

Portrayal of Women Entrepreneurs in the Nigerian Media and its Impact

**A dissertation submitted in partial fulfilment for the award of
Master of Science in Entrepreneurship**

By

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August 2020.

ABSTRACT

Across the various studies on gendered entrepreneurship in Nigeria, very little has been done on how Nigerian women entrepreneurs are portrayed in the media. Not much is also known of the impact of this portrayal on the women and their business. This study set out to investigate the image created by the print media of Nigerian women entrepreneurs over a ten-year period (2010 to 2020), how this image has evolved over time, what has changed or remained unchanged. Also, to raise awareness on the nature of these conversations about the social and business profiles of women entrepreneurs created by the media. Contribute to policy formulations and educate media practitioners on the impact of their articles on life, business, and society.

The study revealed that not much has changed in the way women entrepreneurs are portrayed in the Nigerian media, in the period under consideration. The conversations mostly centre around the efforts of corporate organisations, government agencies and not for profit organisations towards supporting women entrepreneurs to thrive and contribute to the nation's economy.

DECLARATION

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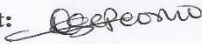
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ACKNOWLEDGEMENT

I would like to thank my supervisor, Nicole Gross; we connected from the first day she walked into the Enterprise Management Class. She is an outstanding Teacher and it was quite fortuitous that she became my supervisor as well. I'm super grateful for your valuable support and the resources shared with me, I couldn't have done this without you, thank you Ma'am.

Special thanks to the management of NCI for the 50% scholarship which made it possible for me to start the programme. My course mates at NCI made this programme a very interesting one and the journey worthwhile. They are a lovely and lively group of people and they contributed in no small way to making this learning experience a great one for me.

My two friends, Elsie and Nky for cheering me on every step of the way, and for providing the sounding board I sometimes needed. My beloved children, Ephraim and Phoebe spent many sleepless nights searching for articles on women entrepreneurs in Nigeria; cooked for me several times and kept my phone away when it became a distraction. Thank you both.

And to my best friend J. C. Gogo for making me think of going back to school again. God bless you Sir, but don't hold your breath for the PhD.

Finally, I would like to thank my Maker, God Almighty, for ordering my steps and showing up for me in ways I cannot say, He is my all in all.

DEDICATION

To my mother, Elizabeth Olayanju Ogungbe, the first African woman entrepreneur I met. Strong, resilient, committed, surmounting every hurdle, and teaching me that I can achieve everything I set my heart to.

Your loyalty to me is immeasurable and I owe you every crown I ever achieved, this inclusive.

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CHAPTER ONE

1 INTRODUCTION/BACKGROUND

Over the years, there has been increased media coverage on the activities of women entrepreneurs in Nigeria. Not just their activities but programs of Government agencies, policy makers corporate and international organisations as well as non-government and not for profit organisations, aimed at promoting women entrepreneurship in Nigeria. These publications put out an impression of who the Nigerian female entrepreneur is, what they are doing, the issues confronting them, how they handle and overcome these issues. This research on a quest to discover what that impression or portrayal is, has it positively or negatively impacted on the subject of women entrepreneurship. Are the programmes important and impactful in encouraging more women to become entrepreneurs? (Roos, 2019). It is believed that the objectives of these programmes are to improve the conditions of doing business for women entrepreneurs, help them start and grow their businesses, achieve the goals the businesses were set up to achieve and improve the nation's economy.

Socio-cultural traditions play a significant role in determining who becomes an entrepreneur in the African environment (Adesua-Lincoln, 2012), sustaining this culture has been achieved mostly by continuously teaching this to children (Ryle, 2016) as a way of passing down the culture. It has also been sustained by using the media (Kayode-Adedeji, Ige, & Ekanem, 2017), over the years. Spoken words have the capacity to create (Cavanaugh, 2015) personas, images, impressions and can greatly determine if these impressions change or remain the same. An important factor in determining how successful they are in performing these images they intend to create is the location of the words (Ruitenbergh, 2017). And this has been seen to thrive in Africa, seeing how difficult it has been to break the hold of gender inequality. Interestingly, the spoken word and the media which were used to establish these impressions are also being used to derive change in the area of improving women participation in economic activities, as evidenced by the percentage of news publications employed to bring awareness on available funding and support opportunities. In order to ensure there's an increase in women entrepreneurship in Nigeria.

1.1 Aims and Objectives of Research

This research seeks to highlight the role the Nigerian media plays in creating a social profile for women entrepreneurs in Nigeria. This is important as it will reveal how the power of the spoken word is able to instil norms and how the mass media influences activities, leanings, attitudes and entrepreneurial education and perception (Levie, Hart, and Karim, 2011). How this persona that has been created over the years plays a significant role in how they are portrayed, its impact and influence on their business and personal life, how this social construct has shaped policy formulation, and the effects of this portrayal on the roles of established institutions and the Government. It will also attempt to identify the nature and scope of challenges these women are confronted with, which have been created by the media's portrayal of women entrepreneurship and/or entrepreneurs. Hoping that the findings will contribute to the body of knowledge on the subject, raise awareness on gender being a social construct and the need for its undoing. To enable the conversations necessary for the removal of cultural and gender-imposed limitations on the African woman be strengthened, providing a level playing field for all irrespective of culture, gender, or any other social issue.

This study will investigate if saying the right things about women entrepreneurs, sharing positive stories of success and making information available over the mass media can improve the performance of women entrepreneurs in Nigeria. It will also examine if incidences of inequality are being discouraged so more women are encouraged to participate more in economic activities. It is therefore important for all stakeholders to take the right actions, say the right things and give a positive portrayal, create enabling environment, identify major challenges, make them known so they can be avoided, and more women are encouraged to become successful business owners. Because women have a major role to play when considering the all-encompassing subject of entrepreneurship and economic development (Sarfaraz, Faghieh, & Majd 2014).

CHAPTER TWO

2 LITERATURE REVIEW

2.1 Entrepreneurship in Africa

It is widely known that there is no single definition of the term Entrepreneurship (Gedeon, 2010), it is neither an art nor science, but a practice (Drucker, 2015), which according to early economists, has been linked to profiting from the combination of land, capital and labour (Gedeon, 2010). It involves three dimensions; taking risks, being proactive and having autonomy (Ndubisi, 2012). Early researchers had different views of who an entrepreneur is. Cantillon (1755) came up with the word “entrepreneur” and described as one who purchases production inputs at a given price, goes through the production process and sells at a future date at a price the entrepreneur is required to determine, with consideration for the level of demand. Bearing the risks brought about by the dynamics of demand in the marketplace (Thornton, 2007). Hawley in 1907 was the first author to express the risk bearing quality of the entrepreneur as the most important attribute and the reason rewards also accrue first to the business owner (Gedeon, 2010). Kirzner (1973) describes an entrepreneur as a “decision maker”, whose roles and responsibilities are borne out of the ability to identify opportunities not noticed by others (Gedeon, 2010), with the responsibility to provide capital, measure and take risks in a business environment (Palmer, 1971). Clarke (1899, 1907) on the other hand describes the entrepreneur as an inventor, a creator of something new, according to Ely and Hess (1937) Responsible for creating a business organisation by combining factors of production, on whom the success or failure of such an organisation depend solely (Gedeon, 2010).

Researchers have developed increasing interest in the study of entrepreneurship, using the personality traits of the entrepreneur to determine the possibility or extent of success in their chosen venture (Baum, Frese, Baron and Katz, 2007). It is believed that the characteristics and achievements of the venture are a reflection of the founder’s characteristics, goals, cultural and social environment, authors like Birley & Westhead (1994); Cooper (1993); Woo, Cooper, & Dunkelberg, (1991) have used this aspect to classify entrepreneurial ventures (Gedeon, 2010). Important concepts that were derived from this school of thought use terms such as “female

entrepreneurship”, “employee entrepreneurship”, “immigrant entrepreneurship”, “corporate entrepreneurship”, “necessity entrepreneurship” etc. These terms are related to the object or entity that is being entrepreneurial or displaying entrepreneurial qualities (Gedeon, 2010).

Small and Medium Scale Enterprises (SMEs) are the major source of employment, business and economic growth (OECD, 2019) therefore countries around the world depend primarily on their entrepreneurs for job creation in order to combat rising unemployment (Naudé, 2013). This significant contributions to job creation, economic growth and development, efficient use of a community’s natural resources, reduction in crime rate, and efficient engagement of young people (Amire & Osifeso, 2015), make them essential stakeholders for building a better economy in future (OECD, 2019). They are also strong influencers of developments that are sustainable both in developed and developing economies based on their contributions towards poverty alleviation (Minniti, Arenius & Langowitz, 2005, Barringer and Ireland, 2010). Entrepreneurship has become a major tool employed by many governments and international institutions to end social inequality and poverty, empower women, and in executing business solutions to some of the environmental challenges of the world (Bosma, et al., 2020). In order to increase economic growth, there has to be significant qualitative and quantitative increase in entrepreneurship (Dhaliwal, 2016), which leads to increase in employment levels, because one out of three persons is employed by a micro firm with a staff strength of less than ten people, and two out of three people are employed by an SME (OECD, 2019). Entrepreneurship is being used by the United Nations (UN) to achieve most of its Sustainable Development Goals (SDGs) (Bosma, et al., 2020)

Creating anything new takes an enormous amount of energy, focus and dedication, and the decision to begin a new business requires a lot of courage. Schumpeter (1934) views entrepreneurship as an important factor of economic development because it is a purveyor of innovation, while Parson and Smelser (1956) opined that entrepreneurship is one of the two critical requirements for economic growth alongside increased output of capital (Dhaliwal, 2016). The impact entrepreneurship has in helping an economy grow depends also on the following conditions: the political environment and how the policies respond to entrepreneurial needs, the material resources available to SMEs and is at their disposal, and the general business environment in which it operates. The impacts and contributions are more obvious and effective when these

conditions are favourable (Dhaliwal, 2016). Because businesses do not exist in vacuums, the success of entrepreneurship depends largely on local environmental conditions and national context (Bosma, et al., 2020), such as culture and the country's income level (Elam, Brush, Greene, Baumer, Dean, and Heavlow 2019).

In Africa, like the rest of the world, entrepreneurship is affected by cultural, socio-economic, political and technological changes taking place in the business environment which impact directly on its entrepreneurs (Robson, 2016). Apart from these changes that affect all entrepreneurs in spite of their location, there are systemic issues peculiar to Africa, such as poverty, high rate of graduate unemployment, inequality in the rate of economic growth, corruption, low level of infrastructural development, unnecessary bureaucracy in government processes, that also impact on the businesses (Le Pere & Ikome, 2009). Furthermore, the complicated and diverse nature of the African culture is a major challenge to the effective study of entrepreneurial behaviours in Africa (George, Corbishley, Khayesi, Haas, and Tihanyi, 2016). Women entrepreneurs in Africa are constantly faced with patriarchal practices which have been a huge barrier to their success, preventing them from thriving and achieving their full potentials, because the African woman is placed in a position of subordination to the men (Adesua-Lincoln & Woldie, 2004). In some parts of Africa where the traditional roles of women are given utmost priority, women are prohibited from engaging in any form of business (Adesua-Lincoln & Woldie, 2004). Despite the challenges confronting African women entrepreneurs, they have been known to thrive and contribute immensely to the welfare and prosperity of the economies in which they operate, at all levels – family, local, state, or national. They have been named the “rising stars” and chosen as the drivers of economic growth in developing economies (Vossenber, 2013). Africa is depending on her women farmers for the scale up of the continents agricultural sector because they provide most of the farm labour and much entrepreneurship (World Economic Forum, 2019). Women are seen to be taking up stronger and more elaborate roles in the business world (Bosma, Hill, Ionescu-Somers, Kelley, Levie, and Tarnawa 2020). According to the BBC 40% of Nigerian women are entrepreneurs which is higher than any other country (BBC, 2017), 41% was reported in 2018 (Vanguard News, 2018), while Sub Saharan Africa has been found to have the largest number of women entrepreneurs in the world. But rather than being employers of labour, they are disproportionately self-employed (Hallward-Driemeier, 2013). It is therefore crucial that an

enabling environment is created and sustained for the emergence and success of entrepreneurs (Metu & Nwokoye, 2014). The following solutions, amongst others, are being explored to combat the challenges: improved investment in entrepreneurial education, information and communications technology, microfinancing, social enterprise etc. (Sheriff & Muffatto, 2015). The role of women entrepreneurs in Nigeria can also be enhanced via innovation and knowledge to boost their performance especially agricultural production yield (World Economic Forum, 2019).

Though a lot of research work has been done on women entrepreneurship, most of the empirical studies have been reported from the west, only a few have explored the subject in a developing economy context. Goyal & Yadav, (2014) as well as Grundry, Ben-Yoseph, & Posig, (2002) have identified the need to research women entrepreneurs in developing economies. Bruin, Brush & Welter (2007) in their paper “Advancing a framework for coherent research on women’s entrepreneurship” have advocated for further research on women entrepreneurship that cover the environment within which the Female entrepreneur operates, such as: different countries, different economies (developed and developing), and different regions, like rural or urban (de Bruin , Brush, C. G. & Welter, 2007). Less understood is the role of the media in how women entrepreneurs are portrayed in a developing economy such as Nigeria, and the impact this portrayal has on them and their business.

