosa, I will start immediately." "Maybe ask their husbands to be helping them, assisting them at home. The children should help."
MWE6	"Most of the times when I have meetings, I do it in open places and I don't do one on one. Most at times I avoid the one on one because most male clients will say meet me in so, so, so spots and the spots might, you know, some will tell you to meet them in joints (beer parlour) and so for married woman you know it's not acceptable. So I try to avoid those kind of clients or I tell them rather they should meet me in my own place of convenience. So those are the things that I do to just, you know, clear doubts, eyes of people and also consider the fact that as a married woman, there are some things I shouldn't do. Yes, I may want to grow, but I have to think about it too. And so the best way to clear that is to meet in open places". "Yes, because women, we tend to have this die-hard spirit, except a woman does not want to achieve anything. For me particularly, most of the times I squeeze out from my own personal allowances that I'm supposed to use for my upkeep, I put into business so and at times even my husband will ask how come you are able to achieve this? You know it's a mindset. I think that we women, most of us, have the mindset, if only we are being supported seriously." "Technology is my number one. You know in this business because all of my business I do online, I chat with them, they place their order. I even send for the order online. Everything I do online, I only go for the pickup and for the delivery, so technology has really helped me." "let your spouse know about some of this kind of clients. And for me, when my husband had to help me pick the calls for one of those kinds of clients, it helped the man to stop making advances. I didn't go directly because I didn't want to lose the business, but I just tactically asked him to kick the call. So when he heard my husband's voice, though, he didn't stop buying from me, but he just stopped flirting with me." "To me, most at times for most of us, women, I think is to just keep shut about your asset. Because of most of the men, just don't tell them about your assets. If not, they will keep demanding and running you down. But then the Bible also tells us to be submissive, and so there's a contradiction there. You just have to, be secretive about your savings."
MWE7	"So for people in that situation, I can only imagine, that is not my situation and I feel that they need to apply wisdom, more like do something for you. Think of yourself and maybe there are ways you could get the husband to see what you want him to see. Like what you want to be. There are better ways to handle this issue than just staying and not doing anything because he said this or that." "So for me, if the wives would even present it to their husband, this is a another source of income for the family. And instead of saying my business, even if you present it as family business, maybe somehow you get the support that you desire." "and then not to sound too spiritual or religious. But the heart of man, you could just pray, and maybe God turn things around for you. Like I think women need to grow, really." "You set a plan for yourself and be determined. In fact, somehow I think if you're that determined, if the spouse or the husband sees how determined you are, somehow they might just be left with no option than to support you so the first strategy would be do something for you, build yourself up. Know what you want, set the plan, set a goal, set the target. The sky will see your starting point and If you build yourself then you would not give in to certain external influences or factors." "If you're that driven, God will always send someone supportive like to push you, you need to push each other to become better, or the best versions of yourself."
MWE8	"They should keep on trying, and be praying, God will definitely see them through. God can change the mind of their husbands and their family to support them to do their business."
MWE9	"No it does not affect my role being a wife. Like I said I use my weekend for the business, I try to manage my time. This function does not affect the other. I am not 100% effective at balancing but I try to manage it. The reason is that if you are able to manage your time, it won't affect your growth and It won't affect your home. With having another job, most times I run my fashion work basically weekends, I just put weekend for it. Sometimes, if there is too much work, I sometimes use my weekdays for it in order to reduce the work load, so it won't be too much for me."

	“They can get support from family members. Like sometimes family members can assist.” “Well, it can affect you when you have a husband who always says no. But on another side, you could try to convince him to see reasons. You try to make him sway options and see the benefit of whatever it is you're bringing up to him, not always him.” “They should not be discouraged in any way, whether economic, whether non-support from their family members or spouses. They should be consistent not because the economy is not favourable. Stay in the business.”
MWE10	“When you are coming in the industry, there are people that you might need to talk to somebody to talk to somebody again, to be able to like get what you want. Then there are people that, okay, I am with my spouse. I know him better. I know what to do to get what I want. So whatever it is, I just advise them to try as much as possible to get or study whoever they are living with, then they will use that as a strategy.”
MWE11	“Like that weekend now, after breakfast, I will have to stay and prepare lunch. Then after preparing lunch, I will now serve them, serve my husband, serve the children, then maybe by then, they may be sleeping, sometimes they will be sleeping before I will go. I know that there's food at home and they have eaten in my presence. So, when I go to the market, I'll just be timing myself. I do time myself as soon as it is 5:30pm, I close, come back home and cook dinner. That is how I manage it.” “As a married woman you have to be mindful of the business you do. Like myself, I am selling pepper, a man cannot come and buy pepper, it is women that patronise me. So a married woman should be mindful of the type of business she does.” “Online, you can create a platform or in any platform you are, you can post your goods there. This is what I'm selling you, If you need, please patronize me. Then any gathering at all, maybe if you go to mosque or a school environment, you can tell the women or your colleagues what you sell to patronise you. For instance, like me, in my school, we created platform as teachers in the school. My colleagues in my local government have a platform. And I also have NUT, National Union of Teachers, that one is also a platform, so you can post your business there.” “Like me now, anything I want to do, I don't touch my business money. I do it with my salary or my husband do for me. So I know that that business money, once I start touching it, that's how it will go.”
MWE12	“And he doesn't like it when you are interacting with opposite gender. Personally, I avoid it too. I send my grown-up son to attend to men in that regard.” “Using my phone helps me connect with buyers even people I don't know through people I know.” “Irrespective of the career, I don't think it should affect your family, for instance, I am the only one staying here, my partner is not here due to his work. If I have something to do, I will do it, I won't say because my partner is not around, I won't take responsibility on the children, I will do it perfectly.” “I am a disciplined person. When I am doing something I don't dip my hand into my capital, no matter what.”
MWE13	“I work with time; time has been the strategy.” “There is this app called Jiji, and I advertise on it. I advertise my garri on jiji too, and actually on facebook then, my whatsapp, then I think on Instagram and tiktok.” “It is just for them to know the kind of person they are dealing with, they are able to know okay this is what my husband likes, this is what he wants, it's just for them to sit down, know each other, understand each other and once they are able to do that, I think it is something they can be able to sit down and talk one on one that this is what I want and if you are able to allow me to do this I will do this for you. I think with that it should help them.” “I don't remove money from my business to eat, once they are giving me cash, I'm returning it back to restock back to the store.”
MWE14	“Basically I try to give them time when I come back from work or from whatever I am doing, I try to give them time like do their homework's together but I have a support mechanism. Since i gave birth to my first child, I got a girl that was staying with me, so she has just been a live-in help with me but more like family so the kids are very comfortable around her, I go out, I leave her with them and I'm always certain that she is treating my children right. “so my husband was my support mechanism then, he stayed with the first child in another state while I was in another state in school you know, he took care of the cooking, taking her to school, everything basically so I think that part was a good one for me. You can balance everything even if you do not have a supportive spouse. At a point I had to take her to my sister-in-law's place in Abuja to stay so I think family around me have been very supportive and actually been doing well.” “Like if I'm indisposed now and I can't go and pick up my kids in school, I can call one of my sales rep or one of my staff In the pharmacy and tell them please help me pick up my kids and I'll provide a means for you to go. So one thing I feel, my advice to women is that they should learn to trust people, definitely you'll study people but you'll learn to trust people enough to give them responsibilities that you feel that everybody around will think it's outrageous that it doesn't make sense. “For those that are already in it that did not know, I think they can be able to look for easy businesses, look for remote jobs because of how technology has helped us so far there are a lot of opportunities online now where you can work at home, you can work even as a mother, you can determine the time yourself, you just choose to work maybe two hours, three hours, customer service, HR, different job roles that you can just choose to do online, so you just have to invest in yourself and see how you can get something doing for yourself.” “Yes, it is actually making heads way like it has helped a lot of women because the program I'm running in women tech star fellowship program, they are really doing well and it's just women and most of the women in it are married with children, going through a lot of things in life but we are still doing this and based on past experience from fellows that are our predecessors, they have helped us to see that it's actually something that people are earning from, people are getting money from and recently because it's In collaboration with Microsoft, they have created an organisation where as you are finishing, you are getting a job- Internship, lecturing, all those things, so I think technology is actually the way forward, it has helped a lot of women.”

MWE15	“Although it’s challenging and it’s not been easy but with time, I have time schedule for everything I want to do. It is a little bit easy for a business woman like me, because I am not working under somebody, I have my own business, so I time myself, once the children have gone to school, then I will be able to open my own shop, so from Monday to Friday, we normally go out around 7 in the morning, so once I drop the kids around 8, my shop is not far from their school, so once I drop them in school, I just go to my own shop, so it is easier. Its time management.” “Yes, for instance now, going to the market to buy some things, normally, I am not supposed to go everyday, so I can have time for the kids and home, so I go to the market once In three days, buy stuffs needed in the shop. But If you look at the requirement in which people are buying stuffs, like if I need to restock, I will go everyday and it will not be easy. But I plan and go to the market once in three days to buy them.” “Technology is an advantage to women. In terms of business, you can use it to gather more information on what is going on around you and reach more people through social media.”
MWE16	“It has not been easy, but when I started the business my children were still kids so the school I registered them, I made a negotiation with the school which I registered them for lesson in the school, so by the time they close in the school around 3oclock then attend lesson from 3:30 to 4:00 before they get back in the evening. By then it is almost the time I will close from doing my business so we will meet at home. But in the morning, once they go to school, I will cook and do everything that they won’t stay hungry when they get back home. I don’t think gender especially mother’s roles should affect their business because they will make arrangement of it, they will do everything before going for their business.” “Like me, I cannot bring someone to take care of my children, I will make sure I will make arrangements of everything so that it won’t affect me or my business.” “If he said no, the woman should be praying for God to touch his heart to allow her to run her business. If the husband says you should be coming back my 4pm, you should be praying and managing it like that. Close by 4pm but continue talking to him to make him understand this is the time your customers come. With time God will touch him and he will change and allow you stay still 6pm.”
MWE17	“Some days I’ll talk to him and he’ll understand and some days I have to be stubborn too so I know his kind of person he is, when I come I show him proof in case he is having any doubts so he understands me. I think he understands the nature of the job and all but I don’t take the understanding for granted. So once I’m done with what I have to do I go back home immediately.” “But the children, once I don’t have much happening like weekends, I bring them here to the shop, If there is nobody to stay with them. I think they should prioritise their activities, when it is family time, they should attend to their family and when it is business time , they should attend to business. Like some days I know I’m not booked for any work, I don’t have clients coming around, I go back home and attend to my children. I give my business its time and I give my family their time also. And I try to talk to my family to understand how these things work. If he says he is not comfortable with this, I try not to get him offended because already he is being supportive so I can understand when he doesn’t want something.” “So he’s scared that somebody will meet and say hi or hello but once in a while if I really need to go out, I’ll ask him to come with me. So he comes with but once in a while to see an event, even though I know myself but at least he is there. He is not the outgoing type maybe because of his age.” “Then once in a while I go out for social gatherings, I meet one or two persons, I tell them what I do. I wear my branded T-shirt. And then each of my pictures has my name on it. As I am doing your makeup, I am editing your picture, my name is on it. I take my time to edit my pictures so when people see the pictures, they see my name. I learned editing from a professional, so I put my logo when I edit.” “The strategy I have used like I mentioned before is social media, that’s where my market is. Every target I meet is online. I’m on Instagram, Facebook and WhatsApp. When I post, I post on all these platforms. Like for me, what really helps me is I post my work. I do content. You don’t have to be in one shop and be doing business, everything is online, when you post you have a whole lot of people, target people to see your work. Like where my shop is, is a plaza and by the road side, my clients are not people passing ,but those I have connected with online, so they just come physically to my shop. So i think social media is a good platform for every woman out there to grow her business.”
MWE18	“OK, I think they should open up to dialogue. They should learn to dialogue with their spouses, like that was the time I tried to let my husband understand, this thing is not working. I think women should learn to speak out. They should learn to be exposed.” “So even if you didn't bring that money, that problem will definitely be solved, you understand. So at times, so even me at times I hide my money. Yes, I won’t even let him know that I have money. So even if I do not bring the money, the problem will definitely be solved. So please me, I will advise that they should open up a dialogue or you can even just tell him that this money is loan money I collected, and I needed to pay back and I don't want the people to come and disgrace me in my house, stuffs like that, and even if the woman is doing the business, let's say she's not even contributing to the house, but at least she buys her cream. She looked nice. Who will know that she's one dressing herself. Everybody will believe that it's the husband. So I suggest open dialogue for couples.” “At times, you need to push as a woman. I believe that God has given us a pushing power. You have to push, so I pushed. So, you know, at times when these men just say no, it's not that they really mean no. They want to see your fighting spirit. They want to see your resistance. Will this woman push? So you see your ability as a woman to push in decision making..... I was surprised because he saw that I am persistent. Even if the business is suffering, please, we should not fold our hands. We should keep persisting.”
MWE19	“Like I told you, I am a teacher, like today now, I went to work and came back around 2pm, by then I’m already in my shop. I have already prepared what my children will eat when they get back from school. So I just try to manage the time and continue my business.” “The other method I use In my business, for example to get more customers, we do advert online.”

	“They should keep on begging their husbands to allow them, to look at the situation in another dimension not the religious whatever, that’s my number one advice.” “Another way they can go about it is that , if they are mobile, they can put whatever they are selling if they don’t want their husband to know, they can show it to their neighbours. From there, exchanging numbers from there, before you know it they will be growing. It is not everybody doing business that has a shop , some do it online. And some put what they are selling inside their car to show people wherever they go, mobile business.”
MWE20	“I advise them to communicate well with their husbands, make them understand that this business is not to dominate you but for the family growth, to help him and the children, our parents and also people that need help. Learn to discuss business with your husband, talk about successful people with him so he can see examples.” “and be prayerful, seek the face of God on your business continuously, keep doing it and God will listen to your prayers. Even if he borrows the money with bad intention or out of wickedness, God will touch his mind to pay back.” “What I did that helped me was that, I discussed with my husband even for the fact that our children are all females they need proper upbringing, good education and all that by the time they grow.” “For my children, when they started growing I shared work for them to do, each of my first three daughters have daily chores they do. They all have what to do everyday, they wash plates, clean their environment, wash the toilet before they go to school. So once I wake up I have less work to do. All I do is to clean my room then go and check the chickens after that, I cook my children’s food so that when they get back from school they can get something to eat. Once they are back from school they continue taking care of the chickens.”

Appendix 22: Compilation of Participants’ responses on strategies them employ- Utilising support from family & friends

MWEs	Responses
MWE2	“You know, in Nigeria we have that culture of assisting one another, but it depends on the kind of family you're coming from. You understand there are families that their hands are not where it wanted to be. They want to help, but the strength is weak. Like my family. Then when I started with this business before I got married, it was my own capital. It was my own capital, but anytime I'm around with my goods, they will be the first people to patronize me. That's another way of assisting, another way of helping one another. I remembered when we had our first baby, he was 2-3 years old. Then I was about to travel. I had some capital with me, so my mom came to the house and she was with them. So I had to use that opportunity and travel. I came back. I met them in good condition. There was no complain. There was nothing.”
MWE3	“sometimes their father supports, my husband supports me if he is chanced or he wants to. Because you know men, it is what they want to do that they will do, so if he wants to help, yes he does.”
MWE4	“What has really helped me to stay in the business Is let's say support, little support that I'm getting, that is what has helped me and the business.”
MWE5	“Yes, my husband and my sister's too, they help me.”
MWE6	“For the government, no, but for the family, with time they have gotten this enlightenment that has changed their opinion about you interacting with your opposite sex. I think we are now comfortable with any of the meetings I'm having. Nobody's raising any eyebrow. They now understand my person, and then they understand the business better and they know that I can't be selling to only my gender. I have to interact with the opposite sex also. I think I'm at a point that I can grow my business with the right support financially as I have seen that level of awareness now, the family no longer bother me. My husband understands my kind of person and my clients from meeting with an opposite sex. It doesn't bother him. It doesn't bother my family members also.”
MWE7	“My husband has been supportive, really. For the client, In fact, I think he was the one who networked me and brought clients my way. He advertised for me what I was selling and the first few customers I had were his friends, really. And it has been good. Our son is in school, he started school this month and to be honest, it's just family. I can't thank God enough for our families, for my family. There are days that I have had, In fact, I got the offer from my parents. They said any time that I wouldn't be able to make it to the school on time, I could reach out to them. I was reluctant at first because I was like, these people have done this School runs for us, I don't think it's appropriate to engage them now that they are old but that has been my own coping mechanism really. They have really been helpful, and I am grateful for that.
MWE10	“The strategy is that I have to employ the help of some other family members then when we talk of patience and tolerating one another, I have to put those in again to be able to balance.”
MWE11	“Whenever I'm going to, work, you know, if I go on Monday, I'll come back on Thursday. So, whenever I want to go, I'll just tie it down for my husband. When he comes back from work, if anybody comes to buy, he does sell and keeps the money for me.”

