

Cultural Norms and the Empowerment of Indigenous Women Entrepreneurs in Nigeria: Toward a Sustainable Framework

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ABSTRACT

Women's entrepreneurship is increasingly recognised as a catalyst for economic growth and sustainable development; however, indigenous women in Nigeria continue to encounter entrenched socio-cultural, financial, legal, educational, and technological barriers that hinder business success. This conceptual paper aims to critically analyse these constraints and propose a context-sensitive framework for sustainable empowerment. Drawing on an extensive review of peer-reviewed journal articles, policy reports, and development agency publications published between 2000 and 2024, the study synthesises existing knowledge through the lens of institutional theory and the gender-and-development framework. Key barriers identified include gender stereotyping, restricted access to finance, complex regulatory requirements, limited entrepreneurial and digital literacy, and inadequate representation in formal networks. The paper advances a Sustainable Empowerment Framework that integrates financial inclusion strategies, targeted education and training, social capital strengthening, and gender-responsive policy reforms. Emphasis is placed on mentorship programs, cooperative societies, and digital empowerment as mechanisms to bridge structural gaps. The findings underscore the potential of leveraging cultural norms for empowerment through community engagement and collaborative interventions involving government agencies, non-governmental organisations, financial institutions, and traditional leaders. By aligning cultural transformation with inclusive economic growth, this paper offers actionable recommendations for policymakers, scholars, and development practitioners seeking to enhance the resilience and competitiveness of indigenous women entrepreneurs in Nigeria.

Keywords: Indigenous Women, Entrepreneurship, Cultural Norms, Empowerment, Nigeria

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1. INTRODUCTION

Entrepreneurship has long been recognized as a driver of economic growth and development, particularly in emerging economies such as Nigeria (Nwagu, 2023). It is a fact that within the entrepreneurial landscape, indigenous women play a crucial role in sustaining household livelihoods and contributing to community development (Dzisi, 2018).

However, despite the increasing participation of women in entrepreneurship, cultural norms continue to pose significant barriers to their full engagement in the sector (Ahl & Marlow, 2021). Indeed, Ahl and Marlow, (2021) further posit that indigenous women in Nigeria face a unique set of challenges rooted in deep-seated traditions, gender expectations, and socio-economic constraints. It is anticipated that these barriers hinder their entrepreneurial capabilities and limit their ability to achieve sustainable empowerment. As the global discourse on gender equality and economic inclusion advances, understanding the intersection between cultural norms and indigenous women's entrepreneurship in Nigeria becomes imperative for shaping effective empowerment frameworks (Allanana, 2023).

The socio-cultural landscape of Nigeria is diverse, with numerous ethnic groups, each possessing distinct traditions and values that influence women's roles in society (Abdulkadir & Ahmed, 2023). Consequently, in many Nigerian communities, traditional gender roles assign women primarily to domestic responsibilities, limiting their engagement in business activities. Even where women venture into entrepreneurship, they often encounter societal resistance, lack of access to financial resources, and discriminatory practices that undermine their business growth and sustainability (Allanana, 2023). These constraints necessitate the development of a comprehensive framework that integrates indigenous knowledge, cultural adaptability, and policy support to enhance the participation of indigenous women in entrepreneurial activities while preserving cultural identity.

1.1 Statement of the Problem

Despite the notable efforts to promote women's entrepreneurship in Nigeria, indigenous women continue to face disproportionate barriers due to entrenched cultural norms (Abdulkadir & Ahmed, 2023). While policies and interventions have been introduced to support female entrepreneurs, they often fail to address the socio-cultural realities that shape women's participation in business (Simba et al., 2022). Indigenous women, particularly those in rural and semi-urban areas, experience limited access to education, capital, and business networks, which stifles their entrepreneurial aspirations (Razak, 2021). Furthermore, Sanni (2024) indicated that patriarchal structures and customary laws often place restrictions on land ownership, inheritance, and decision-making, further marginalizing indigenous women in business.

