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Marginalised or not? The impact of gender inequality in the ability of women entrepreneurs in Nigeria to access finance.

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2023

GWO 2023 Conference

Day 3 (29/06/2023)- Stream 22, Women Entrepreneurship

Conference theme: Marginalised Gender Identities -

How can Intellectual Activism transform Work and Organization



Marginalised or not? The impact of Gender Inequality in the Ability of Women Entrepreneurs in Nigeria to Access Finance.



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Rationale of Study



01

Marginalization

Women face marginalisation in Sub Saharan African Countries (Kuada, 2010).



02

Significant rise

Significant growth in female entrepreneurship, in Nigeria, 41% (GEM 2013)



03

Gender blind

The financial markets have always been gender blind (Witbooi and Ukpere (2011), .



04

Poorest citizens

Women makeup around 49% of Nigeria's population, constitute 30% of her poorest citizens. (Motilewa et al., (2015)



05

Policy initiatives

Several policies to support women owned businesses in the past decade

Guiding literature





AIM



EVALUATE BY INTERPRETATION

Evaluate by interpretation the role of access to finance on the businesses of female entrepreneurs in Nigeria.

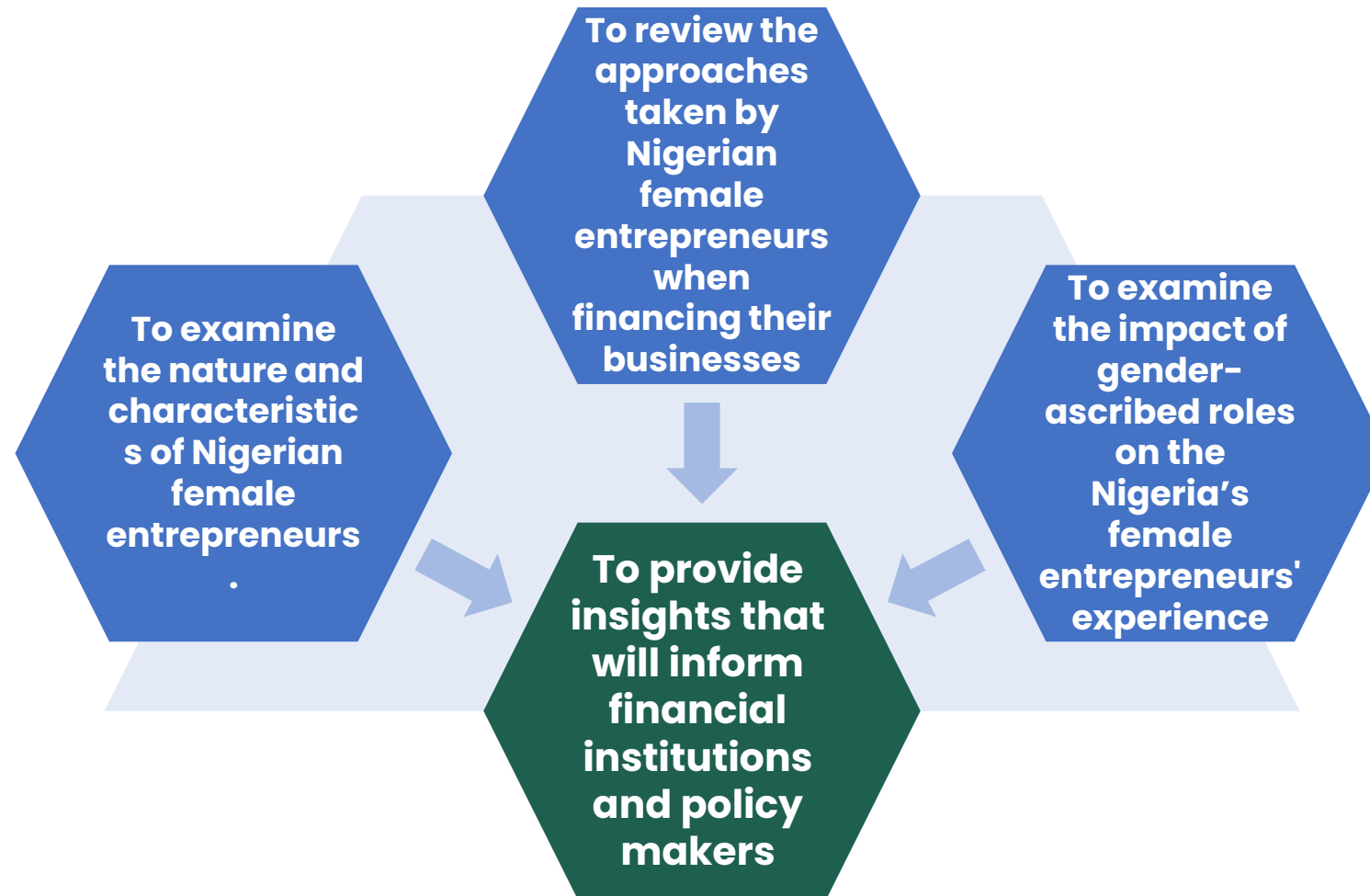
GENDERED DIFFERENCE

Examine the extent of a purely gendered construct in framing business growth of female entrepreneurs. using a comparative analysis of the data of both male and female-led businesses

SECTORAL OVERREPRESENTATION

Contributes to the discourse on the overrepresentation of women in certain sectors by considering two divergent sectors .

Objectives



Theoretical Underpinning

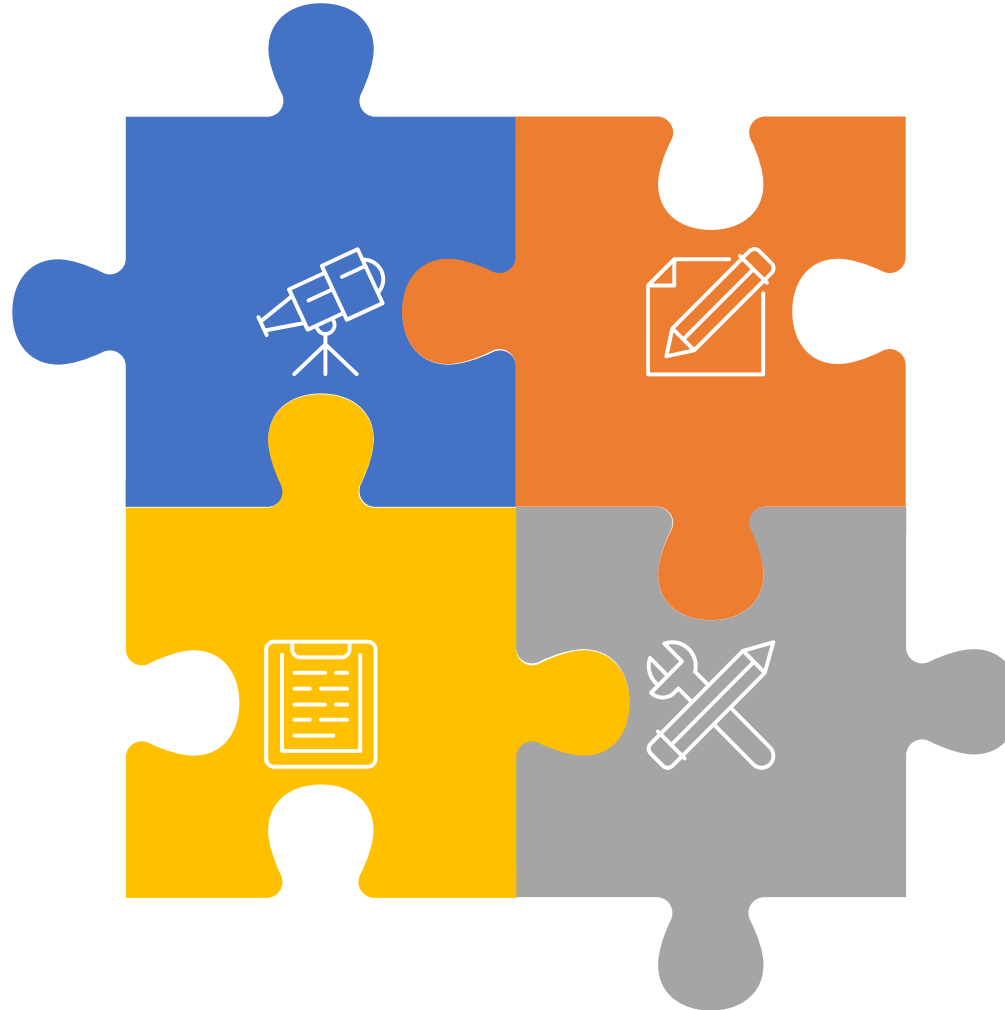


Social feminist theory

Social feminist theory showcases the differences in how male and female gender approach entrepreneurship.

Compare and Contrast

It permits this research to compare and contrast the experiences of males and females.