2.2 Gendered Entrepreneurship

In recent years, there has been a steady increase in the participation of women in managing their own business. The Global Entrepreneurship Monitor (GEM) in its 2016/17 Women’s Report stated that the entrepreneurial activity of women went up by ten per cent globally. Despite efforts made by corporations to fulfil their Diversity and Inclusion targets in the area of gender balance; in order to have more women as leaders of corporate organisations, the rate of women leaving paid employment to establish own businesses keep going up. Mary Mattis in her findings reported that among new business start-ups, the fastest growing are women owned businesses (Mattis, 2004). Nevertheless, there is still a wide disparity between men and women entrepreneurs. The Global Entrepreneurship Monitor (GEM) reported in its 2018/2019 report that the ratio of women to men

entrepreneurs is 7:10, and only six economies out of forty-eight, showed almost equal rates of Total Entrepreneurial Activity (TEA) between men and women. Two of those six; Madagascar and Angola, are in Africa; these numbers span all three income levels. (Bosma & Kelley, 2019). The Women's Entrepreneurship report of GEM states that about Two Hundred and Fifty-Two Million women around the world are entrepreneurs, and One Hundred and Fifty-Three Million more, are in charge of established businesses (Elam, et al., 2019).

Most research and analysis done on the subject of entrepreneurship to determine what motivates individuals who become entrepreneurs, their characteristics, background, successes and failures, have been done using the data and information of male entrepreneurs (Mattis, 2004). As this information is more readily available because there are more male entrepreneurs than female. This has however sparked an increase in Women entrepreneurship research in recent years and an increased interest in the subject (Mattis, 2004). Academic studies have also relied mostly on male experiences in formulation of entrepreneurship theories, and the minimal representation of women is connected to family concerns (Hamilton, 2013). Though the significant role played by women in the entrepreneurship phenomenon and economic development have been highlighted in emerging publication (Sarfaraz, et al., 2014), there is still a need however, to discover the various aspects of women entrepreneurship (Yadav & Unni, 2016). More importantly in creating more opportunities for women is the need to help them move to areas of higher entrepreneurial return than the need to increase the number of women entrepreneurs (Hallward-Driemeier, 2013).

Woman entrepreneur faces certain challenges that her male counterparts are not confronted with (Rehman & Azam Roomi, 2012), this was also highlighted in previous research by Robert D. Hisrich and Candida Brush in 1984 and recently reported by Business News Daily 2017. It is therefore safe to say that it takes more than an average woman to become a business owner (Coleman & Robb, 2012). Regardless of the challenges faced by women entrepreneurs, which include the complications and demands of childbearing and rearing, cultural inhibitions to becoming independent, social stigmas, family responsibilities, educational background of these women and their career experiences (Adesua-Lincoln, 2012). There are quite a number of motivations that spur women on to start businesses of their own. Coleman & Robb (2012) reported findings that suggest women's motivation goes beyond profit and growth (Coleman & Robb,

2012), they are less likely to report financial motivation as their reason for going into entrepreneurship (Dawson, 2012). Their reasons are very distinguishable from the factors that motivate the men and these motivations are also responsible for their financial strategies.

Entrepreneurship is a tool for promoting women empowerment (Bosma, et al., 2020)

According to findings of GEM in a recent research, the two countries with the lowest and highest “fear of failure” levels in Africa are Angola at 16% and Morocco 64% (Bosma & Kelley, 2019). In spite of this fear of failure, women in sub-Saharan Africa are engaging more in Entrepreneurship with a TEA rate of almost Twenty-two per cent (21.8%) compared to women in other parts of the world; Latin American (17.3%), Europe (6%) and MENA regions (9%) (Elam, et al., 2019).

2.2.1 Types of Women Entrepreneurs

There are two categories of women who venture into Entrepreneurship; **Intentional** (“born to be”) entrepreneurs – are women who, first work in corporate organisations to get the experience they require to start their own businesses even though all they ever wanted was to run their own businesses (Mattis, 2004). This phenomenon was named “corporate incubation” by Moore & Buttner (1997), in their study of women entrepreneurs (Mattis, 2004). On the other hand are those referred to as **corporate climbers** who didn’t plan to own businesses of their own, desired to stay on in corporate careers, but had to leave to take up business opportunities that were unexpectedly presented to them or because they encountered some negative experiences in the work place. (Mattis, 2004)

Entrepreneurship can be an indication of pursuing opportunities and making choices, it can also be a reflection of necessity and unavailability of alternatives (Hallward-Driemeier, 2013). This goes to show that the decision to start a business can originate from both push and pull factors (Ismail, Shamsudin, & Chowdhury, 2012). Push factors tend to arise out of negative conditions such as unemployment or unfavourable situations in the workplace, while Pull factors arise out of more benevolent conditions such as financial gains and opportunities of autonomy (Dawson, 2012). Entrepreneurs operating in low income economies are necessity driven, they are more motivated by push factors because there are fewer opportunities for employment due to the developmental stage of such economies (Bosma & Kelley, 2019). In 2019, Egypt at 48% recorded

the highest number of entrepreneurs who stated necessity as their motive for starting businesses of their own (Bosma & Kelley, 2019). The necessity motive for women in sub Saharan Africa to start own businesses increased by 27% in 2018/2019 compared to the figure for 2016/2017, as reported by GEM Women Entrepreneurship Report (Elam, et al., 2019).

2.2.2 Benefits of Entrepreneurship

Economic Gains

Humans are generally classified as “*homo economicus*”; according to the Dictionary, it is another term for the economic man, who takes rational decisions in order to maximise economic profit as an entrepreneur and utility as a consumer. Entrepreneurs are therefore believed to go into productive activities to make profit (Amire & Osifeso, 2015). GEM in its 2019 research found that men were more economically driven and motivated by economic gains than women (Bosma, et al., 2020).

Gaining Independence and Control

Another strong motivation is the ability to become independent and be in control of one’s time and the greater flexibility it affords in own work structure (Roggenkamp & White, 1998). This gives women the opportunity to set own work hours and maintain reasonable level of work-life balance (Scott, 1986). Women entrepreneurs are not necessarily seeking fewer work hours by starting their own businesses, the greater need was to be in control of the hours they worked (Mattis, 2004)

Ambition and Relevance

Sometimes, aligning with personal values, work ethics, actualising a desire to be in charge and achieving personal targets, that have been set, were the motivators for women to venture into own businesses (Mcatavey, 2002). Women have been found to be more purpose driven than financially driven in their venture into entrepreneurship than men. A woman is more likely to agree that making a difference in the world is the reason she started her own business (Bosma, et al., 2020). Seeking relevance and autonomy, in need of achieving more. We can conclude that women entrepreneurs are motivated mostly by a need for achievement, then a need to dominate and a reasonable need for connection and independence (Lee, 1996).

Cultural demands and family responsibility

Women are still identified with their family responsibilities and domestic roles such as caring for the children and the entire household (Adesua-Lincoln & Woldie, 2004). This is therefore one major factor why women feel running their own businesses is more beneficial in fulfilling these roles and responsibilities, compared to working for others. Setting own working hours gives them greater flexibility to fulfil these other duties demanded by the family (Scott, 1986). Becoming entrepreneurs affords women the opportunity of being able to take care of their home responsibilities and also earning an income to support the family (Bertaux & Crable, 2007). Sometimes, the responsibility of continuing a family business becomes that of the woman (Bosma, et al., 2020).

2.2.3 Outcome

In many societies, women are not availed of the same opportunities, as are available to the men (De Groot, 2001). International organisations such as the World Bank and United Nations have done a lot to close the gender inequality gap, with respect to access to opportunities. However, these inequalities are still prevalent, and women are denied the same rights as men (Sarfaraz & Faghih, 2011). It can therefore be inferred that the challenges facing women entrepreneurs all over the world are more severe than those facing their male counterparts, however they are more pronounced and complex to resolve in developing countries (Goyal & Yadav, 2014). These include but are not limited to lack of entrepreneurial education, skill and mentoring, difficulty to access funding, religious, cultural and social prejudices against women. These barriers stem from deeply rooted socio-cultural and traditional prejudices which are ingrained in policy formulations, as well as institutional support systems (De Groot, 2001). Where these challenges are adequately addressed, it can support women entrepreneurs in attaining their full potential (Goyal & Yadav, 2014). Some of the challenges include:

Inability to break the glass ceiling

The difficulty experienced by women all over the world to break the glass ceiling and rise to higher management levels in the organisations within which they work, has been extensively discussed, and possible solutions proffered. However, these solutions targeted to reduce the exodus of women

from paid employment is not achieving the desired results. Researchers have hypothesized that avoiding the proverbial “glass ceiling” is a contributing factor, in some cases, and in other cases, it is the primary factor why more women are quitting their jobs in the corporate world to become entrepreneurs (Mattis, 2004). Included among these is the belief that, a significantly large number of women who are at the lower rungs of the corporate ladder, have found it increasingly difficult to climb to a level where they can run the organisations. As a result of this, they decide to leave the corporate world to establish their own businesses (Scott, 1986). In some other instances, it is the unavailability of jobs, job disruptions and lack of job securities that motivate the establishment of own businesses (Bosma, et al., 2020).

Difficulty to access funding

Funding is essential to entrepreneurship and many studies agree that it is a major obstacle for the woman entrepreneur (Goyal & Yadav, 2014); (De Groot, 2001). Very few businesses start out having the funds required, therefore access to funding is a vital requirement for any business to grow and be successful. A lot of women lack the funds for their businesses (Barhate & Patgaonkar, 2012), and have difficulty accessing the required funds to run the business operations (Amire & Osifeso, 2015). They have to depend on personal savings, credit cards, soft loans from families and friends, because of their inability to secure funding from financial institutions mostly due to cultural; and gender biases (Goyal & Yadav, 2014). Carter, Anderson, & Shaw, (2001) reported a finding that about eighty to Ninety-nine percent (80-99%) of women entrepreneurs depend on personal savings when starting out (Carter , et al., 2001).

On the other hand, where these loans are available to SMEs, they only meet a fraction of the finances needed (Barhate & Patgaonkar, 2012), sometimes it is the inability of these women to understand the application process and lack of collateral to secure these loans that are responsible for the difficulty to access funding. (Mwobobia, 2012). Mobility of women is a factor that prevent women from accessing institutional lending. Banks consider that women are not stationed and can easily move away with their husbands where the need arises, before considering the implications of such move on the business (Barhate & Patgaonkar, 2012). Microfinance banks are a good source of financing for women entrepreneurs in Africa because they have less stringent loan conditions.

However, they are limited in their resources and charge exorbitant interest rates. (Mwobobia, 2012).

Socio-Cultural Factors

In a typical developing economy in Africa, the man is considered head of family and a UN report states that he takes all the household decisions (De Groot, 2001). When a woman gets married she is seen as belonging to her husband and her status therefore depends on her husband's status (De Groot, 2001) a single woman on the other hand is not taken very seriously. There's a culture in Japan that does not support women working, they are expected to stay at home raising children, in order to ensure the children's safety (Debroux, 2003) These perceptions by the general environment are transferred to a woman's business, in addition to lack of confidence on the woman's part and male dominance, they all have severe adverse effects on the performance of such ventures (Barhate & Patgaonkar, 2012). Additionally, women are unable to save and grow their businesses due to the financial and social demands of dependents (Mwobobia, 2012).

Lack of infrastructure, support, and networking systems

It has been advocated that women entrepreneurs need associations with network structures in order to effectively compete in the market place (Ghani, Kerr, & O'Connell, 2012) Most women entrepreneurs find it difficult to get the support their businesses need due to their inability to build career and business networking systems like their male counterparts (Parvin, Rahman, & Jia et al., 2012, Bhuiyan & Rubab, 2007). African women especially do not consider these networks necessary, therefore do not spend the required time to develop these networks and allocate their time to balancing personal and business responsibilities instead (Ahmad, et al., 2011). Insufficient, poor quality or sometimes unavailability of physical infrastructures like electricity, good roads and efficient supply chain system in Nigeria make it difficult for businesses to thrive and providing alternatives push up the overheads of business owners by up to 60% the original amounts (Adesua-Lincoln, 2012).

Corruption and Bureaucracy in established Government Institutions and Government Policies

Government and policymakers in many countries around the world offer support to the SMEs run by women in order to reap the potential economic benefits from a booming female entrepreneurial

community. (Neneh, 2018). GEM reported that change in Government policies that encourage more individual freedom is responsible for the increase in women entrepreneurship recorded in 2019 in Saudi Arabi (Bosma, et al., 2020). It has however, been reported that women entrepreneurs experience hostilities and red tapes in the hands of Government officials, which causes them to perceive the procedures of established institutions as punishments (Narendran, 2012). The complexities and long processing in navigating the rules and regulations of governments, demand for bribes by the officials (Mwobobia, 2012). In some instances there are weak institutions and no policies at all to support the growth of SMEs (Adesua-Lincoln, 2012). These are some of the barriers women entrepreneurs face in developing economies like Nigeria.