MWE12	"No, no one supports but if my husband is around he supports me."
MWE13	"then my husband is able to manage the business he is trying to manage the business for me, you know he is an accountant. It is not easy, I'm not cooperative, there are sometimes he will tell me to come let's do account- what is the daily record. In fact we've not closed my last year record because I have not paid him attention, I have been dodging him one way or other. It's not easy to record and write up daily sales."
MWE14	"So when I was going to law school I was heavily pregnant with my second child and I could not go to school with my first child, so my husband was my support mechanism then, he stayed with the first child in another state while I was in another state in school you know, he took care of the cooking, taking her to school, everything basically so I think that part was a good one for me. At a point I had to take her to my sister-in-law's place in Abuja to stay so I think family around me have been very supportive and actually been doing well."
MWE15	"Yes, my spouse helps me"
MWE16	"It has not affected my business negatively just positive, because my husband has also been a support for my business"
MWE17	"Sometimes I got a few things that I needed and a friend of mine that I didn't even learn make up from her, I knew she was a makeup artist, still a makeup artist, and I was supposed to learn from her, she was supposed to get angry that I didn't learn from her but she offered me ring light, that was my first ring light and I still have it. So later I got an iphone, I don't know how to describe that iphone, it was iphone though. So I started and then I upgraded to a big not really big, I'm still trying to get a bigger one but this one is okay for now. You can't get it all at a time so it's not a challenge anymore."
MWE18	"Though I have friends that do support. I have a particular friend that from time to time she will send something to me that please I don't want your business to die, just continue. Things like that, but honestly, there is nothing like government support. There's nothing from the government."
MWE20	"Yes from my family, I get financial support. My husband, he supports me with the children a lot but because he isn't financially buoyant, he doesn't support as much financially. However, my family supports me a lot. Like my younger sister, she support me financially with loans."

Appendix 23: Compilation of Participants' responses on external support mechanisms influencing their BGAs- Peer to Peer Contribution as strategy, Financial alternatives- Family financial support, Loans from Banks, Loans from Cooperative Societies.

MWEs	Responses
MWE1	"Like in contribution. The first time I started it, It was from my husband when things are not critical like now, he's the one that support me with it."
MWE2	There's this a found this initiative i have been applying it for long, though I'm still pushing because it comes every year. It is called Tony Elumelu Foundation. Yes, it helps the youth, both men and women. So I've been trying it, I'm still hoping someday I will get it. My own church in particular. Yes, because I remember when last two years, there's these women gathering that we normally have every Saturday. The Reverend came to the program on The Saturdays like this so and shared envelopes for the women. If a woman is very weak, her own envelope is different, but all the women in that program got an envelope that very day and which is another way of encouraging women financially. The envelope was shared according to our strength. I had this experience some years back and it's a grant that World Bank give to states. They went for training, three weeks. Three good weeks training at ABU Zaria. It is called Youths for Agriculture. "
MWE3	"my source is from my husband. Recently I was on annual leave, so I needed to travel. He was the one that gave me some capital, I travelled with it to Lagos. I got some goods, came back and I sold almost all. My husband is my number one source of income."
MWE4	"let's say like the one that I'm aware of is that of contribution, doing contribution. Some people do their contribution together, while some do it alone. So I think coming together and doing contribution, that is the one that I know, and I'm aware of for now. I think some of them, you know, there are ways that in Kaduna State as a whole, the way I normally see, there are at times that you see all this, although me, I'm not really participating in it, you see people in banks, collecting some loan like that, they assist in giving them money to do their business, to go into their business."
MWE5	"Firstly from my parents. His friend, Mr Bonnet, he's the one that gave me, I think 5000 naira to start the business with. So since from then the business is growing."
MWE7	"It has actually been support from family. This last time it was actually my dad that gave me the capital because I discussed it with him, and he was the one who gave me the capital."

	And then for subsequent businesses my husband has shown interest, especially in the catering business and we are striving towards that really, so basically family. Then for the cooperative, I think this thrift saving or contribution is more like a cooperative and we have all these microfinance banks. They also help with saving for them. I have seen some grants and all that, even individuals, not just government. More of the individuals, there is the Tony Elumelu or some guy like that. I've seen it on my page on Facebook, but I honestly don't know how genuine. There's a page I follow on Facebook and I see that quite a number of people have benefited from it and they keep encouraging others to apply. And I've seen or have read good reviews and stories from such experience. I'm yet to meet or haven't met anyone that has been benefitted from that of the government, but we see on TV and read on newspapers of government staff or agencies or wives of state governors or other parastatals that go to the rural areas to donate some items, like sewing machines and these grinding machine, milling machine and all that for the women, and I think it's not so bad anyways. And before I talk about that, you know, there is this kind of thrift or savings that people venture into recently. They call it 'Adashe' here. It's like a collective saving, they have a number of people who would pull their resources, and it could be for a certain period of time. I'll give you an instance. They could do it monthly. Could be 10 people come together and each person would send. So that's a good source of funding for their businesses and it has a way of saving the business because this money comes in handy and like already available for use and all that. Then for the loans, most of the loans, especially bank loans, there's the option for collateral that's comes with it. I think that's how it is. I don't know if there's that option of taking loans without collateral and these women who are struggling to be financially independent, I don't know if they have good collateral to give like when applying for the loans and that's why I didn't even talk about the loan in the 1st place. But if we have people who could stand for them and give them the necessary documents to facilitate the loan application, then why not? I wouldn't say it's a bad idea. Then for the cooperative, I think this thrift saving or contribution is more like a cooperative and we have all these microfinance banks. They also help with saving for them."
MWE9	"They can get support from family members. Like sometimes family members can assist. Some of them have Asusu (piggy bank). Then some of them do this daily contribution or monthly contribution that would help them and assist themselves. Then loans from family members it will come from a sister or a brother or a mother or a father or who want to actually help to assist your business."
MWE10	"There were times too that we had to take loans from the bank. We have seen it, both the cooperative societies, then we also have the insurance companies, again, that usually give assistance. Yes, We have SMEDAN. Mostly they give grants to businesses. Aside the Women affairs commission, No. They also support women. Yes, but mostly they deal with women that are being violated, not really businesses."
MWE12	"People around me here, the only way I know they do raise money and it doesn't pay them at the long run is this loan they call it LAPO. I don't know if it's a microfinance bank initiative. There's certain amount they pay back I think weekly and it doesn't make sense. At least they should give them little time to repay back. I have a lot of them in my area here, what they normally go for is the LAPO, I don't really believe in that, that's not how to make profit for business. So that's the source of money they normally go for and at the end of the day their business fold up."
MWE13	"You know he gave me capital, okay take this hundred thousand and start somewhere with hundred thousand then let me venture into this business and then I was able to talk to my mother, mum can you get me some money, she funded me."
MWE14	"No certainty aside loans from Microfinance banks, I don't think there is any."
MWE15	"Some go for loans from cooperatives or banks, depending on what they want and they repay either weekly or monthly. Yes, it's easy. It depends on the bank or cooperative they want to take the loan from. There are some that are strictly for women alone, just to help them with their business."
MWE16	"I know about people saying they use to get loan from micro finance bank in order to start their business, but I have never been there. What I think they should be doing is that they should be doing contributions since they are not having any supporters, so if they are doing the business and are doing the daily contributions by the end of the month they'll collect the money then use it to buy what they will be selling, because if no one is supporting, you will have something to buy that won't make you take money from the profit. So if you're not doing the daily contributions and you're taking money from the profit, the business will collapse but by the time you're are doing daily contributions, after month end, you will collect your money and buy the things you want to add to your business."
MWE17	"Let's say you have an uncle that is doing well, and you approach him and tell him to lend a particular amount of money, and I will pay it without any time frame. I will pay it when I have it. Some do have that kind of opportunity as well. Some get from their siblings."
MWE18	"Yes like all these contributions. Like if they're in the market or if your house is close to market and you believe you can trust the women around, a lot of women are doing it and it's working for them. Every day after market, we gather 500, maybe 20 women and give to one woman. Tomorrow we gather 500 naira and give to another woman. You understand? We keep doing like that. They keep doing like that money will continue to be in circulation. They do contribution, there is these people also that collect daily contribution, they will give at the end of the month but some of them after this cashless. I think their business crashed, so is another one."

	In fact, there are individuals now that they give loan, but they extort from people. I have a colleague, she said she sold her car, completed her house, then the money she collected from the rent, She went to this Narayi market. So what she did was that she shared the money for them. Let's say she give you 50,000, every month you give her interest of 5000 if you cannot give her back her 50,000. I told her is too much. You're not helping this women, but you are killing them. Yes, if they cannot get her 50,000 naira to give her every month, they give her 5000. So imagine you pay 5000 for 10 months. You have finished paying that 50,000, but her 50,000 is still with you. If you are able to give her, good. It's too much so there are individuals that give money like that. Some even give you 50,000 that you pay interest of maybe 60,000 now and within the shortest period of time. If you are not able to pay, they will just come and pack all your goods. Those ones are not even recommendable so I stay away from them." Loan. All these cooperative societies like all these LAPO, DEC and the rest. I don't really know about bank loan truly but like this dec, they will insist that a man must surety you. Yes, a man, not a woman. So the first one I collected, I insisted that my husband must come and surety me. He was so angry, but he went. I think maybe you when you collected and run away, they'll be able to get the man.
MWE19	"The one I know of is just Bank loans. The issue is that before you get loan, they do it for people that have association or belong to a group. But for someone like me that I don't belong to any group. If I want to get any loan, I always go through my current account which is my salary account . That is another means. Every month, they deduct from my salary. If not that it comes through my salary account and it is private, I don't like to take loans. But this is something that is quick, an instant loan that you can use your phone to apply."
MWE20	"In my area where we are staying, women have meetings, we keep money every week or monthly, if anything arises like wedding or naming, we use it to support ourselves. But this is just to support each other, not for business. Sometimes my mum would assist me with capital when I visit home and I would start again, sometimes my husband will also give me capital. I continued this way, and did not stop until now that God has blessed me and I am where I am now and can stand on my own."

Appendix 24: Compilation of Participants' responses on awareness of external support mechanisms impacting their BGAs- Government, Religious Organisations, Private Organisations or NGOs, Women's Group, Individuals.

MWEs	Responses
MWE2	"My own church in particular. Yes, because I remember when last two years, there's this women gathering that we normally have every Saturday. The Reverend came to the program on The Saturdays like this so and shared envelopes for the women. If a woman is very weak, her own envelope is different, but all the women in that program got an envelope that very day and which is another way of encouraging women financially. The envelope was shared according to our strength. There's this a found this initiative i have been applying it for long, though I'm still pushing because it comes every year. It is called Tony Elumelu Foundation. Yes, it helps the youth, both men and women. So I've been trying it, I'm still hoping someday I will get it. Sorry, I had this experience some years back and it's a grant that World Bank give to states. So me and my husband applied for it. We applied but due to my job I could not continue, and the list came out my husband went for interview, he got it. They went for training, three weeks. Three good weeks training at ABU Zaria. It is called Youths for Agriculture. They went for training. Was it three weeks or three months? I can't remember. Three weeks and for someone to go to training, that means automatically you have gotten that grant, right? But let me tell you a shocking news after that training, the list came out, half of those on that list were candidates from nowhere, those that attended the training end up not getting anything. So most of those on the list did not even know about the program. They were at their comfort zone, their names were included and they benefited from it.
MWE5	"Like Baptist Church, yes. They teach people how to make soap and the rest." Yes, I've heard it, but we applied so many times, but up to now, we did not get it Kaduna state is it empowerment....
MWE6	"We just hear that in a particular local government like I am in Chukun local government. So there are times rumors will come that we should go to the secretariat and fill some funds for grants which i have done a number of times and I hear people some who say they got, but I have never gotten."
MWE7	"I know of churches that have organised trainings or workshops for their members, especially these women's fellowship from time to time, they organise programs to equip their women, like do something and earn

	something instead, to support your husbands. So they could teach them how to bake, how to make basic home items that will be needed in the family like soap, Vaseline, hair cream, bathing soaps, bars of soap and all that. How to make vim, this thing for washing pots and hard surfaces.” Then I remember my sister was trying to carry out a research one time we had to go to, I'm trying to remember, It's not so clear in my head. But I think it was like group for women and I think what they did there was more of home items taken like learning basic home items like what I listed earlier. I honestly don't know how genuine, but I've heard of the government grants as well. I have seen some grants and all that, even individuals, not just government. More of the individuals, there is the Tony Enumelu or some guy like that. I've seen it on my page on Facebook, but I honestly don't know how genuine. There's a page I follow on Facebook and I see that quite a number of people have benefited from it and they keep encouraging others to apply. And I've seen or have read good reviews and stories from such experience. I'm yet to meet or haven't met anyone that has been benefitted from that of the government, but we see on TV and read on newspapers of government staff or agencies or wives of state governors or other parastatals that go to the rural areas to donate some items, like sewing machines and these grinding machine, milling machine and all that for the women, and I think it's not so bad anyways. I think it's more of the donations and the support from people around”
MWE8	“Yes I want to improve it. There is one program my husband was telling me yesterday, the CBN program, but this week we will go and ask about it very well because if you need any kind of business like poultry, etc, if you have a place, they will come and fill it for you, give you the chickens, feeds for six months, etc but we don't know how true it is, that is why we want to enquire. They give everyone. I don't think they give money. They only give you the materials that are needed, if it is cow you need, they will give you cow, buy the feeds, o give the place to keep the cows, then after six months, they leave you to continue on your own. like my church, they give money for small business, but it is not more than ten thousand naira, and tell them to bring back an interest of five hundred naira in three months. That is not much so they put that interest because if it is free, they wouldn't value it.”
MWE9	Yes I heard of people who said, okay, like my auntie, my uncle's wife. She has ever spoken to me that their church, her mother church, a Catholic church, Sacred Heart Catholic church, I think it's now a yearly something. I don't know how, I think they do it twice in a year- January and June, they empower women on different trade and skills. So I've seen two people. Then for those churches that I mentioned, there are times when they organize all these things, they try to give equipment, maybe something that would help you start off. Then there are sometimes that, the government also give loans to entrepreneurs. Well, I don't know whether it goes down to someone who is just starting up a business. I think most times when I hear government giving grants, someone who has a level of establishment for his own business. So I think for those kind of people, I think grants from relations and family members, then probably they should have their own personal grant.”
MWE10	“It all comes to cooperative societies and what have we, that we have around now that have some savings. Even when your business is going down or you don't have where to run to, you can easily run to the corporative society. And seriously, they're really helping us around here. The name of the organization is Yakwai Human Touch Foundation (YAHTOF). It is located in Maraban Rido, Kaduna. It provides social and other services. It also has a cooperative arm where women who are members as well as entrepreneurs mostly in that area can get access to loans, network and get other benefits. They also provide education on Skill Acquisition programs, Family Planning and Counselling. The foundation is still growing and currently has more than 50 women registered and active. They currently do not have any social media presence. Yes, We have SMEDAN. Mostly they give grants to businesses. Aside the Women affairs commission, No. They also support women. Yes, but mostly they deal with women that are being violated, not really businesses.”
MWE11	“No, I don't have any support. I use my money.”
MWE14	“Yes, it is actually making heads way like it has helped a lot of women because the program I'm running in women tech star fellowship program, they are really doing well and it's just women and most of the women in it are married with children, going through a lot of things in life but we are still doing this and based on past experience from fellows that are our predecessors, they have helped us to see that it's actually something that people are earning from, people are getting money from and recently because it's In collaboration with Microsoft, they have created an organisation where as you are finishing, you are getting a job- Internship, lecturing, all those things, so I think technology is actually the way forward, it has helped a lot of women.”
MWE16	“An Agricultural program trained them for some time, after which they were give fertilizers and money to do their farming in the village”
MWE17	“I have heard of St Peters, a Catholic Church organise that, they have like a standby school for tailors, they teach them tailoring, make up , hair dressing and even decoration, a lot of skills going on. They train a lot of people so once you have the time and you are willing to learn, you can meet them and register. They do like stage 3-4 so you have enough time to learn and become a professional except you are not being serious with that. So I am aware of the Catholic Church that does that but I don't know about others.”

	Yes I am, Kaduna Business Women but I left the group. It's helpful but there was a lot of pressure, and I don't like pressure. So I decided when I am ready to join them, I will. I see them, I see what they are doing, they are doing well. They do a lot of hangouts and events, but I don't like to feel intimidated. There are days I don't even have anything so I wouldn't want to look like I am suffering. So I decided to stay back, it's better than saying it out, when I am ready to join them I will. I know a lot of them and I won't say what they are doing is not helpful but I don't need that for now. But now I was told they organise seminars to train women. Of course they patronise each other and maybe if there's an opportunity for grants and loans, it's being posted in the group. I'm aware the group contributed money to support one lady whose shop (salon) got burnt down completely sometimes back. So they support each other in different ways. This group members are actually women in Kaduna town not in the villages. I attended a program, ten commandments, you meet a lot of people. So I meet a lot of people there, we exchanged contacts and we patronise each other. I join business groups once a while or any kind of skill group so I am open to learning new things, so I still have a lot of things to learn. I have not. I don't know when such initiatives are being kick started and where it is being done. But mostly I have heard of people that have gotten grants, loans and all but I didn't get."
MWE18	"I see in churches they're talking about businesses honestly, for women. I think In our last combined ,women combine of the year, they asked women from different churches to do particular things, I think my church was flour. What they do with flour they did chin chin, they did cake, they did bread, they did a lot of things. So when you come to present you and you tell people what is meant for you, tell people the benefit of it or things like that. I think I told the LC leader that the women should be encouraged to register their business. So Churches are encouraging women now. In fact, there are individuals now that they give loan, but they extort from people. I have a colleague, she said she sold her car, completed her house, then the money she collected from the rent, She went to this Narayi market. So what she did was that she shared the money for them. Let's say she give you 50,000, every month you give her interest of 5000 if you cannot give her back her 50,000. I told her is too much. You're not helping this women, but you are killing them. Yes, if they cannot get her 50,000 naira to give her every month, they give her 5000. So imagine you pay 5000 for 10 months. You have finished paying that 50,000, but her 50,000 is still with you. If you are able to give her, good. It's too much so there are individuals that give money like that. Some even give you 50,000 that you pay interest of maybe 60,000 now and within the shortest period of time. If you are not able to pay, they will just come and pack all your goods. Those ones are not even recommendable so I stay away from them."
MWE19	"yes , like the Christians, I use to hear that the church supports their members, supporting their businesses, especially the widows; they do help them , but in my own case, I have not heard of such."
MWE20	"Like for example some months back a woman in Bamawa, the owner of Panaf school helped a lot of women both Christians and Muslims to learn skills. After learning these skills she gifted them money for those who learned poultry farming and other things, dryer for those who learned hair styling, sewing machines for those who learned tailoring, freezer and other things for caterers, different equipment according to what they learned. You can see that that is another way of helping women without giving them money. They can help them when their husbands are late, like they do in the mosque, even when the husband is alive but is a low earner, they help women by giving them with clothes, foods during fasting and Sallah."