Previous studies, for instance, Amadi et al. (2021) have highlighted the significance of entrepreneurship as a means of empowering women economically and socially. However, there is limited research on how cultural norms specifically impact indigenous women's entrepreneurial efforts and how they can be effectively integrated into sustainable empowerment strategies. This study, therefore, seeks to fill this gap by examining the interplay between cultural norms and indigenous women's entrepreneurship in Nigeria and proposing a framework that fosters sustainable empowerment.

1.2 Objectives of the Study

The overarching aim of this study is to explore the impact of cultural norms on indigenous women's entrepreneurship in Nigeria and to develop a framework for sustainable empowerment.

Specifically, the study seeks to:

- Examine the influence of cultural norms on the entrepreneurial participation of indigenous women in Nigeria.
- Identify the major socio-economic challenges faced by indigenous women entrepreneurs due to cultural expectations.
- Assess the strategies adopted in addressing the unique barriers faced by indigenous women entrepreneurs.
- Propose a culturally sensitive framework for enhancing indigenous women's entrepreneurship and ensuring sustainable empowerment.

1.3 Research Questions

To achieve the stated objectives, the study will address the following research questions:

- How do cultural norms influence the entrepreneurial participation of indigenous women in Nigeria?
- What are the key socio-economic challenges faced by indigenous women entrepreneurs due to cultural expectations?
- What are the strategies to be adopted in order to mitigate the challenges faced by indigenous women entrepreneurs?
- What framework can be developed to promote sustainable empowerment for indigenous women through entrepreneurship?

1.4 Significance of the Study

This study is significant for multiple reasons. First, it contributes to the growing body of knowledge on gender, culture, and entrepreneurship by providing empirical insights into the specific challenges faced by indigenous women entrepreneurs in Nigeria. Second, the study offers practical recommendations for policymakers, development agencies, and advocacy groups seeking to promote gender-inclusive entrepreneurship. By developing a culturally adaptable empowerment framework, this research provides a roadmap for enhancing indigenous women's participation in business without eroding cultural values. Lastly, the study aligns with global development goals, particularly the United Nations Sustainable Development Goals (SDGs) 5 (Gender Equality) and 8 (Decent Work and Economic Growth), which emphasize women's economic empowerment as a critical factor in sustainable development (United Nations, 2020).

1.5 Conceptual Framework

The study is anchored on the intersection of feminist entrepreneurship theory and institutional theory. Feminist entrepreneurship theory highlights the gendered nature of entrepreneurship, emphasizing how societal structures and power dynamics influence women's business activities (Bagheri et al., 2023). Institutional theory, on the other hand, provides a lens for understanding how formal and informal institutions, including cultural norms, shape entrepreneurial behaviour (Scott, 2021).

By integrating these theoretical perspectives, the study examines how cultural norms act as both enablers and constraints to indigenous women's entrepreneurship and how institutional support mechanisms can be optimized for sustainable empowerment.

2. LITERATURE REVIEW

Cultural Norms and Women's Entrepreneurship

Cultural norms are deeply embedded societal values and behavioral expectations that influence various aspects of human life, including entrepreneurship. In many parts of Nigeria, traditional gender roles dictate that women prioritize household responsibilities over economic ventures (Bridges et al., 2023). This patriarchal structure limits indigenous women's access to entrepreneurial opportunities, capital, and business networks. However, despite these constraints, indigenous women in Nigeria continue to participate in small-scale enterprises, especially in sectors such as agriculture, trade, and handicrafts.

The intersection of cultural norms and women's entrepreneurship highlights both challenges and opportunities. While some cultural beliefs act as barriers to economic participation, others foster community-based support systems that aid business sustainability (Dzisi, 2018). Studies indicate that indigenous women who align their business practices with socially acceptable roles experience higher success rates (Gubacsi, 2023). Thus, an understanding of cultural norms is essential for developing sustainable empowerment frameworks that respect tradition while promoting economic independence.

2.1 Indigenous Women and Economic Participation

Indigenous women in Nigeria play a significant role in local economies, particularly in informal sectors. Their businesses contribute to household income, community development, and national economic growth (Gubacsi, 2023). However, their entrepreneurial activities often remain undervalued due to socio-cultural restrictions and inadequate institutional support (Oladunni et al., 2024). The lack of access to formal financial institutions, education, and training further exacerbates these challenges. Empirical research suggests that indigenous women entrepreneurs thrive when provided with microfinance services, cooperative societies, and skills development programs (Abdulkadir & Gwadabe, 2023). These interventions not only enhance their financial capacity but also empower them to challenge restrictive cultural norms (Idris & Agbim, 2015). Despite these efforts, the persistence of cultural stereotypes continues to hinder the full potential of indigenous women's entrepreneurship in Nigeria.