2.3 Gender As A Social Construction

This research is adopting one of the major schools of thought that gender is not biological sex but a social construct based on cultural expectations and norms, it is a performance; something we continuously do or carry out over a lifetime (Butler, 1990). It has been defined as a range of characteristics that attempts to differentiate being masculine from being feminine. The context is very important especially when it pertains to social and cultural construct rather than biological ones (2020 Dictionary.com, LLC, 2005). It is the mechanism by which the concept of masculinity and femininity are defined and normalised (Butler, 2004). The word has gradually taken on a new meaning that reveals the fact that most of what was previously considered as sexual differences of the sexes, is largely socially created (Okin, 1989), biological differences are not the fundamentals of this social construct (Yanagisako & Collier, 1990). Theresa de Lauretis (1987) an Italian feminist and scholar, further emphasizes that gender is actually created by using the term “Technologies of Gender” to describe the building blocks of gender; which is principally all forms of media as well as the theories and the narratives that enable the construction of gender (Carter, 2012).

This construction of gender begins from childhood, because the first teachings about gender, its roles, obligations norms and expectations were first taught in the home, speaking to children about things they could or couldn't do only on the basis of the sexes they have been assigned (Ryle, 2016). These gender roles are our expectations of how people are supposed to behave or act as a

man or woman, they are formed from collections of gender norms over time (Ryle, 2016). This discourse is carried on into career aspirations of children, by conditioning them to think there are certain jobs or businesses they cannot venture into based on their gender. For many years the African culture and leaders of the past found a way to distinguish and keep separate, family life from business life, making claims about the woman's nature that made it easy to exclude women from participating in business and politics (Kayode-Adedeji, et al., 2017). It was however easy for men to make this transition between family life and public life largely because women of the family performed certain functions that empowered the men to make these transitions (Elshtain, 1981). Assigning primary parenting to women has played a critical role in how the gender identity of men and women are formed, it also influenced the choices they make and the opportunities to which they avail themselves (Okin, 1989). Men have used their powers to create a hierarchical structure that portends that women are subservient to men, this structure has shaped the society as a whole, including political and business institutions, laws and even private relationships (MacKinnon, 1987). This is responsible for why women in full time employment still do, by far, the greatest proportion of unpaid work in the home like house chores and childcare. They are more likely to take time off work or adjust work responsibilities due to the demands of the family than their male partners (Okin, 1989). These limit women from achieving their full potentials while men freely take on opportunities in the business environment. The OECD reports that men are three times more likely to be self-employed than women (OECD, 2016).

The Injustice from attempting to divide roles/labour along gender lines has brought about prevalent injustice to a lot of children and women, it makes women vulnerable and is destroying the family's ability to teach the subject of fairness to children (Okin, 1989). Apart from the role of the family in teaching and instilling gender norms to children, the media also plays a significant role in sustaining these norms. The significance of studying the portrayal of women by the media in the 20th century was highlighted in the popular essay titled "The symbolic annihilation of women by the mass media" written by Gaye Tuchman (1978), a US psychologist. Where Tuchman highlighted that these portrayals brought about direct changes in the women's lives in society; one of such notable change was an increase in the number of women getting into education and paid workforce (Carter, 2012). A major concern expressed in the essay is how portrayals of stereotypes have the capacity to impact on women's lives negatively. An example is the portrayal of women

in strictly sex roles as wife and mother made their business lives more difficult than they might have been if the media showed families as being more egalitarian in how household chores were distributed and carried out (Carter, 2012). These portrayals have also been taught and upheld in Africa by solely committing home and childcare to the woman alone, portraying those roles as gender specific (Kayode-Adedeji, et al., 2017).

Levie, Hart, and Karim, (2011) posited in the GEM 2011 that the effects of media is greater on the antecedents that precede actual entrepreneurial activities. And generally, dominant characteristic of entrepreneurial discourse is masculinity, because the media represents the entrepreneur by a limited selection of male stereotypes (Hamilton, 2013) This research believes one of such antecedents are the spoken words that have instilled gender norms and gender roles in children from when they were born. Lippmann, (1922) and Lasswell, (1927) are of the opinion that mass communication has the capacity to shape people's views, also employs propaganda in controlling and manipulating the society (Levie, et al., 2011). The media has been used as a tool to create an impression about the conditioning and place of women in the society in a bid to limit their activities outside the home, in line with the general culture in Africa (Kayode-Adedeji, et al., 2017). Because the media plays such a powerful and significant role in the portrayal of women entrepreneurs in Nigeria, it is therefore being investigated.

2.4 Power of the Spoken words & Gender Performativity

Understanding the concept of performativity helps us to appreciate the significant role of the media in cultivating and sustaining the gendered view of female entrepreneurs in Nigeria by its portrayal of these women; this portrayal leads to the social construction. Austin (1962) in a bid to investigate a set of statements which he called the "performatives" he uses the phrase "total speech act", the word "performatives" show that making a statements is tantamount to executing an action. Examples include "I love you", "I promise you" etc. to understand if performatives are as effective as they seem, they should be examined within the larger picture of which those statements were made (Ruitenbergh, 2017). Furthermore he states that words cannot be limited "constatives" that merely inform and describe but the function of language is also an action because language can be used to perform acts such as to marry or divorce a person, to admire, thank, declare war on others, apologise and to bet (Austin, 1962). The location where performatives are uttered is important in

determining if the utterances are successful or not (Ruitenberg, 2017). Austin (1962) broke performatives further down stating that three acts are simultaneously performed when the words are uttered – the act of speaking “locutionary” (the spoken word), the act performed by the performative verb in the utterance is “illocutionary” (aim of the verb), and “perlocutionary” is the act that happens as a result of what was said (effects of what was said). Therefore, the narratives put out by the media about women entrepreneurs in Nigeria, are not mere words that tell a story or describe situations. These words create a persona and leave lasting impression of who she is. These impressions go a long way in how she’s treated and have direct impacts on her and her business.

Performativity describes the authority of the spoken word in creating change in the world. It is a language that extends beyond mere descriptions but has the power to construct and create, as a social action, the performative language by actions (Cavanaugh, 2015). Gender performativity therefore is the use of performativity in constructing gender. It is an ongoing social process taking place in a series of performative acts, which creates the subject of its description, through the spoken word and other social practices (Butler, 1990). Performativity views an individual’s behaviour, gestures and acts as a product of the individual’s identity as well as a contributor to the formation of said identity (Cavanaugh, 2015). Butler (2004) considered the ways we can move beyond the norms that put restrictions on humans based on gender, desire, and sexuality. Because gender norms are a set of rules for what is considered the right masculine and feminine behaviour within a particular culture (Ryle, 2016). Though norms are required to a certain extent, we need to go beyond them to accommodate all humans and remove the restrictions imposed on us by the things we and others on whom we depend on for social existence, consider normal (Butler, 2004).

In summary

It is clear from the review of previous literature that entrepreneurship is the bedrock of every nation’s economy because of its role in job creation and its contributions to economic growth and sustainability. There are several incentives that encourage individuals to take up the onerous challenge of starting their own businesses, ranging from profiting to social responsibilities and personal development. Other reasons are due to inventions, innovation, or an improvement of existing products. Whatever the case is, people become entrepreneurs due to pull (where opportunities were presented, and choice made) or push (out of necessity or lack of options)

factors. It's also clear that there are challenges confronting all entrepreneurs irrespective of location or gender, however entrepreneurs in Africa face peculiar challenges due to systemic issues and lack of basic infrastructures to support their venture. It is however a different playing field for women entrepreneurs especially in patriarchal cultures like Africa where gender has been taught and propagated for many years and women have been portrayed as belonging to the home and being solely responsible for taking care of household chores and the children, and less relevant in the business place, so the men can take on businesses and commercial activities.

Also clear from literature is that gender is a social construct that is taught to children from the home when male and female children are treated differently solely based on the sex they have been assigned at birth. This social construction is further reinforced by the society using the spoken/written word, via tools such as the media to create stereotypes that impact directly on women entrepreneurs. Less researched however is how women entrepreneurs in Nigeria are portrayed by the Nigerian media in their publications.

Conceptual Framework

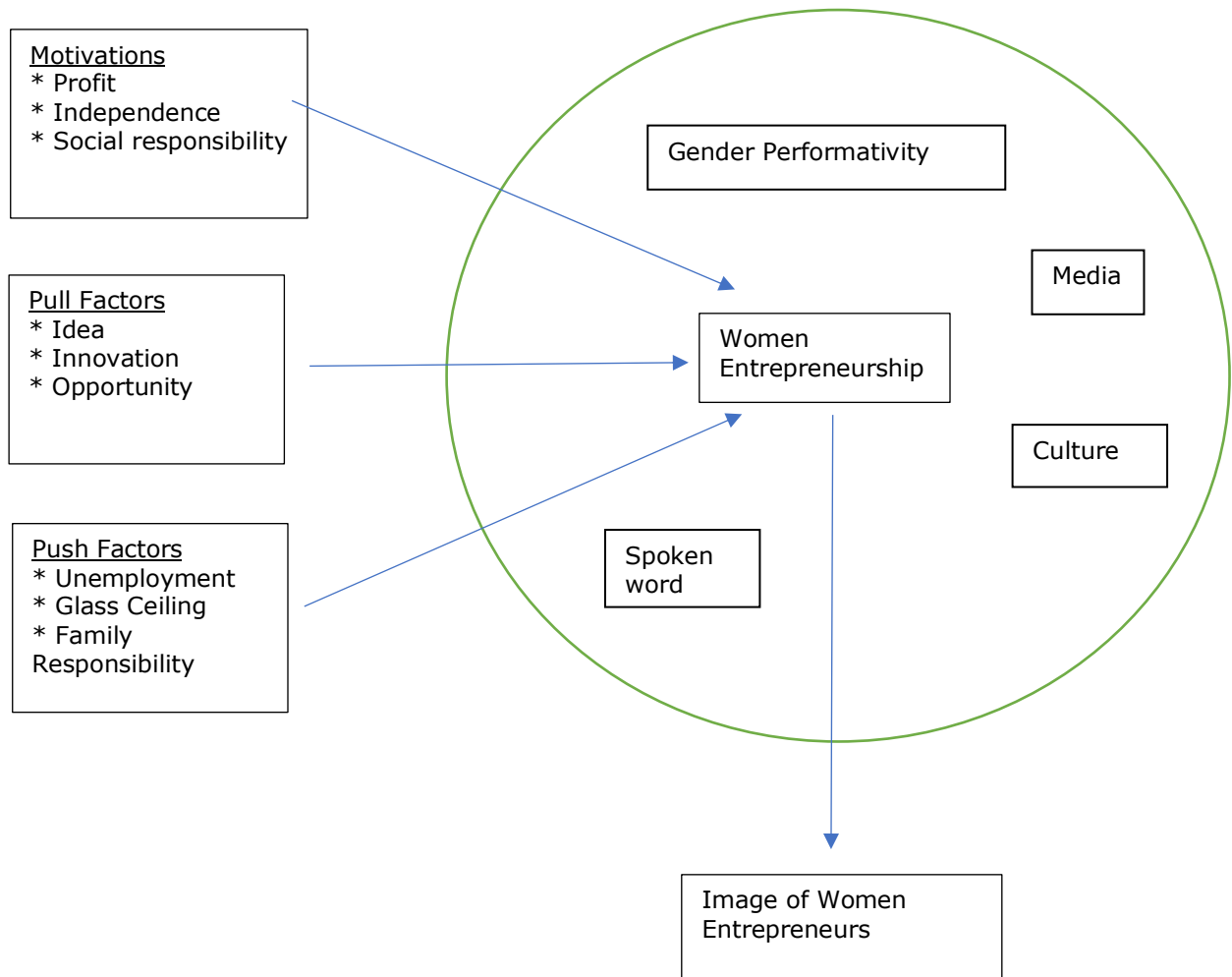


Figure 1 – Conceptual framework for the Portrayal of Women Entrepreneurs in the Nigerian Media and its Impact

CHAPTER THREE

3 RESEARCH QUESTIONS

Research Questions

In order to determine what image, the media has created of the Nigerian woman entrepreneur, the impact of these portrayal, this research will be seeking answers to the following:

What image has been created by the media about Female entrepreneurs in Nigeria?

How has this portrayal impacted on the women entrepreneurs and on their business?

How have they influenced institutional and government policies and support?

In what ways have these affected total entrepreneurial activities of Nigerian women entrepreneurs?

CHAPTER FOUR

4 METHODOLOGY

Because impressions depicted in the media have the ability to control the nature of women entrepreneurship; insinuating what's acceptable behaviours of women and what isn't (Achtenhagen & Welter, 2011), this research will highlight the role of the media in gendered entrepreneurship in Nigeria and its impact on the portrayal of female entrepreneurs, based on media publications on the subject over a period of five to ten years. Over the years, what conversations are being held about women entrepreneurs, and their contributions to the national economy. This will provide insight into how the power of the "spoken" word shapes opinions, defines and helps to reinforce or undo biases. Because this research involves the written (spoken) word and how it relates to its social context, the discourse analysis method has been selected.

4.1 RESEARCH METHODS OVERVIEW

The stages a researcher goes through in a bid to develop a methodology that best suits the research, has been effectively described using the research onion. At the core of the onion is data collection and analysis, and each layer describes the research process in detail before arriving at the core (Saunders, Lewis, and Thornhill, 2007). It provides a progression that's effective in designing a reasearch method, the research onion is very useful because it is adaptable for any type of

methodology (Bryman, 2012). The decisions taken based on the researcher’s understanding of the outer layers of the onion, provide the perspective and borders within which data is collected and the techniques for processing said data (Sahay, 2016). The first layer of the onion is to define the research philosophy as this lays the foundation upon which the research approach is laid in the second stage. The research strategy is adopted in the third stage, after which choice of methods is made in the fourth. The fifth stage defines the time horizon, before the method of collecting data and analysing same is decided (Saunders, et al., 2007). Most researchers however, start their research process by first deciding on the required data for answering the research questions, as well as the methods and techniques for answering them, this translates to peeling the onion from the core (Sahay, 2016).