Appendix 25: Participants' Business Growth Indicators and Definition of Growth

MWEs	Responses
MWE1	"Yes, if I have a shop I can employ someone. So that they will be looking and be selling things for me at the end of the month, I pay them. So that they too can be independent their selves."
MWE2	"That's my Prayer every day. Yes, let me see myself having my own shop because at times there are customers, when you meet, I do post my goods on social media so there are customers you don't know them, they don't know you. You only meet them on Facebook. They will call you Madam, I want to come and know your shop. My reply would be like OK so sorry, I don't have a shop yet. And workers too, having workers that will work for me."
MWE3	"I have grown but this is just the starting point. I want to grow beyond this now. I want to have a bigger place, not only one. Let's say having triple of this shop, having staff in the business. We are hoping on God."
MWE4	"In five years from now what I would really look upon to know that my business is really growing has to do with finance, and also time factor. If there is money you put into the business, you will be able to manage the business."
MWE5	"I want to open a shop."
MWE6	"and get an office of my own because the business allows you to, you know, to some extent you get an office of your own, you expand, you employ people and then you recruit more people to be like you, which will enable your networking business to spread and grow more wings."

	“All I need now is, the first thing is more money to expand and employ more people ”
MWE7	“I want to be famous, of course I want to be famous, that’s the whole idea, not for bragging but for a good cause. I will like to have a brand that speaks for me and I will like to have students around everywhere, if I’m not there I can just call and say please do this.” “I talked about exploring other options, so for me, stability would mean this is what I’m known for, and like I’m stable here and I’m good at this particular business and I have a wide clientele or networking working for me and all that. I think that is my definition of stability. But not just be in a shop really.” “Yes, I need a name in business, in that line of business. That’s what I consider growth. So when someone is talking about getting a caterer for an event, an indoor event, an outdoor event, OK, I think my name should be top on the list.”
MWE8	“I desire to have big poultry, grow to the point of having 1000 chickens, I will be happy. Then I will employ people because I can’t do the work alone.”
MWE9	“In five years from now, I hope to go national in Nigeria; I want to advance to other states not just Kaduna. And also want to have employers around working for me.”
MWE10	“More students and more cash. If I’m thinking of having more structures in terms of classes, definitely I need more staff to occupy those classes so I will think of employing more.”
MWE11	“the sign is that if I’m able to get that shop like I told you and get a salesgirl.”
MWE12	“What I want to do if God permits me is I want to erect a place that is not rented, so I won’t have problems with landlord or whatever.” “Then I’ll stock the place with goods and all and then I’ll have people that will be supplying me those goods and I’ll have people that will be working. There is no way you’ll have business that you won’t have someone to be working under you, it’s just your own supervision, you have to work on your supervision that’s when I’ll know that I have grown.”
MWE13	“Once you are able to get the equipment that will help you move, it helps in making the business move forward so in the next five years if I’m able to stay very well and stand up, in the next five years my business is not going to be here.” “At least I have one straight industrial machine, I have weaving machine, I have one heat press machine, I have one manual straight machine so In the next five years I should have a ware house and I should have a fashion house.”
MWE14	“my major growth indicator will be getting facilities that are top standard. Where I am now I’m renting so I’ll want to own a property, expansion.” “If I could get different branches of the pharmacy spread across different parts of the state or even across different parts of the country, or like you said internationally, it will make sense better, that will be my greatest part of it actually.”
MWE15	“If I can add to the current store I have, maybe like four extras, by then, because it will not be easy for me to manage all at a time. I want to have my own stores and I diversify in other aspects, like now I am selling foodstuff and I diversify into selling cloths, that’s growth.”
MWE16	“To have more customers and more goods. And I will employ those that I will train and those that are already in business and that do not have the capital to do their business.” “The major sign will be when I employ more people that will be assisting me in the business, I can employ both genders.”
MWE17	“So in years to come I don’t hope to be In Kaduna alone, I hope to have branches in Abuja then a few places around Kaduna like an outlet, so that’s what I am hoping for.”
MWE18	“In five years from now, I want to get my business registered. When I register it, then I’ll get a proper place that I’ll be doing my business. Then, if possible, employ more hands to do it better” “... because I’m trusting God that I will do it to a level that I will get to exportation. I will extend my hands to experts that would teach me very well into monitoring and evaluation, and even packaging and exporting.”
MWE19	“I want to see myself in a bigger shop with employed staff working under me and a lot of machines including pedicure and manicure machine. I want to see myself in a bigger shop with employed staff working under me.”
MWE20	“ What will show is that I rear large number of chickens, have my own shop, not just one and also supply to people, including my sister that introduced me to the business as well, to help sell. Honestly my aim is to rear like 500 to 1,000 chickens. I am only restricted now because of capital and the space size I have.”

Appendix 26: Compilation of Participants’ responses on market factors influencing their BGAs.

MWEs	Responses
MWE2	“You know to convince people to patronize is not easy. Why I said so is my kind of business is based on order. When you make your payment, I place the order on what you want and which you know it's not easy

	to convince people around you to patronize when they don't see the goods with their eyes before making payment. I think what affects others too, location matters. Location.”
MWE6	“For me, It was an experience I had with a client, an opposite sex, who was now turning the business into something else. Most of the times with such challenges, my husband is around. I put the phone on speaker, just to clear the air. So those are the challenges we're having. But at times, the men, when you go to talk to them, they begin to flirt with you. So those are the things we discuss most at times with my colleagues that are women. They will say this man is making advances, then we now tell her to do this, involve your husband or anybody a male to accompany you to the place and but most of the clients when you try doing that, they will not want to buy from you again.”
MWE11	“It's just, maybe when bringing the thing from that place where I buy, you know, Pepper, most especially, I'm not mobile, so the challenges I do face with the Pepper, whenever I want to bring it down is the vehicle, when they see pepper, they won't like to stop. Most of them don't like to stop because they know the pepper will disturb people in the vehicle. So mostly, so I have to beg, you know, I'll have to beg them and they will charge me very well because of the inconvenience the people in the vehicle face. So they will have to charge me. They do charge me for the pepper. Whenever they see pepper, they will charge me because they know that I will inconvenience them. So, they will charge me, and I will pay. At the end of the day, I will still get profit, but not, not as much as I was supposed to get.”
MWE12	“If I am busy in one area, I need assistance to look after the business. But most of those people assisting, they can't be trusted, they might not treat your customers the right way, then it will affect your capital because you can't trust them. I see the way some people react to other people's business, but if it was theirs, they will handle it well. and if you as an individual you don't buy the idea, they will try and evict you from that place maybe they see you like you are blocking their way, I have experienced it. And when you talk, they will see you as an evil person that maybe you will go and tell the owner of the business and at the end of the day they will plot a way to see you out of that place, I'm sure like three places or four places like that. The only thing that affects me is patronage, you know we have high earners and low earners , so where I stay is at the low earners area. There are some things that if I don't consider the lower earners I won't sell it.”
MWE13	“Along the line I secured one provision business at Ungwan Rimi, I have a sales rep, I have a manager that was managing it for me, but within the twinkle of an eye, they swindled everything, because I was unable to manage it, because I was going to school. If it is only me I'll weave, I'm stoning, I'll sell Kampala, you know recording every time it is not easy. I sell some materials again so it has not been easy for me when it comes to the account.”
MWE14	“And getting someone you can trust to work for you now is actually a hard thing, it's really hard to get someone you can trust that can be doing the same services as you and maintaining the same customer base as you used to.”
MWE15	“Yes, the area which I sell, I am not the only one, and almost all of us are selling the same thing, so there is intense competition. If I was the only one there, I will have more sales and profit, but as it now, it won't be like that. I have a lot of competitors.”
MWE16	“Because some of them after employing them, instead of your business to be growing, it will be going down, that was why I didn't employ anyone except my kids that are helping me. Some don't know how to sell, and some don't even attract customers to come and buy.”
MWE19	“Like I said earlier I am a teacher I work. So most of the time my shop is locked because I don't have anybody to assist. So it is when I close from work that I open my shop and that's around 2pm. The only thing I can do that will help me is to get a stylist to help me manage the shop . And most of them don't want to work under anybody, they want to work on their own and be their own boss because they are experts. Another issue here is that most of my clients already know my hand . You know i plait. When you employ a stylist, they compare your hand with the stylist. So if you cannot have the same technique of plaiting the hair or the same character, they prefer to wait for you as the boss. Majority of my customers still prefer me than the stylist.”
MWE20	“My location affects the business too because of the size.”

Appendix 27: Compilation of Participants’ responses on Major Business Funding Sources

MWEs	Responses
MWE1	“The first time I started it, It was from my husband when things are not critical like now, he's the one that support me with it.”

MWE2	“my major source of funding is the little capital, the little profit I do get from orders that are made. Then with the job I'm into- monthly salary. When monthly salary comes, so I do use part of my money to place order for some of my customers. my source I think should be, not even I think, my source is from my husband.”
MWE3	“Support from my mom.”
MWE4	“My major source of funding my business sometimes we do mainly contribution, we contribute little by little and monthly, we get our money and we fund our business. Just little self-contribution is what has been helping us to grow the business. I do the contribution on my own. From my profit, I drop a little every time and once it is tangible, I use it to buy things I need for the shop.”
MWE5	“Firstly from my parents. His friend, Mr Bonnet, he's the one that gave me, I think 5000 naira to start the business with. So since from then the business is growing. I used to get profit and then put it back.”
MWE6	“Personal savings and support from spouse.”
MWE7	“It has actually been support from family. This last time it was actually my dad that gave me the capital because I discussed it with him, and he was the one who gave me the capital. And then for subsequent businesses my husband has shown interest, especially in the catering business and we are striving towards that really, so basically family.”
MWE8	“I started with soya bean cake and joined contribution, which gave me the capital for this poultry business. I do this monthly contribution, that is how I started, daily contributions sorry not monthly. When I gather the money after three months, they give me all my money that is where I get my capital.”
MWE9	“then from my customers whenever I get work. Yes personal savings.”
MWE10	“we have to source for funds from other businesses that we are having. It's more like robbing Peter to pay Paul in another way, hoping that in the future, you will be able to pay back Peter. One of the business we do around here is agriculture. We usually buy grains and save during the harvest. Then later we sell the grains. There were times too that we had to take loans from the bank.”
MWE11	“before I started, it's through my salary. You know, I work now. I don't want to just allow the salary just come and just eat it and start looking for another job. So I just have to, I just thought one day. I said let me just think of something, even for the fact that I'm not around, there's something that I can sell So I did a contribution, when they gave me my money, I bought like 20 measures.”
MWE12	“I have my monthly allowance and my children pocket money, I add everything together and roll it instead of keeping it in the bank. At least something will come out of it than just keep it at home and be spending it. When I get the money I reinvest it again “
MWE13	“You know he (my husband) gave me capital, okay take this hundred thousand and start somewhere with hundred thousand then let me venture into this business and then I was able to talk to my mother, mum can you get me some money, she funded me . I added it up, that's my part. So once I was able to raise you know I am doing some contribution underneath so I pay back. So I continue and that is my own part little contribution from my side”
MWE14	It's self-funded
MWE15	“My husband”
MWE16	“So like the oil I use to sell, in terms of oil, there are seasons for it, so like now it is the season, so I buy the oil and store it, so by the time oil is out of season, we bring it out and sell it, the profit I make from that, we use it for the running of the business again. Even the clothes, I fund from the profits.”
MWE17	“Okay my major source, like I earlier said is turn over from my earnings and then support from my husband too, even though it's not much but it's going a long way and I'm not the kind of person that can just talk to anybody for money.”
MWE18	“Loan. All these cooperative societies like all these LAPO, DEC and the rest.”
MWE19	“My savings . From the profit of the business.”
MWE20	“Sometimes my mum would assist me with capital when I visit home and I would start again, sometimes my husband will also give me capital. I continued this way, and did not stop until now that God has blessed me and I am where I am now and can stand on my own.”

Appendix 28: Participants' Responses on Evolving Societal Mindset

MWEs	Responses
MWE1	"But if not like for now as the generation have changed, we the Muslims are aware of this. But before, no man will allow his woman working in the office. But for now, as things are changing gradually, the world has become a global world."
MWE2	"Nigeria as a whole I think they are more exposed now. It is competitive world now, I think when you go out there, you see how the women and the men are competing. So in the world now, women and men are competing there are lots of competition out there. So the women don't want to be left behind. It's no longer the men's world now, it is also the women's world."
MWE4	"in some culture, they don't really care about anything that has to do with business. They go for their businesses. Culture does not stop business. Culture does not stop you from doing your business. You do your business as a whole with one mind and you do it well, perfectly. Culture will not stop you from doing your business. Rather, it even encourages you to do it."
MWE6	"We don't have more of that kind of thing here in the North; it is now that the Enlightenment is coming, that Creche/ daycare are now opening to help and assist Mothers. I know it will be everywhere. Enlightenment is coming here now, it will be everywhere."
MWE8	"Some men may not allow their wives to go out like to practice a profession and such, but they could even open up stores and give them capital to start-up businesses. So things have changed and people are moving in their thinking as well. I think these are just the basic issues. For me, I think times have changed. People have moved from that thinking. We have female architects now, female builders and all that. So it's not really about that. There's the personal motivation and desire, so some people don't mind being full time housewives. Some don't mind not doing anything with their certificates and just going into business, so it's not about that. I won't say it's solely about the gender-based things and all that. I think it has moved from that. Yes, I think women need to grow from that thinking. And if you tell your spouse, OK, this is what I want to do. I know there are some men who change after they get married like after you go into the marriage. But I think the women need to do something for themselves. Move from that thinking and aspire to be whoever it is and whatever it is you wish to become and like. There should be a change really. Anything that is repugnant or detrimental to the growth of whoever is involved and regardless of the gender, female or new, I think should stop like there should be a break. Let's work with the world the world has changed. Let's work with what is attainable in the society presently."
MWE11	"That does not apply now because everybody is trying to look for his daily bread. So the issue of work for men and women is not working now. Based on individuals, people can decide not to do certain things but as the country is now, everybody is just trying to survive. Women even wash toilet now to earn a means."
MWE14	"So I feel culture is not really a barrier, it has not been a barrier to me being one that came up from the up north like Maiduguri to be precise, which is seen as a place where they don't really educate girls and all that. Culture did not really hit me hard because I married the right person, I feel the person is right for me, who has not stopped me but rather pushes me to even do better."
MWE20	"That was then, not anymore. I am a Hausa Muslim woman and the restriction we have, last month my elder brother passed out from civil defence so me and my youngest sister went for the Passing Out Parade (POP). Looking at what was happening there, she was telling me that she will apply for this civil defence. I asked her if they would agree at home though she's single. In fact, our senior brother was there, he was listening to our conversation, immediately he picked up and said why not? If she eventually gets the work, she will improve her standard as a

	woman as well her family and religion, so we cannot stop her, we ended up encouraging her. Before people will tell you uniform work is for men especially we Muslims but Christians are okay with it. But now, we do everything. People must talk but we keep pushing. All work is for both genders, even the chicken rearing before it was men that do it but now most gender do it except for rich wives, who employ the services of workers to do it for them, but now women do it more. In fact I will even love to do fishery, women do it now a lot, I wish I have enough space in my house even during the Pop, I saw a lot of women that also passed out that day. And when I asked what tribe, he said hausa muslims.”
PM22	“Thank God that modern day, some are beginning to understand and shun away from so many cultures so that married women to be successful in their businesses. But you know, gradually even the bylaws in the local government, the laws in the states, you know the emphasis is always on, allowing women to participate in businesses, especially the married women. So, the competition today is very high between the men and the women at home. Now competition is very high, and it is highly because people are beginning to see the importance of allowing married women to actually participate in business..... So, in fact things are changing very fast now that like I said, yes, our brothers in the other faith, Muslim faith you know, it was very difficult with them but today the competition even with them is very, very high. But today, the competition is even you find women everywhere. I'm happy that we have women who are Mechanical Engineers now through some of these policies. So, we are still looking forward and we sit down and think of other policies that will make sure that women are highly powered.”
PM23	“So, the autonomy of the women is what policy makers like us are fighting for. We want the women to be given the right of leadership. We want the women to be given the opportunity to air their view to also have a say in the society.”