2.2 Barriers to Indigenous Women's Entrepreneurship

Several factors inhibit the entrepreneurial success of indigenous women in Nigeria. First, Socio-Cultural Barriers. Under this factor, we have gender stereotyping and patriarchal structures. Nigerian society is heavily influenced by patriarchal norms, which often limit women's roles to domestic spheres, discouraging their participation in entrepreneurship (Offiong, et al., 2021). In addition, women face cultural biases that question their ability to lead or manage businesses effectively (Abdulkadir & Gwadabe, 2023). Secondly, we have lack of acceptance and communitarian expectations.

Studies show that women entrepreneurs often face societal expectations that prioritize family roles over business pursuits, creating a communitarian pressure that hinders their entrepreneurial growth (Oluwakemi, et al., 2023). Thirdly, there is the issue of religious and class intersections. Indeed, religious beliefs and class distinctions further complicate the entrepreneurial landscape for women, as these factors often reinforce patriarchal ideals (Onoshakpor et al., 2024). Furthermore, legal and regulatory frameworks do not always support women-owned enterprises, particularly in rural areas. Third, family obligations and societal expectations often restrict the time and energy women can dedicate to their businesses.

Women entrepreneurs in Nigeria encounter substantial economic and financial barriers that hinder their business growth and sustainability (Oyebamiji, 2020). One of the most pressing challenges is limited access to financial services, which stems from stringent collateral requirements and discriminatory lending practices (Sanni, 2024). Many financial institutions require collateral, such as land or fixed assets, which women often lack due to cultural and legal constraints. As a result, they rely on informal savings groups that offer minimal financial support and lack the structure to promote business expansion.

Furthermore, the high cost of business operations further marginalizes women entrepreneurs. Inadequate infrastructure, including poor transportation networks and unreliable electricity, significantly raises production and distribution costs. In fact, frequent power outages force businesses to rely on expensive alternative energy sources, increasing cost, thereby reducing profitability. These economic barriers limit women's competitiveness in the market, restricting their ability to scale and innovate.

Women entrepreneurs in Nigeria face legal and regulatory barriers that significantly impede their business activities. One major challenge is unfavourable legal frameworks, particularly the country's bankruptcy laws, which do not provide adequate support for struggling women-owned businesses (Oyebamiji, 2020). The absence of gender-sensitive financial recovery mechanisms discourages women from expanding their businesses due to the fear of financial ruin. Furthermore, legal discrimination and the lack of protective laws create additional obstacles, making it difficult for women to secure contracts, own property, or access government incentives (Razak et al., 2024).

Moreover, bureaucratic hurdles discourage women from formalizing their businesses. Lengthy and complex registration procedures, high compliance costs, and excessive regulatory requirements force many women to operate in the informal sector, where they lack access to financial support, legal protection, and growth opportunities (Simba et al, 2022). These barriers perpetuate gender disparities in business ownership and economic participation.

Women entrepreneurs in Nigeria face significant challenges due to a lack of education and training, which limits their ability to effectively manage and expand their businesses. A major issue is limited access to entrepreneurial training, as many women do not have opportunities to acquire essential business management skills, financial literacy, and strategic planning knowledge (Aladejebi, 2020). This lack of training prevents them from optimizing their businesses for growth and sustainability. The problem is even more pronounced in rural areas, where low literacy levels make it difficult for women to understand market dynamics, access financial services, or comply with regulatory requirements.

Indeed, the digital literacy gap exacerbates these challenges. Many women entrepreneurs, especially in rural regions, struggle to access technology and digital marketing tools, limiting their ability to reach broader markets and leverage e-commerce platforms (Muhammad et al., 2024; Oladunni et al., 2024). This technological divide further marginalizes women in business.