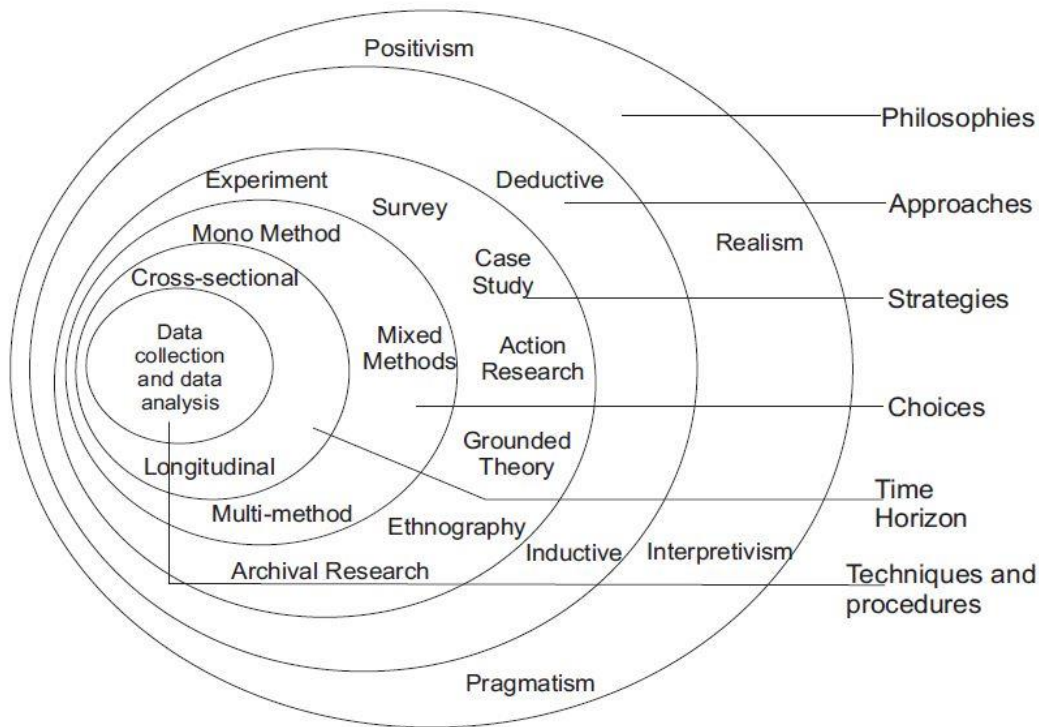


Figure 2 - Research Onion (Saunders, et al., 2007).

4.1.1 Research Philosophy

Research philosophy can be described as the system of beliefs and the assumptions the researcher makes on how knowledge is developed (Žukauskas, Vveinhardt and Andriukaitienė, 2018). The assumptions justify the way the research will be undertaken (Flick, 2011). This philosophy is

influenced by the way the researcher views the world, which determines the researcher's view of how knowledge progresses. These influences translate into the research strategy and methods adopted for the research (Saunders, Lewis, Thornhill, Bristow, 2019). This knowledge development journey in a certain field or area, may result in formulating a new theory or providing answers to a question for a particular institution. Whatever the case is, a new knowledge is developed (Buchanan, Boddy, and MccAlman, 2014). Sometimes the recognition of theoretical development is due to intuition on the part of the researcher and not necessarily the methodical work such as induction or deduction (Flick, von Kardorff and Steinke, 2004). An important factor in determining the research philosophy is the goals of the research and the best way of achieving those goals (Goddard & Melville, 2004). The three major ways of thinking about an appropriate research philosophy during a research process are Epistemology which is made up of what is considered acceptable knowledge in an area of study, it is the data or information that the researcher considers to be important, and which will be employed for the research. Ontology which is more in tune with, and focuses on realities; how we view the world and understand it, and axiology which is concerned with the role the values of the researcher plays in the assumptions that are made during the research process (Saunders, et al., 2019).

According to Saunders & Bristow, (2015) there are five main research philosophies in management and business research namely Positivism, Interpretivism, Critical Realism, Postmodernism and Pragmatism.

- Positivism follows the philosophical stance of the natural scientist and uses scientific methods of data analysis and hypothesis testing. Involves social realities that can be observed and produces unambiguous and accurate generalised results (Saunders & Bristow, 2015). It assumes reality exists separately from the subject being researched (Newman, 1998). Positivism is mostly used when there's a need to establish the cause and consequence of a relationship (Sahay, 2016).
- Critical Realism focuses on providing explanations to the things we see and experience in terms of the foundational structures that determine the events that are observed (Saunders & Bristow, 2015). It distinguishes between the real world and the one that's observable and is very well suited to case study research (Easton, 2010).

- Postmodernism calls to question the generally agreeable ways of thinking and attempts to provide expressions to other unpopular views, emphasizing the role language plays, highlighting its inadequacy and partiality (Saunders & Bristow, 2015). Postmodernist researchers attempt to give legitimacy to other ways of understanding and perceiving, that have been previously suppressed, marginalised and excluded (Chia, 2003).
- Pragmatism emphasizes that the relevance of concepts lies in if they support action or not (Kelemen & Rumens, 2008), it attempts to reconcile facts and values and different experiences by recognising theories, hypothesis and research findings based on the roles they play in influencing thoughts and actions and not just in their abstract forms (Saunders & Bristow, 2015).

The subject of this research is on a social issue, employing a positivist philosophy that is concerned with facts and not the impressions that were created, seeing things as either black or white, will not be ideal. Therefore, this research will make use of interpretivism epistemological position. This position believes that entities are made up of discourse, which is a socially constructed reality and requires social construction such as language to be researched (Myers, 2008). It interprets social roles based on the meanings we assign to these roles (Saunders, et al., 2019). Interpretivism emphasizes the need for the researcher to understand humans, our differences and our roles as actors in the social space (Saunders, et al., 2019). This is more appropriate to study subjects that have grey areas, which cannot be understood by an analysis of numbers but rather needs a deep review of language or words (spoken or written), behaviours (actions or inactions) (Saunders, et al., 2007) and the ways these are used to bring richer understanding to the world (Saunders & Bristow, 2015). As is the case with this research that is about understating the effects of words printed about women entrepreneurs in the media. An interpretivist believes that a person's view of the world cannot be separated from how such a person has experienced the world, data produced here are flexible and take into cognizance a person's experiences, beliefs, and motivation, which makes detailed and valuable results. They are however prone to a lot of the researcher's subjectivity during the data collection and analysis stage, data is usually unverifiable and generalised laws cannot be produced. In general, interpretivists lay a lot of emphasis on the significance of language, history, and culture (Crotty, 1998), in forming our interpretations and the experiences of the social world (Saunders & Bristow, 2015).

4.1.2 Research Approach

Deductive approach is the development of knowledge that goes from general to particular; the researcher first establishes a general theory on the subject or knowledge base, after which the specific knowledge that was discovered through the research process is then tested against it (Kothari, 2004). While the inductive approach moves from a precise knowledge to a general base (Bryman & Bell, 2011); the starting position is the observations that have been made, the researcher then establishes a pattern from data available through the research (Beiske, 2007). There's a possibility for the generation of new theories from this approach, it is however true that data collected can be analysed in such a way as to make them fit into a theory that already exists (Bryman & Bell, 2011). When the purpose of a research is to understand the reason the event is happening rather than being able to describe the event, the inductive approach is more suitable (Easterby-Smith, et al., 2002). The use of this approach is more common with qualitative research as it is known to have the potential for reduced bias when the researcher is collecting data (Bryman & Bell, 2011). Researchers who work using induction approach are usually concerned with the context within which events happen (Saunders, et al., 2007), and would usually work using qualitative data and an assortment of data collection techniques in order to show varying views of the subject (Easterby-Smith, Thorpe, and Lowe, 2002). While deductive researchers formulate hypothesis based on an existing theory, then puts in place a research approach to test it (Silverman, 2013), mostly employing quantitative methods in data analysis (Saunders, et al., 2019). Sahay (2016) reaffirms that choosing a deductive methodology usually leads to quantitative method(s) of data analysis and an inductive choice leads to qualitative method(s). there's a third research approach however, that moves back and forth between deduction and induction, this is called the abductive approach (Suddaby, 2006).

For this research the inductive approach was used. During the data analysis, the reasearch started by looking for common words and patterns used in describing women entrepreneurs, the nature of their businesses, their performance, challenges they face and opportunities available to them. Theories were then formed and themes developed in classifying the various ways these women entrepreneurs are portrayed. It is impossible to develop these theories or understanding of the subject before examining and understanding the data collected. Examination and analysis of the

data led to the formation of the themes identified. The researcher kept an open mind devoid of any previous opinions or biases so as to be objective in theory formation during data analysis, as the news articles were read and examined.

Quantitative Vs Qualitative Approach

Quantitative research is an investigation into a social issue using a set of variables represented by numbers, that are statistically tested to confirm if an hypothesis is true or not (Creswell, 1994), the data employed are tangible and can be counted or measured (Bouma & Atkinson, 1995). It is mostly believed to be objective. While qualitative research is said to be subjective because it focuses on perceptions and opinions instead of on data that can be measured (Saunders, et al., 2019). It is generally believed that the main difference between these two approaches is that, Quantitative research focuses on numbers, as the name implies (Flick, 2011) and qualitative research is concerned with why, and how (Bryman, 2012), and generally involves the use of words (Saunders, et al., 2007). The differences are however deeper than the presence or use of quantification or lack of it, most of these fundamental differences are from their epistemological foundations (Bryman, 2012). Quantitative emphasizes on testing theories using a deductive approach in establishing a relationship between theories and research, mostly used by natural scientists and effective in analysing huge amount of data (Bryman, 2012). Qualitative on the other hand uses a deductive approach for the relationship between theories and research, emphasizing the theory generation, leans away from science, towards humans and their interpretations of their social world (Bryman, 2012). Generally they are known not to have the capacity to handle large volume of data (Saunders, et al., 2007). Rather than drive a wedge between these two approaches to research, as a result of their differences, sometimes one can have the tendencies of the other. E.g. in spite of the general belief that qualitative approach does not test hypothesis but generates theories, it has been known to also test hypothesis (Adler and Adler, 1985 in Bryman, 2012). Instead of trying to deduce the cause of a relationship between two variables, qualitative research is mostly used to analyse the meaning of a social phenomenon (Feilzer, 2010). The data collected was used to establish a pattern, to gain a better understanding of how women entrepreneurs are portrayed in the media and conclusions were made based on the findings from the data analysis (Saunders, et al., 2019).

4.1.3 Research Strategy

One of the key decisions to take at the early stages of conducting a research is the right research strategy to be used. The Research strategy describes how the researcher plans to carry out the work (Saunders, et al., 2007) in order to provide answers to the research questions. There are various strategies a researcher can employ in carrying out the research project, some of which are;

- Experiment, which is a research strategy that involves the examination and comparison of the outcomes of an experiment, against the anticipated outcome (Saunders, et al., 2007).
- Surveys are useful in market research and often employed in quantitative data gathering, by use of a questionnaire administered to a proportion of the population that represents the entire population (Bryman & Bell, 2011).
- Case study is a type of research that's useful in financial analysis; it is the study of one social unit at a time to discover key characteristics and provide a broad view (Bryman, 2012), offering insights into the particular nature of the subject (Silverman, 2013). The main challenge with decision making while carrying out a case study, is identifying a case that sufficiently addresses the research question (Flick, et al., 2004). The three forms of case study are descriptive, analytical and explanatory (Naoum, 1998).
- Action Research is done during an activity or within an occupation or practice, to investigate a specific research problem (Bryman, 2012), it is a form of reflective practice useful in assessing the professional practice and experience of practitioners, especially in Nursing and Teaching to diagnose problems and profer improvements (Wiles, et al., 2011).
- Grounded Theory is a research strategy that takes place before the actual study begins, it is an inductive approach that's useful in establishing patterns in the data to be used for the study (May, 2011), a good example is interview recordings that needs to be transcribed and sorted accroding to similar responce of the respondents (Flick, 2011).
- Ethnography is analysing a culture or people by observation (Bryman, 2012), Simpson & Coleman (2017) defined it as participant observation and analysis of a culture or society, producing a written account of the people or place (Simpson & Coleman, 2017).
- Archival Research is also known as historical research, it is a strategy in which research is conducted from existing materials (Flick, 2011). Data source useful here is records of census exercise conducted in the past (Alleydog.com, n.d.), other data sources are, courthouse records, libraries, television shows, newspapers, business and national records (Heng, et al., 2018).

Archives enable researchers study behavioural developments over a period of time because archives span many years (Barnes, Dang, Leavitt, Guarana, and Uhlmann 2018). A good example of an archival research that involved the use of newspapers is a study by Leader, Mullen and Abrams in 2007 (Heng, et al., 2018). Almost always, the original archival records were collected for reasons other than academic reasons or those of the researcher (Heng, et al., 2018), results from archival research are usually constrained by the same constraints of the original records. The researcher will also have to make use of the archived data as it is without the opportunity of asking further questions or collecting more data from the “participants”.