Appendix 29: Compilation of Policymakers’ Responses on Their Role and Relationship with Women’s Entrepreneurship and Specific Support PM’s Provide to Women Entrepreneurs

PMs	Responses
The role of PMs in Kaduna	
PM21	“I’m a member of the House of Assembly and basically our role is to make laws, approve laws.” “....and beyond that, follow up to ensure that policies that are made or laws that are made are duly implemented as and when due.” “So basically, that is our work, and it doesn’t have gender, it is for every member of Kaduna State, particularly areas where I cover, I represent Kauru- Chawai constituency, so that role I have called out is my job to ensure that the laws that are being that have been made in Kaduna State does not disenfranchise my people in any way. And if the laws are made, I make sure that I follow to ensure that whatever thing that government say is going to do to better the lives of our people, particularly those I cover, it’s indeed delivered as promise. So that’s my work. Then, as a lawmaker, I raise motions in the House to address issues that are being raised by me that I do raise my people. So basically, that’s what we’ll do. So, and in doing that, of course you have to collaborate with other House members, explain to them what the issue is, collaborate with the speaker, explain to him what the issues are and if they all see it as a problem, then they allow you to fly.”
PM22	“To initiate is not solely the responsibility of policy makers, every citizenry can initiate and then channel it towards the policy makers, and then they would in turn, look at it. If it is acceptable, then we can make it a public domain.” “So most of our representative you can find that within maybe even the chairman of a local government or at the Council of a ward or a member of the House of Assembly representing that state constituency or the House of reps or even the Senate, some do that kind of thing within and give specifically to married women so in that line you know such things have been happening and we can see that you know the married women have are being supported.”

PM23	“I play a role of initiating, you know. I also play a role of brainstorming where you now develop ideas to see how you can segment the processes also to make them as a cluster, because you cannot meet their need at the same time, all of them. Sometimes they even have different.” “So, I played that role and mostly whenever we took that decision, we all agree when it comes to implementation also I assist chairman. You know, I, play maybe as a chairman of committee because sometimes we form committee, implementation committee after initiating the idea, after accepting, after approval you know we initiate ideas on how to reach these people directly, to be sure they benefited from our policy. So honestly my role cannot even be overemphasised because I have been the deputy at the local government level. I'm always there to deputise the chairman in his absence. While he's attending to state matters, I help him in ensuring the implementation of the policy at the local government level. When you say policy, Policy they are decisions, they are initiative of government, wishes and desires of what we need to do in order to affect the lives of the people directly.” “My role as a policymaker, especially at the grassroot, having served as council vice chairman, I play a key role in supporting some of the Initiatives, some of the decision or ideas of the Council chairman, because together, collectively, you know, we come together in order to make some manifestos and how we can impact in the life of the people, especially those at the rural area.” (PM23)
------	--

Specific Support offered to women entrepreneurs

PM21	“There are petty loans given to them. I mean loans that spans from, you know, if you look at the kind of things they do, 20,000 will do a lot to this kind of people. So, when you have situation where government is reeling out like 50,000 thousand, I mean to say 20,000 just to empower women, you know that the governor or let me say the state is actually having the woman at heart.” “So how did I reach out to the people to know that I'm coming to do that? I went to the radio house. I went on air to announce it, and I make sure it is announced in these channels where it's mostly listening to by those in the rural areas, right. And after doing that, remember I told you the channel, the way in politics, the way we have wards, polling units, whatever we included. We make sure we informed the local government exco, the ward exco and the polling unit exco to sensitise their people. We use mosques, churches to say sensitise your people that a thing like this is coming. So, in the area of supporting women, when government come out with policies, when they come out with programmes that will assist women, they tell us, and we drill it down the way I've explained to you. Now we'll make sure we contact our people through their representatives and through the social media. Particularly the radio that speaks in the language they understand. So, but even if you do that, you could still do it and come back, you will hear that I didn't hear.” “There is this programme that has to do with the production of ginger that's coming in. I know the number of calls I've received from our women saying even though the local government is not known for this product, please can we be included so that we can go into it knowing very well the economic value of the crop and the fact that the crop does not require much fertiliser. That is one, there are others who are calling for palm oil seeds to say, give us this seed so that we can plant around our backyard and to see how we can help and develop ourselves and develop our children.” “Let me give an example of the last programme I just ran. I organised a programme for eyes, a retreat. I employed some doctors, opticians to be precise, to go to local government and look at those with eye problems, screen, give eyeglasses to 2000 people and with a plan of doing surgery for about 150.” “In most cases, in my area, for starters, we just go on irrigation pumps, grinding machines, you understand? Try them and see how well they do in the business.”
PM22	“The present government has a program of this payment of 25 thousand Naira per person for three months as a trial in which it has even started. So many women are in that program and I'm happy I heard that some have started collecting their payment of 25,000 per month for three months and after three months it will be reviewed and see how far have we achieve before you know maybe another batch will enjoy it again? So that is what is on ground.” “So, we know that, and we are always thinking of how we solve that problem and that is why sometimes we look at it as a government if we can you know subsidize those in farming, we can subsidise fertilizer for them that will be another way of helping because repayment of loan it's a problem there..... All I know is that sometimes the government is always thinking of how we subsidize programs of women and in terms of when they are going into the things like loan, there are conditions you know attached to it that you know is not easy for them to fulfil such conditions. It's not all the women who could have maybe C of O to lodge in the bank as collateral before obtaining the loan. That would be very difficult for them, we know, but all the same, in some policies we try to see if we can allow them to do it in cooperative. If you cannot get that as an individual person, maybe as a cooperative you can. So, we have enlightened some of them to form cooperative association because it is always easier to obtain such loan through cooperative than as individual.” “So, for me, coming from my background of a salesman working with multinationals, I actually, yes, I give priority to starters, but I will always rather go for the train the trainer like working with someone who is in the business to help get new ones..... Yes, these are the kind of people that will give large sum of money to. But for starters, there's a way we deal with them. In most cases, in my area, for starters, we just go on irrigation pumps, grinding machines...” “As your wife, if your wife participates in business and you can allow her, you will see that your family will progress more than only you alone can go and do business and come back home while she stays at home with children or in the kitchen. Especially our brothers, those in the Muslim faith, it tends to be very serious with them, but they too are beginning to understand that look, a woman is not just meant for the kitchen. A woman can equally contribute to the development of the economy at home and even the country in general.”

PM23	“Let me give you this one that the governor just announced of a recent, you know, especially the one that goes to the civil servants. And he has made it clear that the woman should be given a priority, so that they can be supported, for them to initiate something they can do to help themselves, by giving them some soft loan. 500 million naira that will be given as a soft loan as a loan to the civil servants in the state, especially the most vulnerable ones, which women are major priority, those in the civil service. So, you see that one is another new initiative made by the state government... And as I am talking to you now, there is another grant that will soon be released to women. Some of them will receive 200,000. Some of them will receive 500,000. It's a grant for them to start business. So, there are a lot of them that have been empowered. For each person. So, a cash of 50,000 will be given to you as miscellaneous after they have approved it, so this programme is done under the Ministry for Agriculture In Kaduna state.” “All over, it was the governor, that he called for a town hall meeting. And he made that announcement, it has been on social media. It is all over. It's been on news on newspapers. So now they have announced they are going to release 500 million as a grant to civil servant in Nigeria in Kaduna State and in that Grant, it is expected that the women should enjoy nothing less than 40% of it.” “I have not seen government really supporting women who are already having an existing business. Rather, than government supporting those who are new beginners. And most of the initiative is to support new beginners to train them, after training them, give them the things they need to start the business and give them some stipends to help them secure some basic things that is not covered by what they give to them to start up, but follow up, I have not seen any follow up mechanism in government.... This your research work has given me little insight when it comes to the woman empowerment. You know, so even you, discussing it with me, bringing it forward to me, for me to participate in your research work, you know, as the leader I'm wishing to become, It has given me an insight of how to go about my leadership style, if given the opportunity. You are making particular emphasis on those women who are already in the business. Since now I'm a member of that committee that Governor Uba Sani has inaugurated for us to be sitting at the zonal level, I'm going to present it, you know. How about those who are already in business? What is the government planning to do? Is there any mechanism taken? Is there anything that was being done before? That needed more to be done, or it has not been done completely that need to be done. Let the government take a look at that and see what they can do to support these women, because the women, they are our strength.” “You know we have irrigation farmers too. Irrigation farming, this dry farming. As I'm talking to you, through this they call it KADA, Kaduna development agency, is an agency under the Ministry for Agriculture. So I think about two months ago, they shared forms. Mostly to this irrigation farmers on rice farming. So now they are awaiting the final approval where each person is expected to be given farming facilities worth 500,000 and mostly selected are women. Yes, mostly are women, both young and old, who are into this, just to encourage them because the government understands that if you put food in the hands of a woman, she brings it back home for her children to feed from. Not when you put in the hands of men. Men sometimes, we tend to diversify survival. But every woman, every reasonable and sensible woman, thinks of her family first before any other thing.” “Yes. Farming is a bedrock now. Why? Because you know Africa, we do a lot of farming. We feed even outside our home. We export food, and the government encourage that seriously. We have the ginger farming again. I know you heard of ginger farming; you are half jaba so you heard of the ginger farming. If you go to Kachia, you go to Jaba and part of Zangon Kataf, you will see how women are seriously involved. They are engaged in the ginger farming seriously. And that has become a major means of livelihood. Through that they sponsor their family, they take care of their family, sponsor their children to school. You know, when you go to Kachia, you'll see practically there. Women are seriously engaged in that and it's impressive. With the support of the government, the government are truly supporting them.” “When you talk about farming, you're not only talking about farming the cash crop, maybe our maize, and all those cash crop we farm, no, there are farming that are mechanised farming. Some of them are into poultry business. Some of them are into snail business. Some of them are into rearing. You know, some of them are into even horticulture kind of business, you understand. So now youths are going into that. I'm talking about the ladies. Few of them are engaged into it. So, but for the women, mostly from the time back, even from our parents, I remember, you know, like my mother, she does farm in order to feed the family while we are coming up. So, it's normal to the married woman. You know, a lot of them are into farming. A lot of them are into grain selling.” “And now, as I'm talking to you, even there is this Google Training, is it Google website training that the government has started to train about 1,000 women. For them to go into Computer to acquire computer skills. So that they can also be experts in terms of Networking all these international Google, Global operation so the government has enacted that.” “So now they have this, they call it. There is this project going on in Kaduna state, they call it Gidan Gona (House of farming). This started in El-rufai regime. Even the white people, the consultants he brought. Do you know what they do? It's still under agricultural project. What they do is they provide the farmers with the seed. You know the fertilisers and you know everything they need. So, they farm, after they farm, the same people now come back to buy from these farmers. They'll give them the seed, the fertiliser to farm and after they finish the farming, they now come back to them and buy from them. And that has empowered a lot of people.” ...”as I'm talking to you, from last week, millions of Nigerians received this presidential palliative for nano businesspeople. You know the federal government, through the state government, the local government share 50 thousand naira each, and majority of the beneficiaries are women. 70% of the beneficiaries are women. They call it nano business. Nano business people is a presidential palliative. And the purpose is to aid you know, you have the woman selling Masara (corn) in angua (street). You have the woman selling beans cake. You know, you have the woman saying selling Dawa juice. You have a woman selling kunun aya, you know you have all those women that are doing so most of them or some of them they are selling firewood. They are major beneficiaries. I'm telling you 1,000,000 people across Nigeria, Kaduna State, a lot of people benefit from it and majority are women. So, they call it,
------	--

	this one I have the name, the presidential palliative for nano business, vulnerable ones. So the people that are getting, they are women.” “This National Development Scheme, national development entrepreneur scheme. Something we have it like that. So sometimes government pay money where we call consultants, those private consultants that will come to serve as facilitators to train people into different skills. So, when you talk about the women, mostly government trained them into this aspect of Tailoring and catering. To be self-reliant to that tailoring and catering.” “Let's say now you want to empower the women on, let's say, the aspect of tailoring this. We now look for facilitators that we work together to train these women. You understand they first train these women.” “There are women who do farming very well, so farming. So, they train them and they provide them through some of these international donors. Sometime again they provide them with the facilities, with the equipment they need to go into action, to start either farming or to open their shop, to start tailoring or to open their shop to start their baking and catering work.” “The last I could remember at the local government level; we were able to empower more than 200 women. More than 200 women we were able to empower them in different skills. Because we took them for training here at the Trade Fair, international trade fair, Kaduna they stayed here for about 2 weeks and after that we now bought all those things. Some of them tailors, some of them caterers, some of them farmers, all those training, we are all being trained in order for them to be self-reliant, self-independent, not to depend on man. Let them be able to take care of their themselves and their homes, and I want to tell you more than this 200 that we have confidently trained, that we have close to 100 who are still active. And today they are surviving, and they are grateful.”
--	---

Appendix 30: Compilation of Policymakers’ Responses on Challenges and limitations of support programs and MWEs’ participation, and PMs’ Measures to Enhance Effectiveness of Support to MWEs.

PMs	Responses
Challenges and limitations of support programs and MWEs’ participation	
PM21	“To be honest with you, without the consent of the husbands, we can't do nothing.” “But somebody might say it's a culture thing because some religions are perceived to be more cultural in nature. I remember I told you more than about 60% of my people are Muslims. So yes, a lot of them are actually being affected by the culture in quote. Because for example even if you want to bring out a woman for training that will possibly last a day, they don't come, do you get, that's one, then even if you are taking the training to them, for as far as the job or the programme that you're bringing involves exposing the woman outside, there could be push backs..... So of course, the husband will have to give his consent before a woman is actually enrolled into any programme that the government deemed Important for them to develop their economic base.” “And that is why I told you the bulk of our attention mostly is on those who are in need, because those ones have gone beyond that boundary, they've gone beyond that, what do i call it set back that they get from their husbands, and I must tell you a lot of them are women who are possibly alone in their husband's house without kishiya (co-wife). But when you have your household, where you have four women, you understand, and only one is possibly picked out, leaving the remaining three will cause issues. You understand so these are the only issues we face, but the sizeable, the remaining 40% that I told you are possibly Christians those ones are open, they are the ones that are even calling often to say come we need this assistance.” “OK, so this question, since you mentioned rural and urban, I would have preferred that the question is thrown to the governor. Particularly my area is rural you know it very well. So Kauru is rural so unless if you are saying do I focus on the centres, do I focus on the local government secretariat? No, we don't do that. I don't do that because basically the local government secretariat is domicile where I have 100% Muslims. Do you understand? So of course, for me to meet what I've said to you earlier, I have to look out. So, my constituents is divided into three. We have the Kauru, Kauru

	emirate. We have the Kumana chiefdom and the Chawai chiefdom. So, the headquarter of the local government is in Kauru. And 100% of the Kauru people, if not 100, maybe 98 or 99.9 are Muslims.” “Another thing that equally hinders women from participating, right is the fact that in most of the programmes some certain things are required. For example, you must have a bank account. You must have gotten your BVN (bank verification number), your NIN (national identification number) number. You know so I will tell you for free that a sizable number of the people in my area not minding the gender do not have these things. OK, so these are things that equally hinder them from participating. Tinubu (the president) has come up with a very wonderful scheme to help develop the masses. But even this, there is a form for you to fill, and the form requires you to put in these data. If you don't have, you lose out.” “Why is that a problem? There is no network across all these areas like I told you, the area where I cover is rural, so you don't have network coverage in all the places. And because you don't have most of them, you don't have all this information. So even if we have a programme that we want to do, if you don't have this information, you are hardly you are hardly being considered.” “When I was concluding my last statement, I said I equally spoke about non-governmental agencies who come to talk to us, kind of reminder on the need to improve upon where we are now. So, there are some policies that are still hanging up there. You understand, there are some policies that are still hanging that were looking at to remove these grey areas that borders around religion and culture. We are rightly right now working on some of these laws. And we can't just come out to confirm or let's say affirm this laws without taking care of these grey areas, even if you do it, will not fly.”
PM22	“That opportunity, it is open to everybody provided you can meet the conditions behind that. One, you must have a bank account. Secondly, you must have your NIN, your national identification number. And then your age from 18. Now these are some of the conditions that are attached to it. But unfortunately, like I said, in remote places, especially in our villages, so many women don't have account number. With that there is no way such women can enjoy that that opportunity. So that has been the problem and that too we keep on emphasizing that look, women, no matter what, see opening an account is your right. It's not just say because I am in the village and there's no need I should have account, these are instances now, so you can see that so many of them are even trying to make sure that they open account.” “Even when I was in the National Assembly, we battled with so many beings, we wanted to enact laws, laws that would at least, allow women to participate in other businesses. The problem is that the culture has denied them, you know, so many opportunities. Culture has exactly affected, you know, married women in business. Our nature in Africa, the fact that we are highly cultured you know, and that is why it has affected women in business. Most cases in Africa, once a woman is married, you know you are from Africa, once a woman is married, she's not expected to participate in any other business apart from her kitchen in the house.” “The only problem again is that in opening account like you look at my brothers and sisters in Kwassam for instance, where before they open account, it is either for them to travel to Jos or go to Zaria or go to Kaduna because there's no bank around. So that has been another hindrance. Yes, but all the same, there's an improvement. The people are women and men are opening account and because they have, they have seen how the program of 25,000 naira has been on, has been a reality now.” “Yes, it cannot be fully implemented because even the policy on the 35% affirmation I mentioned, sometimes we find it difficult to even find women that will fill the positions right. So, we're still floating things together, that is enlightenment and then having those that will completely participate in some position. So, we are floating them together and thank God we are already somewhere, and we'll get somewhere.” “Thank God that modern day, some are beginning to understand and shun away from so many cultures so that married women to be successful in their businesses. But you know, gradually even the bylaws in the local government, the laws in the states, you know the emphasis is always on, allowing women to participate in businesses, especially the married women. So, the competition today is very high between the men and the women at home. Now competition is very high, and it is highly because people are beginning to see the importance of allowing married women to actually participate in business..... So, in fact things are changing very fast now that like I said, yes, our brothers in the other faith, Muslim faith you know, it was very difficult with them but today the competition even with them is very, very high. But today, the competition is even you find women everywhere. I'm happy that we have women who are Mechanical Engineers now through some of these policies. So, we are still looking forward and we sit down and think of other policies that will make sure that women are highly powered.”
PM23	“Culture is there, is a major critical factor even. Very rare for you to see a Muslim woman go to the farm. Is it not a cultural factor? Is that not a critical factor that affects their growth?” “some, religion has denied them or has kept them in a position whereby socialising is a difficult thing to do, to achieve.” “As a Christian woman, be it Christian or Muslim, If the woman stands on her autonomy, her freedom to do things without the consent of the husband, it is rebellion. If your husband did not agree with what you are doing, can you do it? That is the African mentality. So, if your husband is not in agreement with what you are doing, like I told you, if I'm not in agreement with what my wife is doing, I will not allow my wife to work about 500 kilometres away from me. So, if I never allow that to happen, it will not happen rather it will break the home.” “Yes, religion attached to it. But mostly, you know, their culture, their religion, even before the coming of religion, when you trace back the history of the Hausa man, he prefers to keep his woman at home. He prefers to hide his woman from the public, not to allow her to mingle. He has that culture, he has that cultural background, and even if you extend it to our own people, our forefathers, you know, they believe that it is the man that provides, the woman doesn't go to farm.”