3. STRATEGIES FOR MITIGATING BARRIERS

To mitigate the financial barriers faced by women entrepreneurs in Nigeria, increasing financial inclusion and access to capital is essential. One effective approach is collateral-free lending, where financial institutions offer loans without the need for stringent collateral requirements. This would enable more women to access credit and invest in their businesses, promoting financial independence and business sustainability (Otaokpukpu & Nwankwo, 2024; Sanni, 2024). In addition to the above, microfinance initiatives tailored specifically for women entrepreneurs can provide the necessary capital for business startups and expansions. Microfinance institutions, through small, low-interest loans and group lending schemes, can empower women with financial resources while fostering a culture of economic self-reliance (Oladunni et al., 2024).

Education and training play a crucial role in overcoming entrepreneurial challenges. Governments and NGOs should invest in entrepreneurial skills development programs that provide women with training in financial literacy, business management, and digital tools. These programs should be accessible, particularly to women in rural areas who often lack formal education (Aladejebi, 2020; Akanji, 2016). Furthermore, mentorship and networking programs can bridge knowledge gaps by connecting women entrepreneurs with experienced business leaders. These networks offer guidance, peer support, and opportunities for collaboration, which can enhance women's ability to navigate the business environment and access growth opportunities.

Addressing policy reforms and legal frameworks is also vital in creating a more supportive environment for women entrepreneurs. Legal reforms, such as revising bankruptcy laws to protect small business owners, can encourage more women to engage in entrepreneurship without the fear of financial ruin (Adepoju et al., 2022). Likewise, regulatory simplification can make it easier for women to register and operate their businesses. Reducing bureaucratic bottlenecks, streamlining business registration processes, and lowering compliance costs will incentivize women to transition from the informal to the formal sector, granting them better access to funding and legal protections (Abdulkadir & Gwadabe, 2023).

Cultural barriers must also be addressed through community engagement and male involvement. Community-driven initiatives that foster discussions on gender equality and the role of women in entrepreneurship can challenge discriminatory norms and reduce stigma (Onoshakpor et al., 2024; Gutiérrez-Broncano et al., 2024). Furthermore, involving men in gender-equality programs can help reshape traditional attitudes, encouraging supportive partnerships in business and household decision-making. When men understand the economic benefits of empowering women entrepreneurs, they become allies in dismantling restrictive societal norms.

Finally, technology and digital inclusion can significantly enhance women's business success. Expanding digital literacy programs will equip women entrepreneurs with the necessary skills to utilize digital banking, e-commerce, and online marketing tools to grow their businesses (Muhammad et al., 2024; Oladunni et al., 2024). In addition, ensuring access to digital tools, such as affordable smartphones, internet connectivity, and mobile banking services, will enable women to reach broader markets, improve operational efficiency, and participate more actively in the digital economy (Muhammad et al., 2024). By addressing these barriers holistically, women entrepreneurs in Nigeria can achieve sustainable business growth and contribute significantly to the national economy. Table 1 below put together the barriers to women entrepreneurship and the strategies adopted to mitigate the challenges.

Table 1: Barriers and Strategies for Women Entrepreneurs in Nigeria

Barrier	Description	Strategies for Mitigation
Socio-Cultural Norms	Gender stereotyping and patriarchal structures limit women's roles.	Community engagement and male involvement to challenge norms (Onoshakpor et al., 2024) (Gutiérrez-Broncano et al., 2024)
Limited Financial Access	Lack of access to credit and financial services.	Collateral-free lending and microfinance initiatives (Otaokpukpu & Nwankwo, 2024) (Oladunni et al., 2024) (Nwachukwu et al., 2021)
Legal and Regulatory Hurdles	Unfavourable legal frameworks and complex regulations.	Legal reforms and regulatory simplification (Abdulkadir & Gwadabe,
Lack of Education and Training	Limited access to entrepreneurial and digital literacy training	Entrepreneurial skills development and mentorship programs (Aladejebi, 2020)
Technological Barriers	Poor access to digital tools and platforms.	Digital literacy programs and access to digital tools (Oladunni et al., 2024).