4.1.4 Choice

There are three options available to the researcher here; the mono method, the mixed method and the multi method (Saunders, et al., 2007). The mono method employs one approach, either quantitative or qualitative method, the mixed method employs both, using the same datasets while the multi method approach also employs both quantitative and qualitative methods, it however uses a different method for separate sections of the research project, producing different data sets that are analysed by qualitative and quantitative techniques (Bryman, 2012). For the purpose of this research, mono qualitative method was used because only news articles were collected (mono method) and qualitative research method was used because it is great at providing insights into social issues that cannot be measured easily using numbers or quantitative means (Stainton, 2020).

4.1.5 Time Horizon

This is the time limit within which the research will be carried out and completed (Saunders, et al., 2007), the cross sectional and the longitudinal time horizons are the two types there is (Sahay, 2016; Bryman & Bell, 2011). Where data has to be collected at a particular point in time, a cross sectional study is required, it’s compared to taking a snapshot of a situation at a specific time (Flick, 2011) this is more applicable when carrying out an experiment, grounded theory or a case study (Sahay, 2016). A longitudinal study on the other hand is useful when data needs to be collected over a longer period of time (Sahay, 2016), this is useful if one of the main objectives of the research is to study change over a period (Goddard & Melville, 2004). The impact of duration and the course of the issue or subject are better studied using longitudinal time horizon (Heng, et al., 2018). Though this research is a longitudinal study because it is based on news article published

over a ten year period to ascertain how the subject has evolved over time. The data collection however is cross sectional because it was collected over a short period of time.

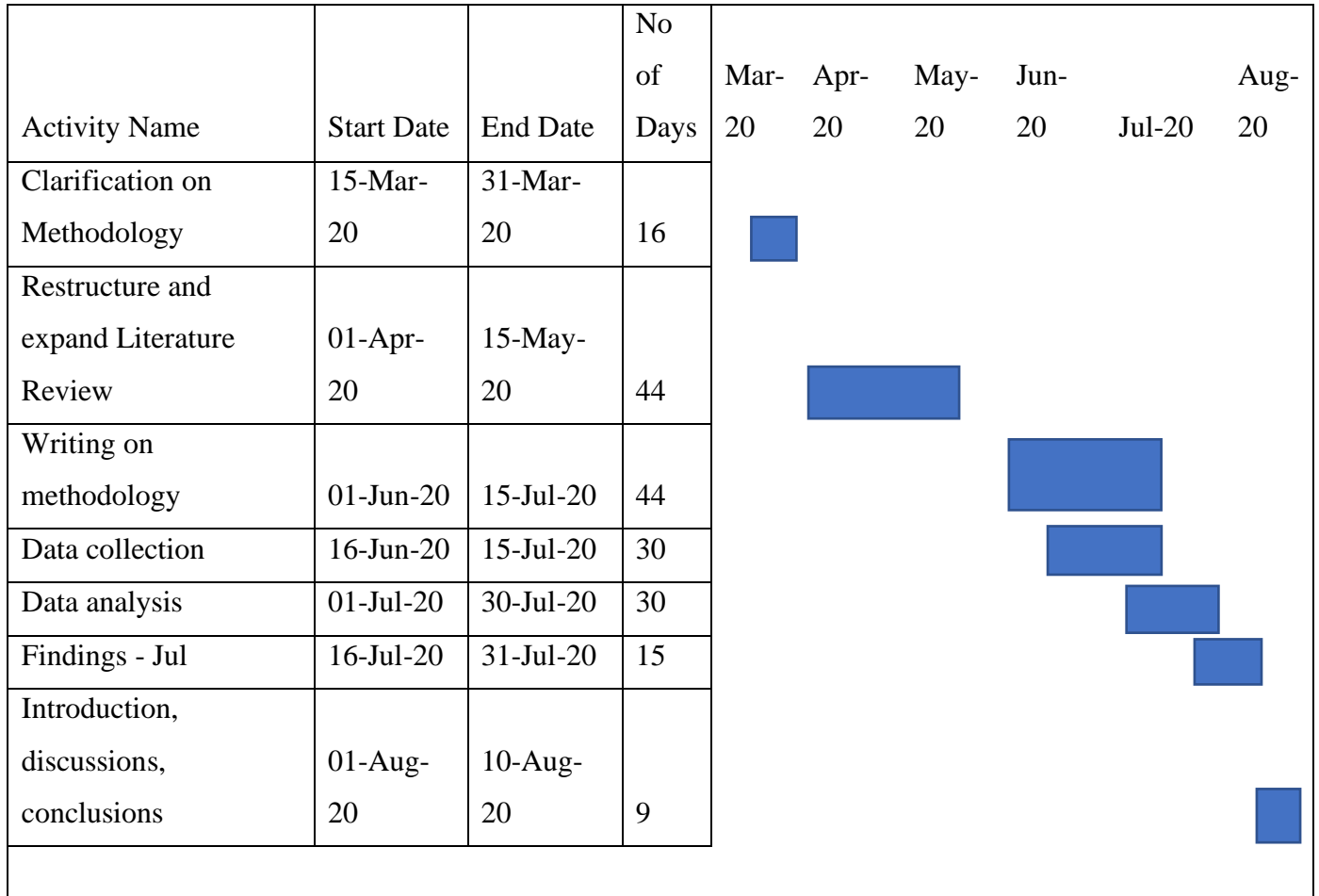


Figure 3 - Gantt Chart showing an overview of the steps involved in this research.

4.1.6 Data Collection and Data analysis

This can be described as the researchers means of achieving the goals of the research (Flick, et al., 2004). Nigerian newspapers on the subject was the source of data for this research, the search for newspaper publications on women entrepreneurs and entrepreneurship in Nigeria, was done on the websites of five major newspaper companies in Nigeria; the Punch Newspaper, the Guardian, This Day Newspaper, Vanguard Newspaper, and the Nation Newspaper. Keywords used for the search were women entrepreneurs, women entrepreneurship, women businesses, and businesswomen. This research collected a total of two hundred and eighty-eight (288) newspaper publications, on Nigerian women entrepreneurs.

| Newspaper | Number of Articles | Years covered |
|----------------------|--------------------|---------------|
| The Punch | 63 | 2016 – 2020 |
| The Guardian | 64 | 2015 – 2020 |
| This Day Newspaper | 48 | 2016 – 2020 |
| The Nation Newspaper | 68 | 2013 – 2020 |
| Vanguard Newspaper | 45 | 2009 – 2020 |
| Total | 288 | |

Table 1 – Newspaper articles collected

These newspapers are considered primary data in this case because according to Flick (2011), data to an extent is defined by its use and not necessarily its intrinsic nature. In this case the publication to be used have not been processed by another researcher, they are therefore considered primary data. Secondary data is data that is sourced from the opinions or result of other researchers’ work (Newman, 1998). Focus was on how these women are portrayed, and how this has evolved over the years, their activities, and achievements through the period under consideration, Government initiatives, support programs and policies, institutional initiatives and support targeted at women entrepreneurs. The search for publications was extended to reports and papers from organisations like the World Bank, African Development Bank, the Central Bank of Nigeria, World Economic Forum, and other relevant institutions of development and business organisations. The research also reviewed if gender is being reinforced in the Nigerian entrepreneurial space or if it is being undone.

As the data analysis progressed, certain words and subjects were recurrent over the entire period and in all the newspapers. Words and phrases such as **training, support, discrimination, barriers, funding, financial assistance, education, mentorship, promotion, opportunities, empower/empowerment, loans, grants, boost**. All pointing to the level of support available to women entrepreneurs to help them achieve business growth, increase the participation of other women in business ventures, provide a seemingly level playing field, help women achieve financial inclusion and eventually, gender equality in the business space. About eighty-eight per cent (88%) of the articles examined, offered support to women entrepreneurs. All these articles alluded to some inadequacy of women entrepreneurs or the other, hence necessitating these

supports being offered. Some publications offered only training, networking opportunities and advice, these were categorised under the theme (i) Encourage, motivate and train, other publications offered funding alongside the training and support, these were put in under the theme (ii) Educate and provide funding. The articles that only highlighted the challenges faced without offering support were but under (iii) Highlight challenges and lastly (iv) Positive & inspiring News, only had the articles that celebrated the success of women entrepreneurs without focusing on challenges. The table below shows the 288 publications collected and reviewed in each of the themes and the number of publications per newspaper:

| Themes | Punch | Vanguard | Guardian | The Nation | This Day | Total |
|-------------------------------|-------|----------|----------|------------|----------|-------|
| Educate and provide funding | 52 | 30 | 39 | 20 | 34 | 175 |
| Encourage, motivate and train | 3 | 4 | 16 | 45 | 11 | 79 |
| Highlight Challenges | 5 | 6 | 0 | 0 | 2 | 13 |
| Positive & inspiring News | 3 | 5 | 9 | 3 | 1 | 21 |

Table 2 - showing the number of publications in each theme

Discourse Analysis

The strategy adopted for the purpose of this research, is the Discourse analysis - this is the study of how words are put together, their purposes in various contexts and the contradictions that are also present in them (Flick, et al., 2004), it includes attitudes, the manner of addressing the subject of the discourse as well as the entrenched social practices (Phillips, 2007). Unlike the research approaches for linguistics that focuses on the rules guiding the use of language, discourse analysis also focuses on how language is used to achieve particular outcomes like build trust, manage conflicts create impressions (Luo, 2019), to ratify identities, perspectives and activities (Gee, 1999). It is also a specific way of conversing and understanding the world, it is a point of view that makes it possible to re-describe social life by actions taken (Laclau, 2007). As Gee (1999) states, the true meaning of language is in, and revealed through practices. Wittgenstein (1958) the philosopher, puts it clearly when he pointed out that language is useless without the understanding the culturally inherent nature of the use of such language (Hogan, 2013).

There are other definitions of discourse analysis that seem to centre around the idea of paradigms, one of which is that discourse analysis is the study of ideas that have been well established around a subject, which shape how people perceive and talk about such subjects. It is also the study of how we use, establish, change and challenge meanings (Taylor, 2010). Some of the limitation of discourse analysis is that texts can be easily misconstrued and misinterpreted (Cameron, 2001), also the bits associated with speech; its nuances, pitch, tone and paralinguistic signals, that are lost in the process of transcribing speech to texts (Hogan, 2013). For this research there was no transcribing from speech to text, rather a thematic analysis of the news articles was done to identify the themes that were common about women entrepreneurs in the Nigerian media within the period under review. Attention was paid to themes that were commonly found in all five newspapers around the same period.

4.2 Ethical Considerations

Unlike with traditional research, archival research makes use of pre-existing data which may be available to the researcher ahead of the required time, this puts a responsibility on the researcher to ensure the research process is an open and transparent one (van't Veer & Giner-Sorolla, 2016). The researcher had no access to the research data ahead of time, data was collected between May and Jul 2020. Unethical concerns around archival research include p-hacking – selective reporting of results and HARK-ing – hypothesizing after results are known (Kerr, 1998). Pre-registration is an effective solution to unethical research practises, in pre-registration, which happens prior to carrying out the study, the researcher documents the methods, hypothesis and analysis in such a way as can be verified (Heng, et al., 2018). These are not applicable to this research because no hypothesis was formulated.

There was no pre known information from the data set to be used for this research before the research questions were generated. Also, ethical issues of informed consent and participants' confidentiality are not applicable here since the data source for this research is newspaper publications that are already in the public space. Personal information where available, will not be collected or used in any form. Ethical concerns that are applicable to this research are with respect to interpretations drawn from the data collected because language can be interpreted in multiple ways and the possibility of having one single objective truth is farfetched (Rapley , 2007).

CHAPTER FIVE

5 FINDINGS AND DISCUSSIONS

5.1 Research Findings

The findings from the review of data collected and analysed revealed a set of words and phrases continuously used in reference to women entrepreneurs, their skills, business conditions, performance, opportunities and capabilities by the Nigerian media. These words and phrases used in the publications over the years give a clear portrayal in some cases, while others allude to different forms of stereotypes about them. These depictions show that apart from the general challenges faced by all entrepreneurs in Nigeria, women entrepreneurs are portrayed as being inundated and having to deal with peculiar challenges due solely to the fact that they are female. These challenges hinder them from achieving the level of success expected of them, and in comparison, to their male colleagues (The Punch 3rd January 2020). The following are images painted of Nigerian women entrepreneurs by the media:

Creditworthy yet lacking the ability to access to funding

According to Mohammad Yunus (2006) women entrepreneurs have been found to be more committed, frugal and credit worthy based on the learnings from the success of the Grameen bank. As women who took loans from the bank had a loan repayment rate of 98% (Yunus, 2006). Same can be said of the Nigerian women entrepreneurs as reflected in media publications. In 2014, the Nation newspaper reported the Group Managing Director of Access Bank, attesting that over the years, women customers of the bank, have had a higher rate of repaying loans than men, the bank therefore was seeking ways to increase their access to credit facilities. (The Nation 24 November 2014). They have also been reported to manage cashflows such that they record lower loan default rates than their male colleagues (The Nation 6 April 2015). The rate of default for women borrowers was reported as 0.07 per cent in repaying facilities granted by the bank (This Day 22 May 2018). The president of the African Development Bank (AfDB) said there was no major risk in lending to women because ninety per cent of them pay back loans with the least problems and the main problem was lack of flexibility and prejudice on the part of the banks (The Punch Newspaper, 26 November 2019).