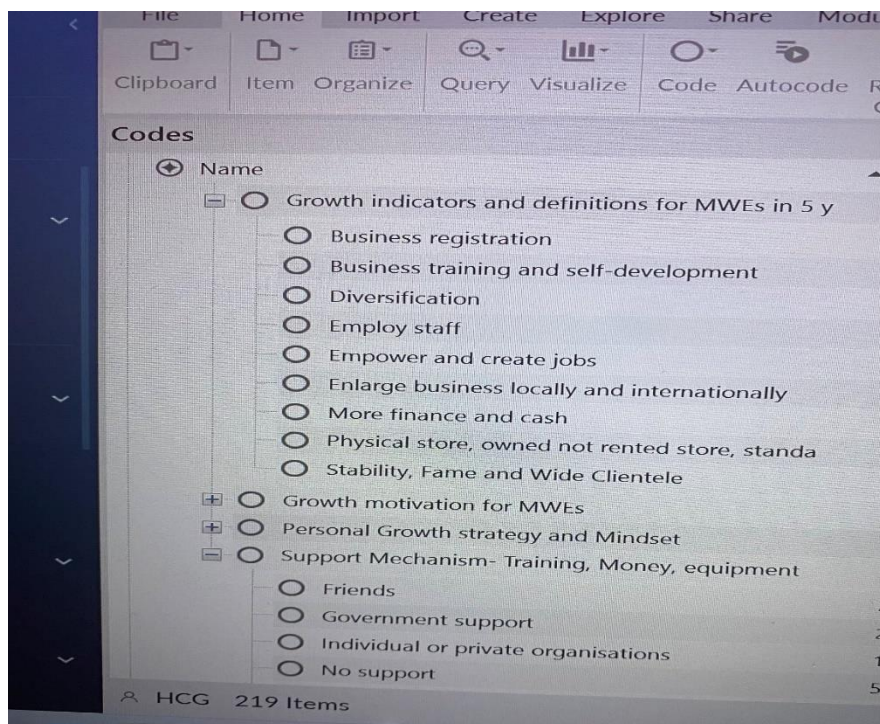
	“Marriage is a contributing fact that has to do with culture and belief. And you know African man by nature finds it difficult to allow his wife to go on adventure journey, in order to add value to the womanhood; a typical African man will not allow that.” “Christianity has liberated the woman. Christianity has given leverage; some certain leverage to the women. The Christian woman can choose to become a full farmer and that is why even if you go to the farm, even if you go to the marketplace, if you go to those sector of the business, the grain business, a lot of businesses when you go to the market, you'll find that the number of the Christian women doing business is higher than the number of the Muslim women. Mostly is the Muslim men that do the business more than their women. So, Christianity has liberated the women to participate more, even to go to school, even to work with the government, even to, you know, Christianity has liberated that it has equate us with the women. But we are not equal even though, we are not equal.” “because we have 3 tiers of government, the federal, state and the local. So, you know at the local government for you to initiate policy or a decision, you must engage the community. While at the state level, for you to initiate policy, you must engage the local government level. While at the federal level, for you to initiate policy, you must engage the state level. Then when you have this information gathering, you will now sit down and build a policy that would be people oriented.” “Well, when you talk about the local government, that is the rural area, that's where we are. Yes, the local government focuses on the rural area, but even the local government there are local government that are being consider as the urban area local government and there are local government area just like where you are, they have the same thing in places tagged as urban and places tagged as rural. But most especially those at the urban area government concentrates there for developmental purposes. Just like El-rufai (former governor) came in his 8 years, he concentrated at the urban area, neglecting the rural areas. But this present governor has made it clear that he is going to concentrate on the rural areas. You see the difference.” “Those they gave money for contract, road construction and other things to make life good for people, because sometimes even if you farm, the women farm, there is no access route that you take your cash crop to the market. All those things, they are difficult things.” “But I want to tell you that in our country today in Nigeria, we have millions of policy initiation, initiative, millions of it without being implemented, abandoned. And that is why I do say Nigeria, to me, Nigerians most at times, we are people of so many activities without action. We have the mindset, we have the brain, we can initiate good things, but implementing it, politics will enter inside, you know, you start saying this one is not from my side. This one is not my, you know this are certain things that are killing good policies from being implemented..... Yes, that is why I'm telling you that the problem is the political will to sustain policy.” “There is still hunger in the land, people cannot go to farm so freely. And the primary duty of government is to secure. Because of insecurity, you understand, people are afraid for their lives. So, you cannot really say that, are you supporting Ghost? You are supporting human, and that human must be alive for them to enjoy what you are supporting them for. So, it can only be effective when there is an enablement ground, a peaceful environment, where people can go about their businesses without being harassed, without being killed, without being molested without being, you know some different kind of vices that threaten the lives of the people. So, this is the battle that we are facing. So, you cannot really say if it's really effective.” “It is because times are hard now. It is because the resources are limited, it doesn't circulate. As I'm talking to you, I just confirm that one measure of beans is 1850 naira. And now as I'm telling you, these 50,000 naira that was being shared all over, a lot of our people benefited from it. But you know Government cannot take care of everyone at the same time. So sometimes it's possible you met people who have not benefited, and they will tell you how we have not benefited. So, the problem now, immediately you finish talking with me now, google, the Nigeria presidential palliative nano business. You will see it, it was clearly stated that it is in collaboration with the National Assembly, governors, the chairmen. So, since it is in collaboration to those people, definitely for your name to appear, you must be close to those people. Those people must know you because the opportunities are limited. They are not just porous like that, that anyone can just go in and apply and get it. You will see they will even ask you to apply, fill the form but at the end is the one that either your chairman, your House of Assembly or your senator or your governor submitted that people would get but in reality, maybe if you want to apply directly, you may not get it. Truly directly on your own, you hardly gain access to such opportunities. It has to be through your representative through, the leadership. Now maybe we both have 50 people with us that need this opportunity but out of 50 people, they only gave you slot for 10 people. Can you be able to give 50 people the slot? you can only give it to 10 people. So now you are left with 40 people that will tell you they don't have access to it.” Yes, we cannot totally say the support of the government is effective. Because how do you rate the support of government is effective while still the livelihood of the people is still threatened? There is still hunger in the land, people cannot go to farm so freely. And the primary duty of government is to secure. Like before, it's effective because they can go to the farm, but now even if you give them, they can't go to the farm. And this thing is not given to everybody. Just few lucky ones. Let's say you want to give the ratio of it. Out of 10% only 3% benefit from it. Can you say it's effective? When there is no rationality again, in giving all those things. So those are the problems.” “There is no equal distribution. You know that will be difficult for us now, but we are going towards that direction, but we have to start somewhere. That's why I confidently tell you the present deputy governor now is a woman. She's a medical doctor and a woman so now, It shows that there is still hope for the women, to achieve that, but you know, even where you are, the opportunity is not equal between the male gender and the female gender. It's not 50-50. It's just sometimes propaganda, but it's not”
--	--

	“So, the autonomy of the women is what policy makers like us are fighting for. We want the women to be given the right of leadership. We want the women to be given the opportunity to air their view to also have a say in the society.”
Measures to Enhance Effectiveness of Support to MWEs	
PM21	“So, what do we do when we meet with the husband? Because we meet, like every day, we always try to show them the importance of allowing the women participate. Some of them hearken to advice and allow the women, some don't.” “So, when I was telling you the issue of documentation when it comes to enrolment of people, I was hoping you would ask then what are we doing to make sure there is network around so that people can actually do that. So that is part of what we're doing. We are lobbying, we are lobbying with the service providers to see that at least, even if it is, even if we are, if they can bring boosters. Spread around to make sure that when we come for the stations, it will not be difficult for people to be registered. Some of them is to come to the town that is the problem. They can't even come to the cities to do it. You know to open a bank account; you need to come to the city. And even if the banks want to go to the villages, there will be no network. So of course, we're doing our best liaison with service providers to make sure we boost the network in such rural areas.” “I went to the radio house. I went on air to announce it, and I make sure it is announced in these channels where it's mostly listening to by those in the rural areas, right. And after doing that, remember I told you the channel, the way in politics, the way we have wards, polling units, whatever we included. We make sure we informed the local government exco, the ward exco and the polling unit exco to sensitise their people. We use mosques, churches to say sensitise your people that a thing like this is coming. So, in the area of supporting women, when government come out with policies, when they come out with programmes that will assist women, they tell us, and we drill it down the way I've explained to you. Now we'll make sure we contact our people through their representatives and through the social media. Particularly the radio that speaks in the language they understand. So, but even if you do that, you could still do it and come back, you will hear that I didn't hear.” “And still again the non-governmental agencies, some of them come with projects and suggestions that the government need to look into again to see that they improve upon where they are now to involve women, more women into the activities of the state and the governor gives a listening ear, the members of the House of Assembly give a listening ear.” “And after doing that, remember I told you the channel, the way in politics, the way we have wards, polling units, whatever we included. We make sure we informed the local government exco, the ward exco and the polling unit exco to sensitise their people. We use mosques, churches to say sensitise your people that a thing like this is coming. So, in the area of supporting women, when government come out with policies, when they come out with programmes that will assist women, they tell us, and we drill it down the way I've explained to you.” “So, normally since you are representing people, it is expected that you know their problems. So, in the town halls that we organise or in the small, small meetings that we do with them, we seek to ask them questions on what they think is their immediate needs or what are their immediate issues. If they are not covered by existing policies, Then, as a lawmaker, I raise motions in the House to address issues that are being raised by my people. So basically, that's what we'll do. So, and in doing that, of course you have to collaborate with other House members, explain to them what the issue is, collaborate with the speaker, explain to him what the issues are and if they all see it as a problem, then they allow you to fly. Policy creation or policy initiative is a responsibility. I mean, everybody is responsible for that.” “So yes, we have gender sensitive policies and yes, we have policies that addresses gender equality. Yes, we do. And still again the non-governmental agencies, some of them come with projects and suggestions that the government need to look into again to see that they improve upon where they are now to involve women, more women into the activities of the state and the governor gives a listening ear, the members of the House of Assembly give a listening ear.” “As the governor has actually been very open. He has actually embraced women. You rightly know that even our deputy governor is a woman. So, the chunk of the activities that has to do with women is being handled by her. And I must give it to her. She's doing a great job on it. You know, she's doing a good job. And if you look at, apart from her, we have some Commissioners who are equally females. Like Commissioner of Health is a female, the Commissioner of Finance is a female. I can count a lot of them. So yes, we have gender sensitive policies and yes, we have policies that addresses gender equality.”
PM22	“Of course, that is where the interference of culture comes in. So, in that aspect, the men too will need to be educated. So sometimes in town hall meetings, both men and the women are invited, so that at least where the men need to be cautioned, we caution them so that they can allow their wives to participate in such policies. So, in most cases, you know, culturally our men in Africa generally, we hate women's participation in culture. You can see the participation today that people are beginning to realize that look, allowing your wife to participate in both entrepreneur and politics is something that will help the entire family.” “Yes, like in our own case we the critical stakeholders in politics in the local government, we have arranged with some banks to at least open a department in their banks that their staff will go to the villages and open account for some women and men. The prayer now is that let's hope the program of 25,000 will continue after the first quarter of the three months now. That program is centred on alleviating poverty amongst our people.” “Yes, sometimes we emphasise on making awareness even during our townhall meetings. I remember when I was a lawmaker. You know in town meetings, you know, people are usually gathered and on my own, you can ask people, people of experience, people like you, who are in the academia, maybe to come and present papers to enlighten our people on certain issues that will lead to some good policies.”