Gender-aware 5M framework

Gender-aware 5M framework is used as the data analytical tool for the study.

Combination

Both concepts serves as a perfect combination in studying female entrepreneurship



5 M Gender aware framework Contextualized

Money
How money is accessed, types of finance



Management
Prior Management experience, educational attainment

Market
Marketing effort, establishing effective distribution channel .



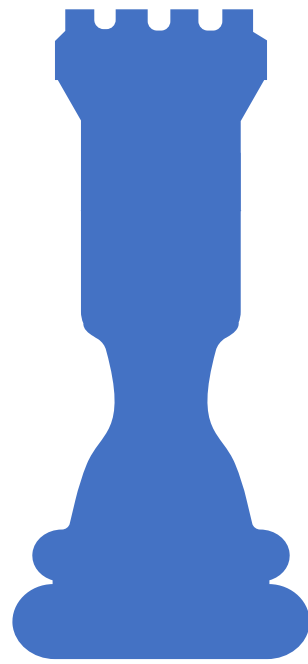
Motherhood
Context of family and family dynamics

Meso environment
Associations, Support.



Macro environment
National Level policies

Research Strategy



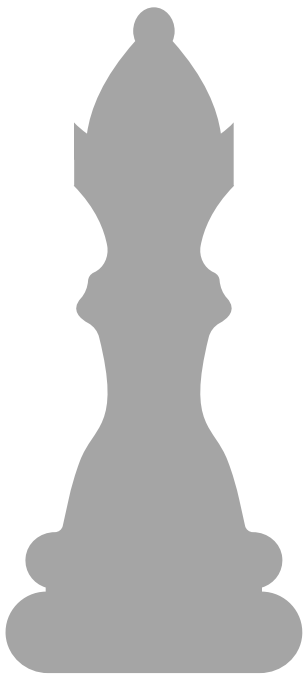
Research philosophy

Interpretivism



Research approach

Inductive



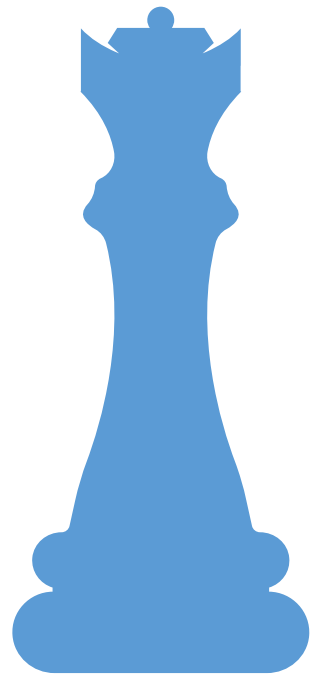
Research strategy

Constructionism
Phenomenology



Research design

Qualitative



Data collection

Semi structured interviews

Results and Findings

Emerging theme	Female Entrepreneur's Experience	Male Entrepreneur Experience
Business Growth	<ul style="list-style-type: none"> • <i>Want to expand through launching new product lines</i> • <i>Has to do with proximity to the home</i> • <i>Linked to the sector of operation</i> 	<ul style="list-style-type: none"> • <i>Want to expand to more geographical locations</i> • <i>Has to do with family structure and loose attachment to the homes</i> • <i>Linked to the sector of operation</i>
Types of Finance Accessed	<ul style="list-style-type: none"> • <i>commercial banks</i> • <i>government grants</i> • <i>microfinance banks</i> • <i>Social networks (Esusu)</i> 	<ul style="list-style-type: none"> • <i>commercial banks</i> • <i>government grants</i> • <i>microfinance banks</i> • <i>Impact Investors</i> • <i>Islamic Bank</i> • <i>Client Funds</i>
Societal support	<ul style="list-style-type: none"> • <i>Support from national policies</i> • <i>Support from church</i> 	<ul style="list-style-type: none"> • <i>Support from family</i>

Tale 1. Results and findings

Contribution of Study



TO THEORY

Supports the use of socialist feminist theory



TO LITERATURE

Structural gender inequality exists in accessing business finance in Nigeria



TO PRACTISE

Understanding business growth perception



TO PRACTISE

Localizing solutions

Limitation of research and areas for future research

LIMITATION

This study concentrates on two sectors only.



**Future
research**

Test in other developing countries to check for similarities or differences.



**Future
research**

Test in more rural cities and this would prove a useful extension of this



**Future
research**

Another set of sectors can be tested to either validate these findings or draw out new realities



LIMITATION

Research focused more on male and female entrepreneurs operating from major cities in Nigerian