Despite the creditworthiness, and a good track record of loan repayment, the media also attest to their inability to access loans for their business. The IFC in a study showed that not only are women owned businesses underserved by the Financial sector, but they are also more likely to be denied formal financing or charged more for it (Vanguard, 17 March 2014). Most women-led businesses fall under the small and Micro and Small-scale category are discriminated against severely the Nigerian banks in granting of credit facilities (Guardian 14 March 2015). The world Bank disclosed in 2017 that almost seventy per cent of SMEs owned by women in developing economies, are either unable to meet the required terms to get financial services or are completely shut out by Financial institutions. This has become a major constraint, limiting their business performance (The Punch Newspaper, 19 July 2017), the Bank of Industry Nigeria puts this number as eighty per cent (The Punch Newspaper, 28 August 2017). A major constraint identified in the agricultural sector is that women are eighty per cent (80%) less likely to own land compared to the men, even though they constitute between sixty to seventy-nine per cent of the rural workforce in that sector. And this is a major restriction in their ability to be granted credit facilities, which in turn limits their business endeavour (The Punch Newspaper, 28 November 2019). The Commission of the Economic Community of West African States (ECOWAS) identified a funding gap estimated by the IFC to be about of \$285 Billion which represents underfunding of about 70% of women owned SMEs in developing countries including Nigeria, they therefore set up a team to run the Nigerian version of its project called 50 Million women speak, one of the aims of this team is to close this gap (ThisDay, 27 September 2018). In 2019, African Development Bank (AfDB) also reported a forty-Two Billion Dollars gap between male and female entrepreneurs and the need to address said gap (Vanguard, 15 May 2019, Guardian 4 September 2019). The Director General of the Security and Exchange Commission noted that disparities in access to financing, ability to own land and under representation of women in decision making position are some of the greatest threats women entrepreneurs face in Nigeria. In a bid to encourage banks to lend to women entrepreneurs in the continent, the AfDB decided that one of the factors it will consider in grading banks will be based on their support of women entrepreneurs (Punch 26 November 2019).

Important for economic development but neglected due to cultural limitations & societal discrimination.

The Nigerian woman entrepreneur is portrayed as important and needed for the nation's economic advancement, however culture and traditional roles as well as societal discriminations limit her effort in this regard. These issues result in substantial disadvantages as the traditional status of women tend to limit their involvement in entrepreneurship (Vanguard 31 January 2011). In situations where there are deviations from these traditional limitations, and the women start to exhibit entrepreneurial prowess, it is assumed that she is being domineering and maybe even disrespectful to her husband, who should be the one in charge. This is very discouraging and has been a huge reason why many women owned businesses have drowned even before they got the chance to swim. (Vanguard, 12 October 2016). There are still businesses that women entrepreneurs are not expected to participate in most of which are in the STEM fields due to the erroneous assumption that women are generally incompetent in those areas (Vanguard, 12 October 2016). In 2016 McKinsey in a report posited that the Nigerian economy could be increased by a whopping \$2.8 trillion or an annual increase of 26% in its GDP by 2025 if women would be allowed to take equal part in the economy (Guardian 19 March 2018). The loss in potential human development due to gender inequality was estimated to be about 63 per cent in 2019 (This Day 27 March 2019). A country of huge potential Nigeria is, yet the system excludes her women and puts them at a disadvantage (Vanguard 14 March 2018 Guardian 19 March 2018), even though she has been recognised as taking the lead in the underlying transformation of the economy but hampered due to gender inequality issues (The Punch 24th January 2020).

Poor Bookkeeping skills and Lack of Business Structure

The Vanguard newspaper reported that some of the major reasons why women-run businesses are unable to attract credit facilities is their inability to maintain complete records or they have no records at all of their business activities and financials, unavailability of loan collaterals, poor planning and weak business structures and internal controls (Vanguard, 24th July 2012). They are portrayed as being unable to maintain proper record keeping in their business, though they can be good managers of finances, both business and personal finance. Therefore, the Financial institutions are unable to avail credit facilities for their business (The Nation Newspaper, 31 October 2013). Lacking not only the funds to run their businesses, but also the "technical know-

how” (The Nation 21 October 2015). An International Trade Centre (ITC) representative was quoted as saying it was not enough to have new credit lines alone, set aside for women entrepreneurs but they needed to learn what documentations are important when seeking a loan from the banks, and how to create bankable businesses (Guardian, 22 November 2017). In response to the above, many Government and non-government agencies put together conferences and trainings for women entrepreneurs to bring them up to speed and mitigate the adverse effects of these shortcomings. One of such trainings was on how to access micro loans, organized in 2017 by Domestic call international through the Employment Trust Fund for about seven thousand women considered to be vulnerable (The Punch Newspaper, 21 June 2017).

Making insufficient contribution to the National Economy

Women entrepreneurs in Nigeria are portrayed as playing in the low sectors with the intention to merely earn sustenance for their families (Vanguard, 25 April 2010), that the main motive why women hang on to wanning ventures especially in the manufacturing sector without aid or mentorship is for survival and not neccesarily creating sustainable wealth (Vanguard 26th December 2010). It is believed that empowering the women can help their business grow beyond “roadside trading“, helping the government achieve its goal of sustainable development (Vanguard 5 December 2011). In other words, the Nigerian business woman has a problem growing her business to a level of impact (Guardian newspaper 22 November 2017). They are opined to operate in the low segments of the economy which makes it almost impossible to measure and recognize their impact on economic growth, they are also perceived as mostly unnoticeable in the global supply chain (ThisDay, 8th June 2018; Vanguard Newspaper, 14th June 2018). Their contributions to the nation’s gross domestic product (GDP) has been unquantifiable because it is considered insignificant (The Nation, 25 August 2015; This Day, 12 March 2019).

Influence of media portrayal on government policies and institutional support

From the findings above, which showed women entrepreneurs in Nigeria were portrayed as being important to the economy yet lacking the required skills to manage and grow their businesses, unable to compete for and acquire adequate funding, needing different forms of training required to make them successful entrepreneurs. They were also portrayed as lacking the knowledge of available opportunities, unable to build the networks and connections necessary for businesses to

survive and thrive. The government, international organisations, government agencies, trade organisations, Banks, not-for-profit organisations etc. all responded to this by creating systems and putting structures in place offering various forms of support exclusively to women entrepreneurs, training, mentorship and networking opportunities, skills acquisition, access to markets, no interest paying loans, uncollateralised loans, and grants. Most of the commercial banks including the Central Bank of Nigeria (CBN) and the Bank of Industry (BoI) allocate a portion of available funding to women entrepreneurs alone, excluding their male counterparts from accessing such women-only funds. The CBN's MSME development fund earmarked sixty per cent of the Two Hundred and Twenty Billion Naira fund for women entrepreneurs alone (The Nation 2 February 2014). 258 (90%) out of the 288 articles collected for this research was on these various supports available to women entrepreneurs in Nigeria. (See Table 1 in the appendix)

Impact on Women's Total Entrepreneurial Activity (TEA)

In 2018, the Mastercard Index of Women's Entrepreneurship (MIWE) reported that the African country with the highest score in Women's Advancement Outcomes (WAO) was Nigeria with a 62.4% score. The WAO measures the extent of women marginalisation, entrepreneurial and labour force participation, and the economic progress that has been made in their ability to access knowledge and financial services (The Nation 14 March 2018). Two years earlier a WEF study named Nigeria as one of the two leading countries with a 40.7% score in the number of women starting their own businesses, the study noted that the African records the highest number of women entrepreneurs than other parts of the world (The Nation 12 August 2016). In MIWE's latest report, "Nigeria has also been named as one of the African countries at the forefront of closing gender gaps and achieving gender parity with men, in entrepreneurial activities, of the 58 markets surveyed, Nigeria has the second highest proportion of women in technical roles and an remarkably high rate of women entrepreneurs" (The Nation 1 January 2020). This research believes that the portrayal of women entrepreneurs in the media increased the awareness of the issues affecting the economic activities of these women and brought them to the attention of all stakeholders, therefore there has been so much support and effort to alleviate these issues.

It is therefore safe to say that the media portrayal of women entrepreneurs in Nigeria is one of the factors that has brought about increase in total entrepreneurial activities.

Undoing or Reinforcing Gender

During the data analysis, this research discovered that in a bid to get more women involved in entrepreneurship, by creating support systems for them, the stakeholders are inadvertently strengthening the gender divide with respect to entrepreneurship. Separating women from mainstream entrepreneurship, portrays the women entrepreneurs as weaker, unable to compete effectively and needing training and support. Therefore, reinforcing the masculine entrepreneurship mantra (Marlow & McAdam, 2013). The differences between men and women have therefore become more obvious by these acts of these agencies with the various “women funds” that have been created in their attempt to challenge gender structures (Marlow & Patton, 2005).

5.2 Research Discussion

The findings of this research have shown that words, spoken or written are powerful and able to create images and impressions that can be sustained over an extended period. If the same words are spoken or written about a subject over and over again, they have the capacity to sustain a culture and uphold beliefs and perceptions. In analysing the research data to investigate the portrayal of women entrepreneurs in Nigeria by the media, some of the findings of this research are consistent with previous research on some challenges of women entrepreneurs in developing economies like Nigeria. First, it has been established that the contributions of women entrepreneurs are required to improve the national economy but they are however unable to contribute as much as they have the capacity for, socio-cultural norms and traditions tend to hold them back. Where they overcome these cultural inhibitions and start their business, they are disenfranchised and severely discriminated against with respect to ownership of land assets and access to credits.

The areas of marked improvement shown from research findings however is the increased support and available opportunities to attract more women participation in entrepreneurship, thereby getting the chance to contribute to the nation’s economic growth more than ever before. Beyond the attraction into entrepreneurship, there are several support systems that have been established to ensure these women-led businesses survive and thrive. The efforts of government agencies and other organisations as published, have the capacity to change the narrative that women in Africa do not get support for their businesses. The efforts being made to close the gender inequality gaps

in Nigeria with respect to economic participation is gaining attention and making the business environment better. The 2020 recent World Economic forum (WEF) report ranked Nigeria 128th out of 153 countries in the world and 27th out of 34 in Africa e in report, Nigeria has closed 63.5% of her gaps gender parity moved up 5 places from last review which is +0.015 1.5% improvement in 2016 +0.025 for economic participation and opportunity. This shows some progress though the playing field is far from levelled for both male and female entrepreneurs in Nigeria. Because according to PriceWaterhouseCoopers (PWC), there has been no substantial change when compared to other countries (The Nation Newspaper, 13th March 2020).

Though the identified gaps between male and female entrepreneurship in terms of participation, funding, access to markets, education, mentorship, and networking are being closed, due to the increased attention and support female entrepreneurs are receiving in Nigeria. Gender is however being reinforced in entrepreneurship, because of the specific supports targeted at women entrepreneurs alone, excluding the men. These acts are differentiating entrepreneurs solely based on gender, thereby enabling divisions. On the one hand, there's an effort to close the gap of gender inequality noticed in the business space, but the differences between men and women are being emphasized on another hand. The media is also being used as a tool in making these differences stronger. It is sufficient therefore to say that a mixed message is being communicated here, the first is the attractive portrayal of women entrepreneurship owing to loads of available support systems and structures. And the second is the subtle underlying portrayal of alleged weakness and incompetence of women entrepreneurs.

These findings have also shown that the portrayals of women entrepreneurs can bring about a direct a direct and notable change in the life and business of women in the society; an example of this change is the increased support that's available to business women as well as the increase in Total Entrepreneurial Activities of Nigerian women. one of such notable change was an increase in the number of women getting into education and paid workforce (Carter, 2012).

CHAPTER SIX

6 CONCLUSION

6.1 Summary

Evident in the research findings is that not much has changed in the portrayal of women entrepreneurs in the Nigerian media for the period under consideration. Though there is an increase in media coverage as the media in recent years is filled with a ton of activities, trainings, funding, and support all directed at women in business. It appears almost as if organisations are trying to outdo themselves in publishing their support to encourage the growth of women entrepreneurs. The research believes that increased publicity has brought about increased awareness of available business improvement opportunities to the women and they are making good use of such in achieving their business goals. In 2015 the Guardian newspaper still reported unequal opportunities for women's participation in formal economic activities due to certain obstacles they face which are not applicable to their male counterparts. However, the World Economic Forum in its 2020, report stated that Nigeria is improving in her offering of comparable economic opportunities to both her men and women entrepreneurs than its doing on other indices, having closed 73.8% of its Economic participation and opportunity gender gaps (World Economic Forum, 2020).

There has been a marked improvement in the participation of women in entrepreneurship in Nigeria and this research believes the image of the woman entrepreneur propagated in the media has had an impact in making this happen. There has also been an improvement in the area of access to credit facility, in 2019 the Development Bank of Nigeria stated that 73% of its end borrowers as at Dec 2018 were women (The Punch Newspapers, 2 October 2019). This gives credence to the fact that some level of performative changes and improvements were achieved.