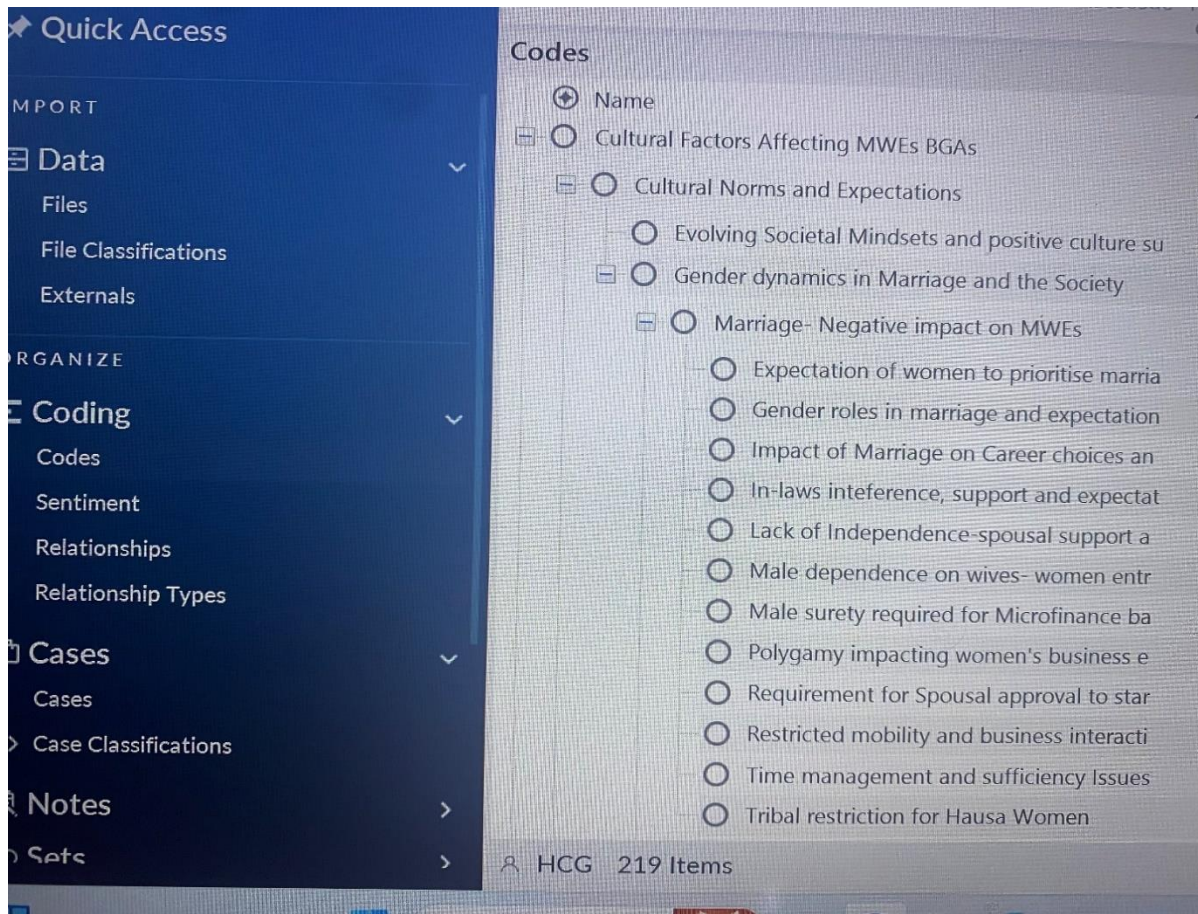
	“For me, emphasis is still on the policymakers, that attention, more attention should be given to married women, women at home. More attention should be given to them. Except otherwise, if the strength is, no more there. Like if a woman is old, a married woman is old, you know, you see, like the young ones. You know, prospect seems to be on the young ones, and they can do it better, unlike a woman who has attained the age of maybe 65, 70, you don't expect her to maybe, participate actively in the programs, like entrepreneurship in poultry farming. You know that it involves travelling. Yes, you have to move actively. So, I think the younger ones seem to be on the advantage.” “And we keep on emphasising especially we the policy makers we keep on enlightening our people to make sure, look, denying women at home, other businesses and other opportunities will not help us. You see, let me start from my party, the people's democratic party, we pulmonated a policy that we must give women participation 35% affirmation. And even in appointment, yes, there are policies that women must be given certain percentage of appointment, like where we have 40+ ministerial nominees you can see we have like 17 to 20 women in government, almost the 35% has almost gone high to like maybe 40+, someday it will be even 50-50. So, we have started somewhere. There are policies, even the policies on the social Intervention, now women are proudly being empowered, you know, in politics, in farming, in petty businesses, purchase industries and the rest. So today you find so many policies, helping women participating today in farming, fish farming.” “If I tell you the number of women now in politics, married women in politics particularly, it will impress you. For your information, we have always been checkmated by the women. They know what is going on. They have their association that once you do not meet the said percentage by the policy they can challenge that and if it is found wanting, it has to be corrected immediately. You can't say that, and you don't implement it. You'll be in trouble.”
PM23	“Because of insecurity, you understand, people are afraid for their lives. So, you cannot really say that, are you supporting Ghost? You are supporting human, and that human must be alive for them to enjoy what you are supporting them for. So, it can only be effective when there is an enablement ground, a peaceful environment, where people can go about their businesses without being harassed, without being killed, without being molested without being, you know some different kind of vices that threaten the lives of the people. So, this is the battle that we are facing. So, you cannot really say if it's really effective.” “We thank God because this governor calls for accountability. He said whosoever that have government money with him to do certain things and he ran away with it, he must be accounted for, whoever he is. The government must bring him to book, and he must account for it. There are people who were given money to share for people, to share for these women empowerment, youth empowerment, you know, this siphon the money, they divert the money for their own personal gain and other things, so those people, they'll be brought to book, they must account for it. So, the governor vows to bring them.” “And one of the measures to mention to you, is going through the religious leaders. You know in Africa; religion is more supreme than anything and we are not sincere in the religion. We use religion as a bedrock to achieve either good or bad things in Africa. So, if the government want to achieve that, they go through the religious leaders, is one of the key measures. When they go through the religion leaders, have a meeting with them, explain to them...now the government have to take a deliberate move to engage the religious leaders.” “So, when we sit down, sometimes we have what we call the Community inclusiveness. We listen to the community, in order to know what you want. We listen to the women; you know they have this women fellowship. The first step to make a policy, you must seek for what? Feedback. You must bring people together, down the grassroots. You must first sit with the people. That's what they call community engagement. So, what is applicable to this local government may not be applicable to the other local government. So, if you don't engage them, you will never know their problems.” “Just like what I told you during the Good luck era, you know, the National Assembly enacted a law of this 35% slot for women. Whatever, that would be shared, whatever that will be given, let 35% be reserved for the women. To tell you that there is gender reflection. Even though not equality. Even though not equality, but we have gender reflection..... That's why I confidently tell you the present deputy governor now is a woman. She's a medical doctor and a woman so now, It shows that there is still hope for the women, to achieve that, but you know, even where you are, the opportunity is not equal between the male gender and the female gender. It's not 50-50. It's just sometimes propaganda, but it's not. Because the way God made it, the male gender is stronger than the woman gender. You should confidently and boldly tell your supervisor that your state, the deputy governor of your state, is a woman.” “Yes, that's why we have Commissioner for Women Affairs. And has sole role is to represent the women. So, in any policy making, we have Minister of Women Affairs. In any policy making, she represents the women. Yes. So that helps the women to participate in policy making.” “Women comprises 70% of our voters. They participate more than the men, even more than the youth, women. In votes and giving support to any government so definitely we do our best to make sure that women become our priority and how we can be able to impact.” “..and those women that participated, they pursue the cause of women to be liberated, to participate, they speak for the women. They advocate for the women..... So, I was there live in the Government House. You know, those women that were there, the leaders, the women leaders, they advocated seriously for the women and the governor make it clear that his government will never neglect the women. In fact, his government would do everything possible. The world will see, he's going to empower the women and he's going to ensure that what they deserve is given to them. And can see the passion in him.” “Even now, Is the women that are in charge of now. Have you forgotten this Minister for humanitarian? Was it not a woman, young lady, that was given opportunity? You heard about the story? A woman that was given opportunity that this issue of corruption started and thank God for the President. The President just take care of that immediately and

	remove her out of office and immediately they started sharing the money. That's why people receive this fifty, 50,000 naira. So, it is the women that make the home, and the same time is the women that destroy the home.”
--	---

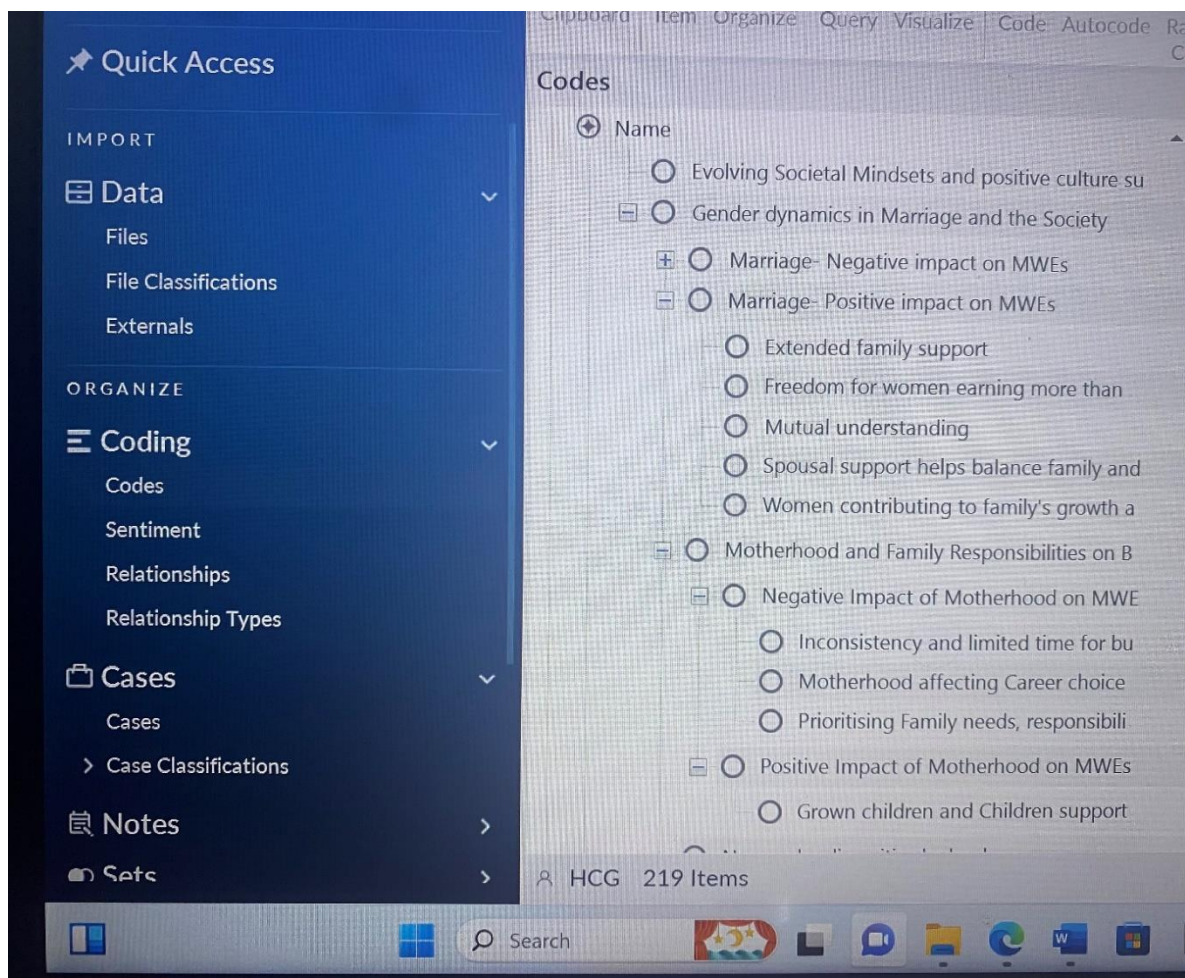
Appendix 31: BGIs codes



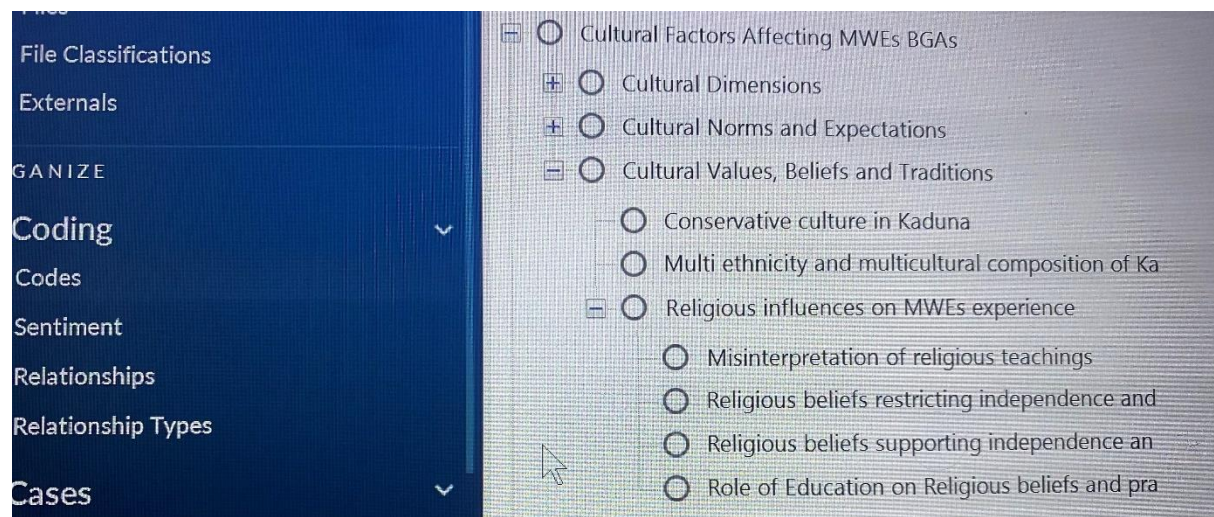
Appendix 32: Codes for cultural factors influencing MWEs' BGAs- Cultural norms and expectations



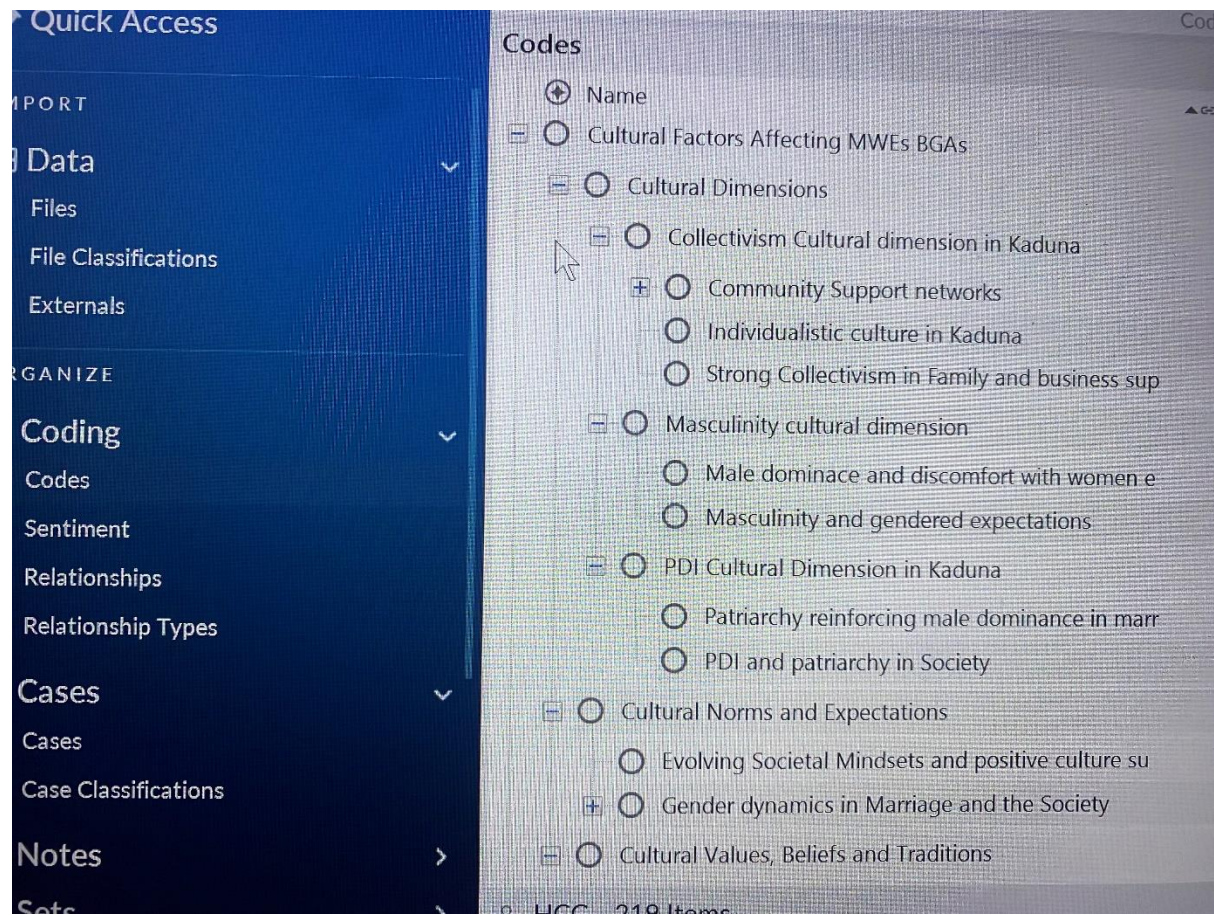
Appendix 33: Codes for cultural factors influencing MWEs' BGAs- Cultural norms and expectations- Cont'd



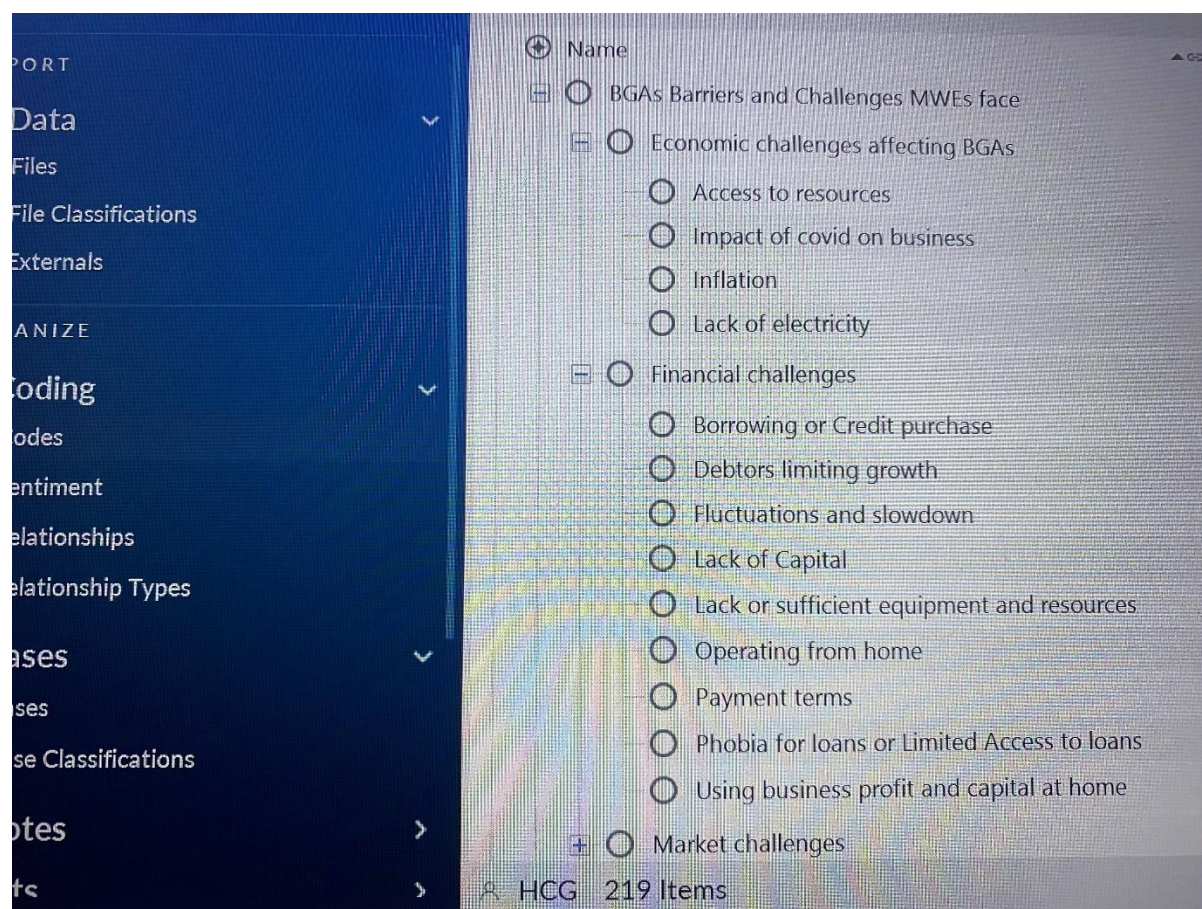
Appendix 34: Codes for cultural factors influencing MWEs' BGAs- Values, Beliefs and Traditions