6.2 Limitations of the study

Most of the articles reviewed repeatedly mentioned that women face more challenges compared to their male colleagues in starting or growing their businesses, have limited access to credit and in some cases they are excluded from certain financial services and/or products. Some other

articles alluded to the fact that women; especially women in Agriculture are unable to own land assets. However, none of these articles stated exactly what these obstacles are, if the institutions have rules or processes that clearly exclude women from getting these services.

This research didn't check with entrepreneurs and other economic stakeholders providing support to Nigerian women entrepreneurs, such as Banks, economic regulators, government agencies etc. for their views on how the media in Nigeria portrays women entrepreneurs, and if the identified portrayals are valid in their view.

This research was also limited with respect to data collection, other media sources such as magazines, television and radio could have been considered. This would have given a more encompassing view instead of using newspapers alone. Another limitation is with respect to the research methodology, qualitative research is subjective and depends on the researchers individual skill and interpretation (Saunders, et al., 2019).

6.3 Practical implications

This research noted that publications that told success stories of women entrepreneurs succeeding despite the odds stacked against them and rising above the challenges, discriminations and prejudices are not told enough. This is obvious in the proportion of articles that celebrated the achievements of these women in the data collected. A mere seven percent of articles focused solely on celebrating the success of women entrepreneurs. This research believes that if more success stories and positive portrayals are published, it will do much to increase the TEA of women, inspire more women to do more in order to contribute to the national economy. The media has the power to close the gender gap, improve on and completely change the perception of women entrepreneurs by telling the right stories, considering the power of performativity of the spoken and written word.

6.4 Avenues for future research

This study has provided the portrayal of women entrepreneurs by the Nigerian media by reviewing newspaper publications from 2009 to 2020. Areas to be considered for future research will be to include other data sources such as magazines, television, radio, and social media. Interviews and

observations can also be considered as additional data collection method. The context can be extended beyond Nigeria to cover the whole of sub-Saharan Africa.

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Appendix

Table 3 – Articles showing Government and Institutional support

| Published | Newspaper | Headline |
|-----------|------------|--|
| 25-Apr-10 | Vanguard | Seven ways to empower women into business enterprises |
| 03-May-10 | Vanguard | Seven ways to empower women into business enterprises Part two |
| 21-Jun-10 | Vanguard | BOI gives out N16bn loan, partners cooperatives |
| 29-Aug-11 | Vanguard | Unilever’s CSR, women economic empowerment & devt |
| 15-Jul-12 | Vanguard | Women empowerment critical to Access Bank – ED ON |
| 23-Jul-12 | Vanguard | CBN, ILO to raise N1bn for women entrepreneurs |
| 24-Jul-12 | Vanguard | 2ND AWE SUMMIT: A GEM approach to Financial Inclusion for Women ON |
| 21-Mar-13 | The Nation | Intel empowers women entrepreneurs |
| 31-Oct-13 | The Nation | ‘Women entrepreneurs can overcome business challenges’ |
| 02-Feb-14 | The Nation | CBN earmarks N132bn for women entrepreneurs |
| 11-Feb-14 | The Nation | 10,000 women for entrepreneurship training |
| 21-Feb-14 | The Nation | Fidelity Bank empowers women entrepreneurs |
| 11-Sep-14 | The Nation | SMEDAN, UNDP train women entrepreneurs |
| 30-Oct-14 | The Nation | Group to address women entrepreneurs’ challenge |
| 19-Nov-14 | The Nation | Why women entrepreneurs need mentors |
| 24-Nov-14 | The Nation | Access Bank boosts women entrepreneurship |
| 11-Dec-14 | The Nation | A summit to grow women entrepreneurs in SouthEast |
| 11-Mar-15 | The Nation | AfDB backs women entrepreneurs |
| 11-Mar-15 | The Nation | Energizing women entrepreneurship |
| 14-Mar-15 | Guardian | New Research Unveils Path For Women Entrepreneurs |
| 18-Mar-15 | The Nation | Boosting women entrepreneurship |
| 26-Mar-15 | Guardian | Keystone Bank unveils platform to empower women entrepreneurs |
| 01-Apr-15 | The Nation | Empowering women entrepreneurs with ICT skills |
| 06-Apr-15 | The Nation | Skye Bank pledges support for women entrepreneurs |

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| 20-Apr-15 | The Nation | FirstBank supports women entrepreneurs |
| 27-Apr-15 | The Nation | FirstBank director advises women entrepreneurs |
| 22-Jun-15 | The Nation | Ecobank empowers women entrepreneurs |
| 04-Aug-15 | Guardian | Business leaders to empower women at 2015 AWIEF |
| 25-Aug-15 | The Nation | 'Low awareness inhibits women entrepreneurs' growth' |
| 11-Sep-15 | Guardian | 'Female Entrepreneurs have to be careful in doing business' |
| 19-Sep-15 | The Nation | ITF, NIPC to promote women, youth entrepreneurship growth |
| 12-Oct-15 | The Nation | LCCI Women Group hosts women entrepreneurs' confab |
| 14-Oct-15 | Guardian | Foundation trains Jigawa youths, women in entrepreneurship |
| 16-Oct-15 | Guardian | Stakeholders strategise to empower emerging female entrepreneurs |
| 16-Oct-15 | The Nation | Empower women entrepreneurs, LCCI pleads |
| 21-Oct-15 | The Nation | Empowering women entrepreneurs |
| 03-Nov-15 | Guardian | Imperatives of capacity building for women entrepreneurs |
| 11-Nov-15 | The Nation | Keystone empowers women entrepreneurs |
| 11-Nov-15 | The Nation | NBC provides trade assets for women entrepreneurs |
| 18-Nov-15 | Guardian | Bank's initiative empowers female entrepreneurs |
| 21-Dec-15 | Guardian | Skye Bank trains 20 women entrepreneurs on sustainable business |
| 25-Dec-15 | The Nation | Skye Bank trains women entrepreneurs |
| 30-Jan-16 | Guardian | How To Step Forward For Undecided Women Entrepreneurs |
| 23-Feb-16 | Guardian | Bank pledges support for African women entrepreneurs |
| 05-Mar-16 | Vanguard | IWDC: Nigeria needs more women entrepreneurs |
| 05-Mar-16 | Guardian | Female Entrepreneurs Unite With AWEP |
| 16-Mar-16 | Punch | Gender equality bill will be re-presented – Saraki |
| 30-Mar-16 | Punch | Catalysing growth for Nigerian women entrepreneurs |
| 15-Apr-16 | The Nation | Women entrepreneurs advised on job creation |
| 24-Apr-16 | This Day | How Young Female Entrepreneurs are Changing Nigeria's Business Landscape |
| 27-Apr-16 | Punch | Total, MMF create employment with solar technologies |

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| 03-May-16 | Punch | LAPO MfB seeks growth of SMEs |
| 11-May-16 | Punch | YouWin beneficiaries storm Finance Ministry, accuse minister of Frustrating payment |
| 31-May-16 | Guardian | NECA, Shell move to boost entrepreneurship among women |
| 15-Jun-16 | Guardian | NEPC engages women-owned businesses to enhance market access |
| 02-Jul-16 | Guardian | Business success tips for female entrepreneurs |
| 02-Jul-16 | Guardian | Young african women entrepreneurs offer advice on how to start a business with no money – Mary Olushoga |
| 15-Jul-16 | This Day | TEF, ITC Commit to Promote Women in Global Trade |
| 22-Jul-16 | Punch | JAN mentors 50 girls on leadership, empowerment |
| 01-Aug-16 | Guardian | Government perfects plans for women entrepreneurs to access N150 billion |
| 12-Aug-16 | The Nation | Nigeria, Zambia lead top in women entrepreneurs |
| 27-Sep-16 | The Nation | Lagos signs MoU with AWIEF to empower women entrepreneurs |
| 28-Sep-16 | Vanguard | Lagos, AWIEF, sign \$300m MoU to boost women entrepreneurs |
| 29-Sep-16 | Guardian | Unity Bank tasks women on entrepreneurship development |
| 02-Oct-16 | Punch | Lagos collaborates with AWIEF on \$300m AfDB fund |
| 05-Oct-16 | Punch | Fate Foundation identifies constraints of MSME growth |
| 06-Oct-16 | This Day | \$300m Fund: LASG, NGO Sign MoU for Women Empowerment |
| 23-Oct-16 | Punch | Emerging from ‘the other room |
| 25-Oct-16 | Guardian | Saraki wants women to consult over gender bill |
| 26-Oct-16 | Punch | Women entrepreneurs seek wealth-creating opportunities |
| 28-Oct-16 | The Nation | Women entrepreneurs trained on fertiliser use |
| 29-Oct-16 | Guardian | Five skills you need right now as a female entrepreneur – Sharon Alofokhai |

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| 12-Nov-16 | Punch | Strange ‘empowerment’ schemes Nigerian governors embark on |
| 14-Nov-16 | Punch | FG plans special tax for SMEs |
| 23-Nov-16 | This Day | Addosser MFB Empowers Female Entrepreneurs |
| 26-Nov-16 | Guardian | ‘Government should create Sspecial fund for women entrepreneurs’ |
| 26-Nov-16 | The Nation | Women entrepreneurs offer mentorship at AFRIFF conference |
| 04-Dec-16 | Punch | Recession: Expert suggests strategies for SMEs’ survival |
| 16-Dec-16 | The Nation | How financial inclusion can boost women entrepreneurship, others |
| 07-Jan-17 | Guardian | Goal setting tips for female entrepreneurs |
| 12-Jan-17 | Punch | Available business training, funding opportunities |
| 14-Jan-17 | Punch | SLA seeks promotion of African women entrepreneurs |
| 16-Jan-17 | Guardian | ‘The most challenging aspect of entrepreneurship is putting ideas into action |
| 06-Feb-17 | Punch | Ganduje empowers youths |
| 19-Feb-17 | Punch | Start small,leverage on partnerships– Nkem Okocha |
| 24-Feb-17 | Punch | UK, others invest £7m on 21,162 girls’ education |
| 03-Mar-17 | This Day | First Bank Launches Focused Product for Women |
| 15-Mar-17 | Guardian | BoI disburses loans to 250 women entrepreneurs in Kwara |
| 17-Mar-17 | Punch | Power Oil, ministry collaborate on women entrepreneurs |
| 17-Mar-17 | Punch | BoI offers women entrepreneurs N13bn loans |
| 22-Mar-17 | Guardian | YEN to empower 1000 youths, women entrepreneurs |
| 16-Apr-17 | This Day | Empowering Women through CSR |
| 01-Jun-17 | This Day | P&G Nigeria Collaborates with WeConnect to Train Women Entrepreneurs |
| 09-Jun-17 | Punch | Available funding support for businesses |
| 17-Jun-17 | Punch | Covenant University students seek to empower widows, artisans |
| 21-Jun-17 | Punch | Sustainable employment fosters development – Durosinmi-Etti |

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| 29-Jun-17 | This Day | Incentivising Female Entrepreneurs |
| 19-Jul-17 | Punch | W'Bank creates \$1bn fund for women entrepreneurs |
| 20-Jul-17 | This Day | Canada Announces \$27.3m Humanitarian Assistance for North-East |
| 28-Aug-17 | Punch | BoI warns women entrepreneurs against diverting intervention fund |
| 11-Oct-17 | The Nation | Skye Bank empowers women entrepreneurs |
| 22-Oct-17 | The Nation | African women entrepreneurs' network to fight hurdles |
| 25-Oct-17 | This Day | Ambode: We Have Created 2, 613 Female Entrepreneurs in Two Years |
| 14-Nov-17 | Guardian | 'Women entrepreneurs key to sustainable growth' |
| 16-Nov-17 | Vanguard | NEWN seminar targets 200 women entrepreneurs |
| 16-Nov-17 | Guardian | Women's Entrepreneurship Day holds November 17 |
| 22-Nov-17 | Guardian | NEPC, ITC to train 15,000 women entrepreneurs under SheTrades initiative |
| 01-Dec-17 | Punch | Apply for intervention funds, LCCI advises women entrepreneurs |
| 01-Dec-17 | Guardian | LCCI charges women entrepreneurs on harnessing incentives |
| 09-Dec-17 | Guardian | Her network hosts lunch with One Woman for millennial female entrepreneurs |
| 21-Dec-17 | Vanguard | Orphanage plans skills centre for female entrepreneurs |
| 28-Dec-17 | This Day | Coca-Cola Trains Internally Displaced Women, Empowers them for Micro Business |
| 06-Jan-18 | The Nation | How BoI intervention funds are helping female entrepreneurs – NACCIMA boss Alaba Lawson Lawson |
| 11-Jan-18 | Vanguard | Digitising operations: A way of supporting women entrepreneurs |
| 22-Feb-18 | Vanguard | Firm to empower 200,000 women entrepreneurs by 2020 |
| 08-Mar-18 | Vanguard | Access Bank supports 2,200 women in SMEs |
| 09-Mar-18 | Guardian | Entrepreneur platform to empower 5,000 women in Niger Delta |