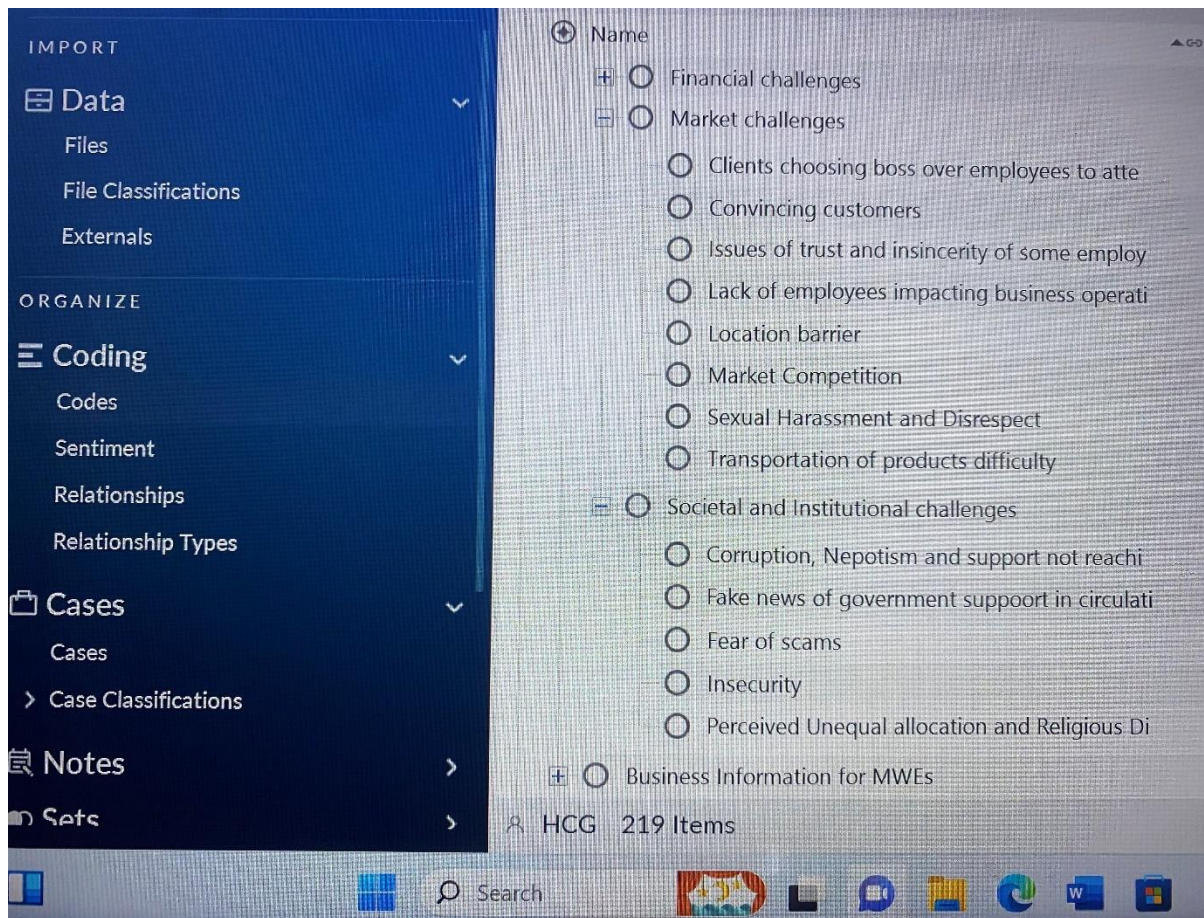
Appendix 35: Codes for cultural factors influencing MWEs' BGAs- Cultural Dimensions



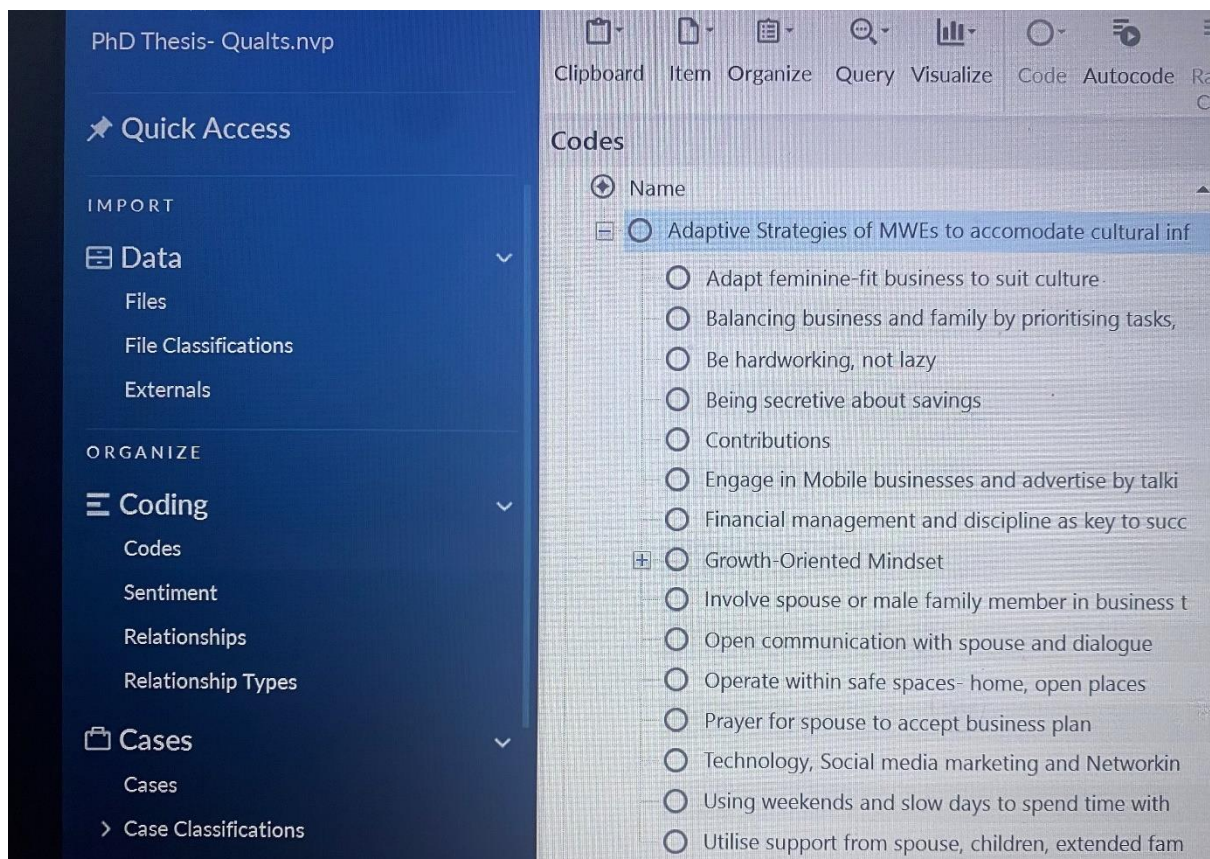
Appendix 36: Codes for socio-economic and market factors influencing MWEs' BGAs



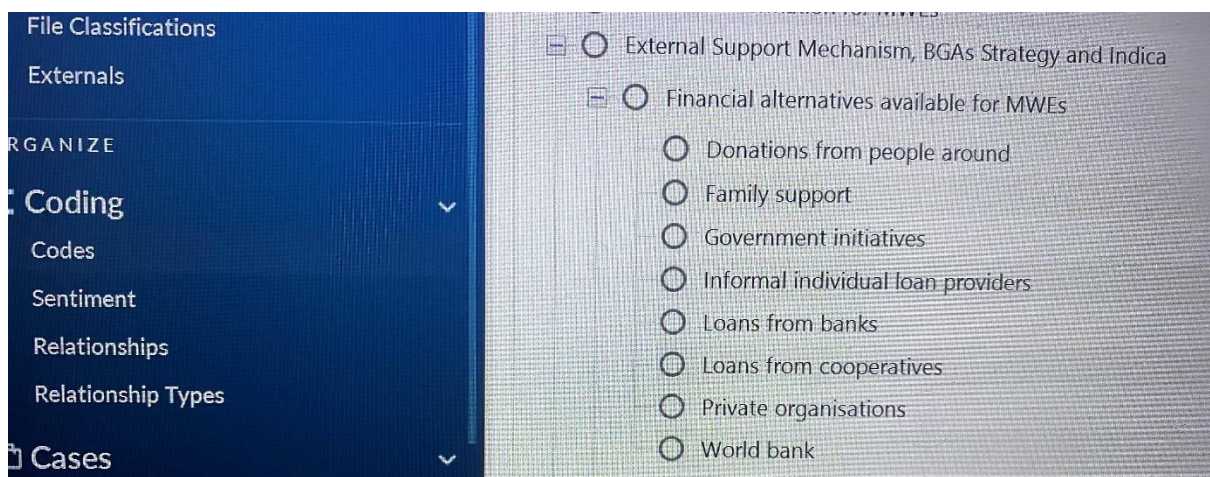
Appendix 37: Codes for socio-economic and market factors influencing MWEs' BGAs- Cont'd



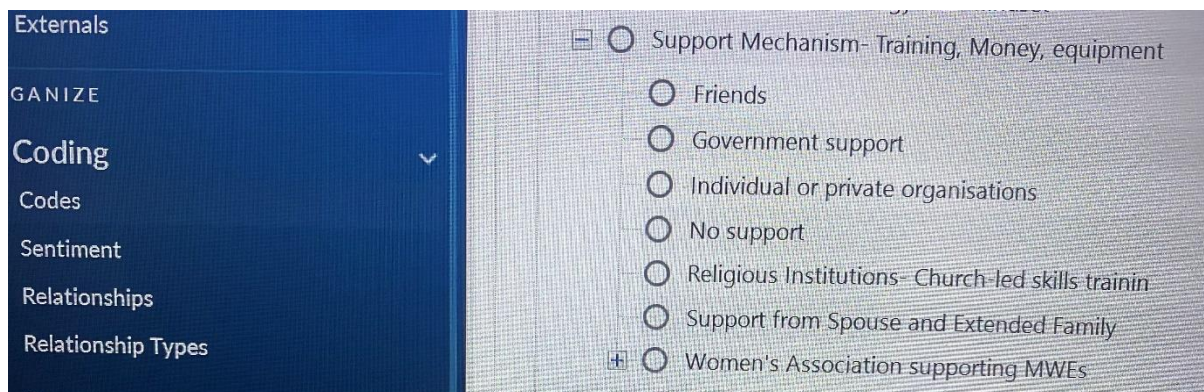
Appendix 38: NVivo Codes for Adaptive Strategies MWEs Adopt



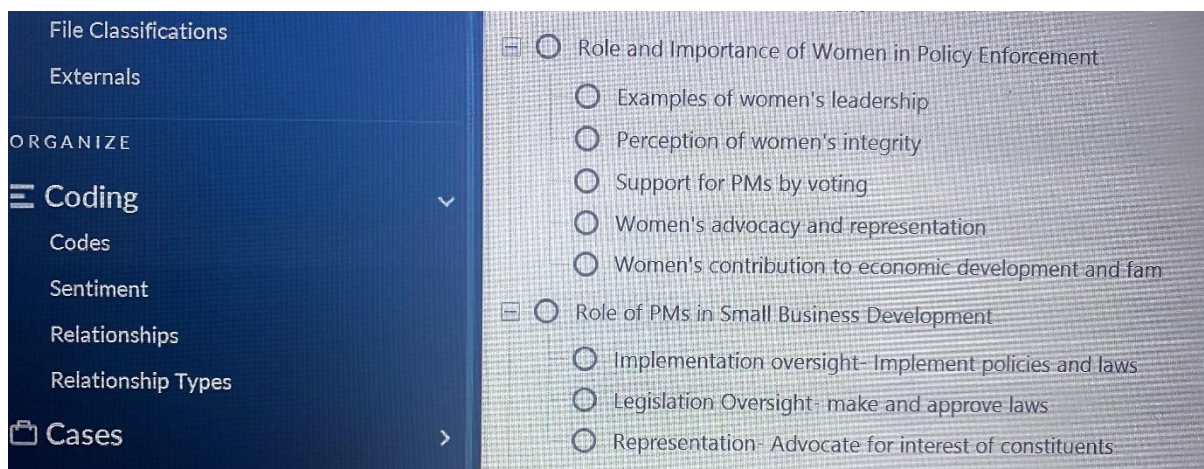
Appendix 39: Codes for external support mechanisms impacting MWEs' BGAs



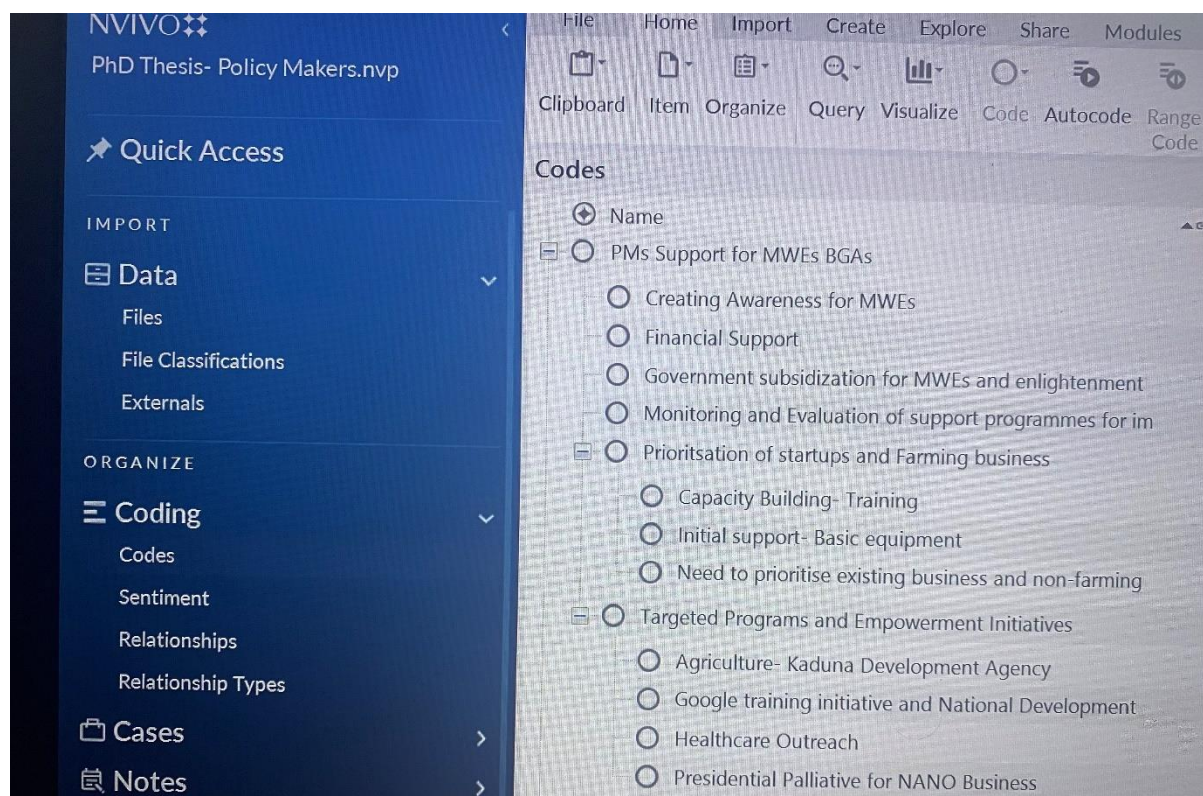
Appendix 40: Codes for external support mechanisms impacting MWEs' BGAs- Cont'd



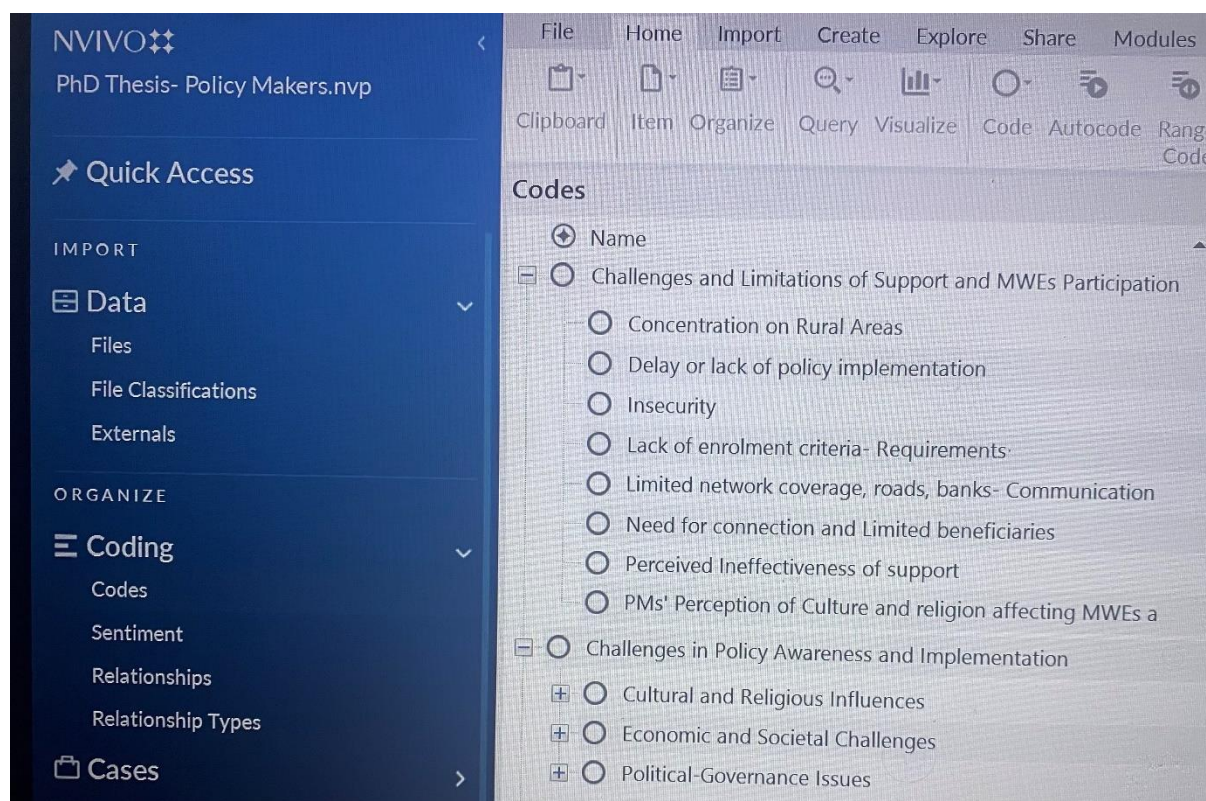
Appendix 41: NVivo- PM's Role in small business development and Importance of women in policy enforcement/politics