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| 14-Mar-18 | Vanguard | P&G, WEConnect to empower women entrepreneurs |
| 14-Mar-18 | The Nation | MasterCard Index of Women Entrepreneurs released |
| 15-Mar-18 | Guardian | NEPC improves women entrepreneurs' capacity for trade |
| 19-Mar-18 | Guardian | Empowering women entrepreneurs for multinational supply chain |
| 26-Mar-18 | Vanguard | Union Bank holds empowerment seminar for female entrepreneurs |
| 28-Mar-18 | Punch | Facebook launches women entrepreneurship initiative in Nigeria |
| 28-Mar-18 | Guardian | Facebook targets female entrepreneurs in Nigeria with new initiative |
| 29-Mar-18 | Guardian | Female entrepreneurs explore new networks at beauty fair |
| 04-Apr-18 | Guardian | 'Women participation in globaltrade, an opportunity to accelerate development |
| 10-Apr-18 | Punch | Diamond Bank to offer women entrepreneurs more financial assistance |
| 10-Apr-18 | This Day | Connecting Women Entrepreneurs to the Global Market |
| 20-Apr-18 | This Day | Women Entrepreneurs Finance Initiative Allocates Funding to Nigeria, Others |
| 23-Apr-18 | The Nation | Women Entrepreneurs Finance Initiative gets \$1.6b funding |
| 13-May-18 | This Day | BoI Empowers 5,000 Women in Ondo |
| 16-May-18 | The Nation | Taking banking to women entrepreneurs |
| 18-May-18 | The Nation | How group is grooming budding women entrepreneurs |
| 22-May-18 | This Day | Access Bank Reaffirms commitment to women empowerment |
| 23-May-18 | Punch | Access Bank pledges more funds for women entrepreneurs |
| 28-May-18 | The Nation | Group trains women entrepreneurs on credit access |
| 08-Jun-18 | This Day | NEPC, ITC Partner to make Women Entrepreneurs Core Contributors to Economy |
| 14-Jun-18 | Vanguard | NEPC, ITC partner to empower Nigerian women entrepreneurs |

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| 28-Jul-18 | Guardian | Facebook partners She Leads Africa for female entrepreneurship training |
| 09-Aug-18 | Guardian | Foundation, others empower women, youths on entrepreneurial skills |
| 15-Aug-18 | The Nation | How to empower women entrepreneurs |
| 16-Aug-18 | This Day | Report Highlights How Women Can Boost Nigeria's Economy |
| 23-Aug-18 | Vanguard | MTN empowers women in Lagos, youths in Oyo |
| 03-Sep-18 | Punch | AfDB seeks \$3.3bn for women, youth entrepreneurs |
| 06-Sep-18 | Vanguard | Female entrepreneur explains why she is into waste recycling business |
| 11-Sep-18 | Guardian | Female entrepreneurs set to build region's intelligence network |
| 27-Sep-18 | This Day | ECOWAS Inaugurates Nigeria's 50m Women Speak Team |
| 09-Oct-18 | Guardian | NECA women entrepreneurs canvass single-digit loan |
| 22-Oct-18 | This Day | P&G Partners Kebbi State Government to Empower women |
| 24-Oct-18 | This Day | Elumelu: Entrepreneurs Must Imbibe Corporate Governance |
| 21-Nov-18 | Guardian | It's a movement! Femfunds hosts Over 1000 female entrepreneurs in Lagos |
| 01-Dec-18 | Guardian | Women entrepreneurship day holds with empowerment, enlightenment of SMEs |
| 05-Dec-18 | The Nation | IFC, firm partner to boost market access for women entrepreneurs |
| 14-Dec-18 | Guardian | Group empowers Kaduna women on entrepreneurship, start-up capital |
| 16-Dec-18 | This Day | P&G Partners UN Women to Empower Women on Financial Literacy |
| 02-Jan-19 | This Day | TEF Opens Application for \$100m Entrepreneurship Programme |
| 04-Feb-19 | Guardian | FCMB's women entrepreneurs offer zerointerest plan to SMEs |
| 06-Feb-19 | The Nation | Centre grooms women as entrepreneurs |
| 21-Feb-19 | Punch | Bank plans zero interest rate loans for women entrepreneurs |

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| 28-Feb-19 | Guardian | Women entrepreneurs canvass policy to facilitate ‘female-owned firms’ |
| 05-Mar-19 | Punch | Access, Diamond to support women entrepreneurs |
| 07-Mar-19 | Guardian | Visa to empower, celebrate women entrepreneurs in global competition |
| 09-Mar-19 | This Day | WD 2019: Female Entrepreneurs Urged to be More Proactive |
| 12-Mar-19 | This Day | Ecobank Nigeria Unveils Initiative for Female Entrepreneurs |
| 13-Mar-19 | This Day | FCMB Introduces Product for Women-owned SMEs |
| 18-Mar-19 | This Day | LSETF, Coca-Cola Graduates 300 Women in Empowerment Initiative |
| 19-Mar-19 | Guardian | Dangote partners Phoenix to empower women entrepreneurs |
| 21-Mar-19 | This Day | SheTrades Organises Workshop for Female Entrepreneurs |
| 22-Mar-19 | The Nation | Ecobank to focus on women entrepreneurs |
| 03-Apr-19 | Punch | Firm provides platform for women entrepreneurs |
| 08-Apr-19 | This Day | How women-led businesses can transform Africa |
| 11-Apr-19 | Vanguard | Firm Empowers Young Female Entrepreneurs |
| 15-Apr-19 | Vanguard | How to Support Female Entrepreneurs in Nigeria |
| 16-Apr-19 | The Nation | How to support female entrepreneurs in Nigeria |
| 19-Apr-19 | The Nation | How women entrepreneurs can access funds, by NACCIMA |
| 22-Apr-19 | This Day | Group Calls for Increased Support for Female Entrepreneurs |
| 23-Apr-19 | Guardian | Rite Foods boosts women enterprises with exhibition |
| 15-May-19 | Vanguard | AfDB secures \$61.8m for women entrepreneurs in Nigeria, 20 others |
| 10-Jun-19 | Vanguard | WWS giving voice to female entrepreneurs |
| 12-Jun-19 | This Day | ‘Maersk Recognises Women’s Role in Sustainable Development’ |
| 22-Jun-19 | Guardian | WIA to promote women’s involvement in economic growth, create support platforms |
| 27-Jun-19 | Guardian | Access Bank unveils Womenpreneur Pitch-A-Ton 2019 |
| 28-Jun-19 | The Nation | WIA to boost women entrepreneurship |

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| 30-Jun-19 | The Nation | Firm, Google train 120 female entrepreneurs on digital skills |
| 03-Jul-19 | The Nation | VPWM Business Summit: Women entrepreneurs set for exploits |
| 25-Jul-19 | Punch | Group seeks support for women entrepreneurs |
| 10-Aug-19 | Punch | Ford to empower 600 women entrepreneurs in Nigeria |
| 14-Aug-19 | The Nation | Women entrepreneurs get N5m boost in Oyo |
| 04-Sep-19 | Guardian | African women entrepreneurs want \$5b, get \$251m from G7 |
| 06-Sep-19 | The Nation | \$251m lifeline for African women entrepreneurs |
| 10-Sep-19 | Punch | Ogun to give loans to women entrepreneurs |
| 11-Sep-19 | The Nation | ITC invites women entrepreneurs |
| 12-Sep-19 | This Day | Visa Empowers Female Entrepreneurs |
| 13-Sep-19 | This Day | Leading Ladies Africa, Union Bank Empower Female Entrepreneurs |
| 17-Sep-19 | This Day | US Consulate Empowers Female Entrepreneurs |
| 17-Sep-19 | Guardian | Professionals push for 25 per cent female representation in top jobs |
| 17-Sep-19 | The Nation | U.S. to groom 15m women entrepreneurs in Nigeria, others |
| 19-Sep-19 | Punch | US Consulate launches academy for women entrepreneurs |
| 26-Sep-19 | Punch | Zenith, Gobir Foundation empower 500 women |
| 29-Sep-19 | Punch | UN Women, others advocate equality in procurement contracts |
| 02-Oct-19 | Punch | DBN gives more loans to women |
| 02-Oct-19 | Punch | Foundation empowers 500 women traders with interest free loans |
| 03-Oct-19 | Punch | PPP projects: Aisha Buhari, AfDB condemn women neglect |
| 03-Oct-19 | This Day | DBN Advocates for More Women Entrepreneurs |
| 10-Oct-19 | Punch | Shipping company seeks support for women entrepreneurs |
| 11-Oct-19 | Vanguard | Include women in economic growth plan, FBN tells FG ON |
| 16-Oct-19 | Punch | Tips for aspiring women business owners |
| 18-Oct-19 | This Day | NECA'S Network of Entrepreneurial Women Builds Mentorship Network |

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| 31-Oct-19 | This Day | Changing the Narrative for Female Entrepreneurs |
| 13-Nov-19 | Guardian | Female entrepreneurs in Nigeria, others to access \$1.1 billion |
| 20-Nov-19 | Vanguard | FG playing down on role as economic driver – Minister |
| 20-Nov-19 | The Nation | Advancing women entrepreneurship |
| 26-Nov-19 | Punch | AfDB will grade banks on how well they support women — President |
| 28-Nov-19 | Punch | EU, AI, Ezekwesili seek better deal for women |
| 15-Dec-19 | Punch | Facebook trains 7,000 women businesses in SSA |
| 16-Dec-19 | Punch | CIBN expresses commitment to entrepreneurship development |
| 16-Dec-19 | This Day | British Commission to Sponsor Entrepreneurs to UKAfrica Investment Summit |
| 19-Dec-19 | Guardian | FG restates commitment to women empowerment |
| 03-Jan-20 | Punch | BoI grants female entrepreneurs N26bn loans |
| 09-Jan-20 | Vanguard | UK-Nigeria Tech Hub: Five Nigerian women tech entrepreneurs to get UK training |
| 18-Jan-20 | This Day | SWIT Seeks Policies to Protect Women Entrepreneurs |
| 28-Jan-20 | The Nation | NEPC to unlock international market for women entrepreneurs |
| 07-Feb-20 | Punch | FCMB empowers women entrepreneurs, SMEs |
| 07-Feb-20 | This Day | FCMB Empowers SMEs in Ogun |
| 10-Feb-20 | Punch | Ecobank trains female entrepreneurs in digital marketing |
| 10-Feb-20 | This Day | Ecobank Holds Digital Training for Female Entrepreneurs |
| 10-Feb-20 | The Nation | Ecobank trains women entrepreneurs |
| 12-Feb-20 | Punch | Foundation promotes female entrepreneurs with \$10,000, others |
| 18-Feb-20 | Punch | Lagos begins training of 200 Agric entrepreneurs |
| 07-Mar-20 | Vanguard | Nigerian women show resilience in business despite challenges —NECA |
| 08-Mar-20 | Vanguard | Int’l Women’s Day: How E-commerce Company is Empowering Women Entrepreneurs |
| 08-Mar-20 | Vanguard | How Jumia is Empowering Women Entrepreneurs |

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| 09-Mar-20 | This Day | Fidelity Commit \$15m to Support Female Entrepreneurs |
| 09-Mar-20 | Guardian | How empowering women bridges gender gap by GroFin Nigeria |
| 10-Mar-20 | The Nation | Google set to train 20,000 women across Africa |
| 11-Mar-20 | Punch | Giving women a voice in this era of SDGs |
| 12-Mar-20 | Vanguard | Gender equality is germane for repositioning Nigeria's economy —NECA |
| 12-Mar-20 | Vanguard | Women Connect: Business women to grace conference in Delta |
| 12-Mar-20 | The Nation | SheVentures empowers women entrepreneurs |
| 13-Mar-20 | This Day | Bridging Financial Literacy Gap in Nigeria |
| 16-Mar-20 | Vanguard | IWD: Rosabon empowers 100 female entrepreneurs |
| 16-Mar-20 | The Nation | IWD: Rosabon gives grants to female entrepreneurs |
| 16-Mar-20 | This Day | Doubling Commitment to Train Women in Africa |
| 17-Mar-20 | Punch | FCMB empowers over 2,000 female entrepreneurs – |
| 18-Mar-20 | The Nation | U.S. group seeks support for women entrepreneurs |
| 19-Mar-20 | Punch | Rosabon empowers 100 female entrepreneurs |
| 19-Mar-20 | The Nation | Women entrepreneurs hold their own despite odds Ibukun-Awosika |
| 24-Mar-20 | This Day | Giving Women a Voice |
| 25-Mar-20 | This Day | Eko Innovation Centre Honours Female Entrepreneurs |
| 18-Jun-20 | The Nation | Group tasks women on entrepreneurship |
| 23-Jun-20 | This Day | Access Bank Unveils 'Pitch-A-Ton' Second Edition |
| 01-Jul-20 | The Nation | AfDB gathers experts for fashion entrepreneurs |
| 02-Jul-20 | The Nation | Access Bank unveils Womenpreneur Pitch-a-Ton |
| 11-Jul-20 | Vanguard | Women/Girls' Rights: ActionAid organizes 3-day training for 10 partners |
| 13-Jul-20 | This Day | FCMB, Others Task Women on Business Development |
| 13-Jul-20 | Guardian | Africa Women Innovation and Entrepreneurship Forum (AWIEF) Launches Enterprise Development for Women- |

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| | | Owned Ventures in Green Energy Startup Incubator – Call for Applications Announced |
| 13-Jul-20 | The Nation | FCMB to women: lead drive in business growth |
| 16-Jul-20 | Vanguard | Take the lead in driving business growth, groups urge women |