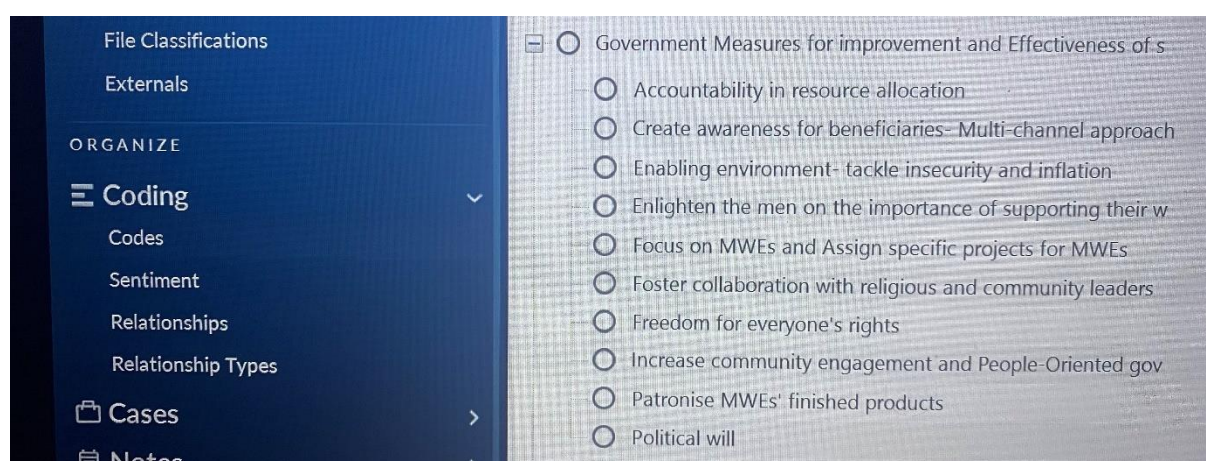
Appendix 42: PMs' specific support to MWEs



Appendix 43: Challenges and limitations of PMs' support



Appendix 44: PMs' measures for effectiveness and inclusivity of support initiatives



Appendix 45: Challenges, Approaches and Outcomes from Qualitative Data collection processes

Qualitative Data Collection			
	Challenge	Approach taken	Outcome
1	Access to participants who indicated interest to participate in interviews when they completed questionnaire. Fear of being scammed was a major factor.	A. My first approach was to select from participants who completed questionnaire with tendency to provide more information, but it was not productive, especially with the Muslim MWEs. B. I then selected just anyone who indicated interest to participate in interviews to have a balance of both Muslim and Christian participants, it also did not work because I still couldn't access the Muslim participants via phone call. C. I asked those who agreed to participate if they had friends or networks who are also MWEs so I could contact them. D. I asked my sister to contact them with her Nigerian number and remind them of the survey they took and let them know I would call with an international number. E. I asked her to get any MWE that was willing to participate in interviews then link us up.	I tried these different approaches as the outcomes varied at different points with successes and little or no progress. I was still unable to get a balance between both religions as Muslim women have mostly proven inaccessible. Although, asking my sister to contact them first to pre-inform them of my call was the most effective approach, as it made them more receptive when I called and gave access to the 9 Muslim participants interviewed. I believe religious beliefs and network issues contributed to my inability to access Muslim women.
2	Inability of some women to use Microsoft Teams	While some women have not used teams before and were happy to install and learn how to use it, others were either unwilling, didn't know how to or didn't have phones that would allow them to. I showed them how to download and use the app.	For those who were willing, I explained the process of downloading teams to them and they participated in the interview. For those who couldn't access it, I had to ask my sister to get to their location and connect with her device because she has a modem and an unlimited wi-fi access which has a good connection. This solved the network crisis and granted better access to participants.
3	Poor network connection even during interviews- this has been a major issue	I have had to reschedule interviews with some women to continue from where we stopped or ask my sister to go to them so I could complete the interview. This is because the network breaks and we don't hear each other, or it just stops connecting and we keep leaving and re-joining the meeting to no avail.	While it has been useful to have my sister connect some participants, for some others who attempted to use their device and the network fluctuated, if I got lucky and it got better, I hurried the interview so I could get them to answer all the questions before it went bad again. This has been the second most frustrating phase for me.

4	Policy makers not responding or attending scheduled interview sessions	I tried to reach them through calls and texts, but some PMs didn't respond when I asked for their availability to schedule the interview even after promising to participate.	I ended up interviewing less than the intended number (5) of policy makers. I was able to interview 3 policy makers. Others I contacted have not replied to my messages or answered their calls.
---	--	---	--

Appendix 46: Links Between Data Collection Questions and Relevant Literature

Questionnaire

Theme and purpose	Category	Questions	Supporting Literature
Demographic Information			
To examine how these demographics impact on MWEs' business decisions, engagements, and ambitions.	Age	1	• Brush et al., 2009 • Jennings and McDougald, 2007
	Marriage duration	2	• Nikina et al., 2015 • Gibb Dyer Jr, 2006
	Children & age brackets	3	• Alabi et al., 2020 • Anyanwu, 2014
	Location	4-5	• Afolayan, 2021 • Giwa and Babakatun, 2019
	Religion	6	• Siwale et al., 2023 • Ojo, 2019 • Beyers, 2017 • Audretsch et al., 2013
	Education	7	• Aladejebi, 2020 • NPC and ICF, 2019 • NDHS, 2018 • Fayolle and Gailly, 2015
Business Background information			
To provide an overview of MWEs' entrepreneurial experiences.	Women's group membership & Business registration	8-9	• Simba et al., 2023 • Ojong et al., 2021 • Meyer, 2020 • Barr, 2015 • Brush et al., 2009
	Business duration & number of employees	10-11	• Carayannopoulus, 2017 • Coad and Tamvada, 2012
	Business funding	12	• Simba et al., 2024; 2023 • Thousani and Eddy, 2023 • Aladejebi, 2020 • Ojobo, 2019

			• Aggarwal and Goodell, 2014
	Vocational training & Industry	13-14	• Fapohunda, 2012 • Woldie and Adersua, 2004
Cultural influence on BGAs			
To examine the influence of culture on MWEs' BGAs, identify the major challenges impacting their strategies, and the positive factors impacting them.	Local culture and religious beliefs on business growth	15-18	• Ngoasong, 2023 • Bullough et al., 2022 • Olarewaju and Fernando, 2020 • Wu et al., 2019 • Giwa and Babakatun, 2019 • Mordi et al., 2010
To examine MWEs' motivating factors for growth.	Major challenges on business growth	20	• Jaim, 2021 • Welsh & Kaciak, 2019 • Muhammad and Abdulkarim, 2015
	Motivation and positive factors influencing growth	21-22	• Welsh et al., 2021 • Ajani Akeem and Adekanmbi, 2020 • Deka, 2018 • Muhammad and Abdulkarim, 2015 • Nikina et al., 2015
Business Growth & Strategy			
To identify the specific strategies MWEs use to navigate constraints, financial alternatives available to them, and their major growth indicators.	Strategies MWEs adopt & Financial alternatives	23-24	• Ates et al., 2025 • Salamzadeh et al., 2024 • Hisham, 2023 • Simba et al., 2023
To identify operational barriers to MWEs' BGAs due to prevailing culture.	Business growth indicators	19; 25	• Ates et al., 2025 • Onoshakpor et al., 2024 • Adom and Anambane, 2020 • Muhammed et al., 2019 • Welsh et al., 2018 • UNCTAD, 2014 • Brush et al., 2009
	Barriers to growth	26	• Ojong et al., 2021 • Madichie et al., 2021 • Ogundana, 2020 • Anambane and Adom, 2018 • Amaechi, 2016
Interview Guide- MWEs			
To examine how MWEs' personal profile	Personal and family profile	1-5	• Brush et al., 2019; 2009 • Woldie and Adersua, 2016

and family responsibilities influence their BGAs.			• Mordi et al., 2010
	Family responsibilities-Business interface	6, 11-12	• Ngoasong, 2023 • Jaim, 2021 • Clark et al., 2019 • Anambane and Adom, 2018
To understand from MWEs' lived experiences their perception and definition of business growth.	Business experience and growth perception	7-9	• Baker and Welter, 2020 • Ogundana, 2020 • Olarewaju & Fernando, 2020 • Aladejebi, 2020 • Muhammad et al. 2019; 2017 • Ukanwa et al., 2018 • Lim et al., 2016 • UNCTAD, 2014
To identify and explore how external support mechanisms support MWEs' BGAs.	Support mechanisms	10, 24	• Salamzadeh et al., 2024 • Hisham, 2023 • Ogundana et al., 2023 • Simba et al., 2022 • Muhammed and Abdulkarim, 2015
To understand how cultural factors influence MWEs' BGAs.	Cultural influence on MWEs' BGAs	13-16	• Onoshakpor et al., 2024 • Adom and Anambane, 2020 • Adom et al., 2018 • Ahmed and Abubakar, 2019 • Giwa and Babakatun, 2019 • Kuada, 2019 • Akinbami and Aransiola, 2016 • Huggins and Thompson, 2016 • Scott, 2014 • Hofstede et al., 2010 • North, 1990
To understand how marital challenges such as spousal approval, gender roles in marriage, and mobility restrictions impact MWEs' BGAs.	Marital challenges	17-18	• Irene et al., 2021 • Brush et al., 2019 • Giwa and Babakatun, 2019 • Anambane and Adom, 2018 • Adom, 2015 • Anyanwu, 2014 • Bula et al., 2012 • Johnstone et al., 2011 • Mordi et al., 2010
To examine the influence of religious	Religious influence	19	• Kumar et al., 2022 • Eze et al., 2021

beliefs and practices impact MWEs' BGAs.			• Udoh et al., 2020 • Sulaiman et al., 2019 • Basaffar et al., 2018 • Quagraine et al., 2018 • Ojo, 2015
To identify the strategies MWEs employ to navigate cultural and marital challenges.	Coping strategies	20-22	• Hakim et al., 2024 • Simba et al., 2024 • Singh et al., 2023 • Noor and Isa, 2020 • Ajani Akeem and Adekanmbi, 2020 • Basaffar et al., 2018 • Bullough et al., 2015
To examine the extent of MWEs' awareness of supporting or constraining policies.	Policy awareness	23, 25-26	• Adegbile et al., 2024 • Otokiti et al., 2021 • OECD, 2012 • North, 1990
For MWEs to provide insight for the study by voicing out key issues to be addressed or ideas that will support their BGAs more effectively.	Recommendations	26-27	• Adegbile et al., 2024 • Simba et al., 2023 • Ojong et al., 2021
To provide insight to the terms and conditions involved in the business registration process, and the impact of networking on MWEs' BGAs.	Networks and Registration	28-29	• Simba et al., 2023 • Ojong et al., 2021 • Meyer, 2020 • Barr, 2015 • Brush et al., 2009
Interview guide- PMs			
To understand the role of PMs and their involvement in supporting women's small business development.	Role and Mandate	1	• Adegbile et al., 2024 • Moses et al., 2015
To identify the specific support initiatives provided for MWEs.	Support for MWEs	2, 10, 15	• Opuni-Darko, 2024 • Emmanuel, 2023 • Simba et al., 2022 • Quagraine et al., 2018 • Shumba, 2015
To understand PMs' insight on culture impacting MWEs' BGAs.	Cultural impact	3-4	• Onoshakpor et al., 2024 • Ogundana et al., 2022 • Adom and Anambane, 2020

			• Adom et al., 2018 • Ahmed and Abubakar, 2019 • Giwa and Babakatun, 2019 • Amaechi, 2016
To provide insight on political practices supporting MWEs and future measures for tailored interventions.	Political framework supporting women	5,7, 11-12	• Ogundana et al., 2023 • Simba et al., 2023 • Dibie & Okere, 2015 • Moses et al., 2015 • OECD, 2012
To provide understanding on how PMs develop programs and initiatives to support MWEs. To identify the selection criteria used when supporting MWEs.	Program development and access criteria	6-9, 14	• Opuni-Darko, 2024 • Dibie and Okere, 2015 • Ademokun & Ajayi, 2012
To gain PMs' perspective on MWEs wanting to grow their businesses.	Women's BGAs	13	• Adom and Anambane, 2020 • Welsh et al., 2018 • UNCTAD, 2014

Appendix 47: Summary of Primary Codes from participants, Themes and alignment with Theoretical Framework

Primary Interview Codes	Themes	7M's Dimension
• Not aware of government support • Lack of implementation of policies and initiatives	Perception of Government support	Macro Environment
• Insecurity • Fear of scams • Nepotism and corruption • Location barrier • Perceived unequal allocation of government funds and religious division • Limited access to resources due to insecurity	Societal and Institutional Challenges	Macro
• Inflation • Lack of electricity	Economic challenges	Macro
• Use technology for marketing business products • Mobile marketing • Open communication and dialogue with spouse • Involve spouse to address issues of doubt and manage male clients • Prioritisation of tasks, Effective planning and time management to balance responsibilities	Strategies for BGAs	Meso environment and Management

• Networking with other women entrepreneurs (Groups or individuals) • Peer-to-peer contribution • Resilience and persistence • Financial management and discipline as a strategy • Being secretive about savings • Operate within safe spaces like home and open places • Utilise support from family, friends and external network • Use weekends and slow days to spend time with children and family • Pray for spouse to give approval for business activity and growth		
• Issues of trust with employees • Lack of employees impacting business operation • Location affecting business, and transportation of products difficulty	Market challenges	Market
• Lack of capital • Issues of delayed payment and Debtors “bashi” • Payment terms in small instalments • Profit reinvestment challenge • Loans from banks • Loans from cooperative societies • Support from family • Support from private organisations • Support from religious organisations • Government support	Access to resources (Financial challenges and Alternatives)	Money
• Acquire vocational training • Formal Education; Business and Financial Management strategy • Improve skills as personal development goal	MWEs skills and Training	Management
• Requirement for Spousal Approval and support • Lack of independence in decision-making • Restricted mobility and business interactions with opposite sex, “kulle” • Gender roles and expectation of women to prioritise marriage over business • Male dependence on MWEs’ money/business profit • Male surety required for microfinance loan • In-law’s interference and support • Extended family support • Single women have more freedom	Gender roles- Marital Dynamics	Marriage
• Inconsistency in business and Lack of time due to childcare • Motherhood, childcare affecting career choice and business growth ambitions • Prioritising family needs and responsibilities • Grown children supporting business activities and home chores	Motherhood/childcare and Family responsibility	Motherhood
• Consistency, Confidence and Resilience • Not giving up or accepting defeat • Desire for continuous growth, motivation and Passion for business to grow • Determination to grow, achieve stability, wider clientele • Diversify business operation	MWEs’ Entrepreneurial Growth Mindset	Mindset

Source: Compiled by the author from the findings of this study

Appendix 48: Summary of Primary codes from participants, Themes and Measure of Culture: Hofstede's (2010; 1980) Six Cultural Dimensions

Primary Interview Codes	Cultural Dimensions	Themes
- Family support with childcare and business capital - Community training; women entrepreneurs' group/association (e.g Church Women fellowship, Kaduna Business Women, YAHTOF - Knowledge sharing; peer-to-peer contribution - Religious institution helping women (Church)	Collectivism	Strong family and communal support
- Requirement for Spousal approval - Male surety for loans - Husbands wanting to control women - Married Women restricted from talking to men - Respecting husband and doing what husband who is the head of family wants - Respecting husband's family - Married to not only husband but husband's family - Cook for husband's family and assist with chores	PDI	Patriarchy reinforcing male dominance in marriage
- Rich oppressing the poor in society - It's a man's world - Men are on top.	PDI	Patriarchy and hierarchical structure in society
- Male dominance and discomfort with women earning more - Male dependence on wives' earnings - Perception of women as home keepers	Masculinity	Gender Dynamics and cultural expectations of MWEs

Source: Compiled by the author from the findings of this study