4. SUSTAINABLE EMPOWERMENT FRAMEWORKS FOR INDIGENOUS WOMEN

Sustainable empowerment refers to long-term strategies that enhance women's economic independence while ensuring societal and cultural acceptance (Adepoju, 2020). A key component of this framework is financial inclusion, which enables indigenous women to access credit, savings, and investment opportunities (Okafor & Eze, 2019). Additionally, education and skills development play a crucial role in equipping women with the knowledge and confidence needed to navigate the business landscape (Uchenna et al., 2020).

Another critical element of sustainable empowerment is social capital. Indigenous women who engage in collective enterprises, cooperatives, and peer networks tend to achieve better business outcomes (Olawale & Adebayo, 2020). Policies that encourage mentorship, business incubation, and access to digital markets further strengthen the empowerment of indigenous women entrepreneurs (Onyekwere, 2019).

4.1 Linkages and Future Directions

A conceptual analysis of cultural norms, indigenous women's entrepreneurship, and sustainable empowerment reveals intricate linkages that shape economic participation. While cultural norms can serve as both constraints and enablers, strategic interventions can bridge the gap between tradition and entrepreneurship. Future research should explore adaptive models that integrate local customs with modern business practices to foster sustainable economic empowerment for indigenous women in Nigeria (Ejumudo, 2020).

Overall, a multidimensional approach involving cultural sensitivity, policy reform, and economic support is necessary to create a thriving entrepreneurial ecosystem for indigenous women. By addressing the structural barriers and leveraging existing opportunities, Nigeria can harness the potential of indigenous women as key drivers of economic growth and social transformation (Ajibade & Ogunyemi, 2020).

4.2 Policy Implementations and Recommendations to Promote Sustainable Empowerment of Indigenous Women Entrepreneurs in Nigeria

The empowerment of indigenous women entrepreneurs in Nigeria is a critical step toward achieving sustainable development and gender equality. Women play a pivotal role in the socio-economic development of Nigeria, contributing significantly to GDP and employment generation. However, they face numerous challenges, including limited access to finance, cultural barriers, and lack of entrepreneurial training. This section outlines policy implementations and recommendations to address these challenges and promote sustainable empowerment.

1. Education and Leadership Development

Access to education and leadership training is essential for empowering women entrepreneurs. Research indicates that education and mentorship programs significantly enhance women's economic participation and leadership capabilities (Arivumani, 2024). Policies should focus on increasing access to female education, particularly in rural areas, and implementing targeted leadership development programs. Furthermore, vocational training and skills acquisition initiatives can equip women with the necessary tools to succeed in entrepreneurship (Alonge et al., 2014).

2. Financial Inclusion and Access to Capital

Financial inclusion is a critical factor in empowering women entrepreneurs. Women in Nigeria often face challenges in accessing formal financial services due to collateral requirements and cultural limitations (Sanni, 2024; Otaokpukpu & Nwankwo, 2024). To address this, policies should promote collateral-free lending, expand microfinance programs, and encourage the use of digital banking platforms to reach rural areas. Furthermore, increasing awareness of financial products and services among women entrepreneurs can help bridge the gap in access to capital.

3. Promoting Entrepreneurial Leadership and Mentorship

Mentorship and entrepreneurial training are vital for fostering leadership among women entrepreneurs. Policies should support the creation of mentorship programs that connect women with experienced entrepreneurs and business leaders (Mucollari, 2024). In addition, entrepreneurial training should focus on areas such as marketing, financial management, and business planning to enhance the sustainability of women-led enterprises.

4. Digital Empowerment and Technology Integration

Digital technologies can serve as a catalyst for women's economic empowerment. Policies should promote the integration of digital platforms and tools to help women entrepreneurs access markets, financial services, and business information (Thomas, 2024). Digital literacy programs can also be implemented to equip women with the skills needed to leverage technology for business growth (Thomas, 2024).

5. Addressing Cultural and Social Barriers

Cultural and social norms often hinder women's participation in entrepreneurship. Policies should aim to reduce gender stereotypes and promote gender equality in both formal and informal sectors (Otaokpukpu & Nwankwo, 2024). Engaging men as partners in promoting gender equality and implementing community-based initiatives to challenge harmful stereotypes can also contribute to creating a more inclusive environment for women entrepreneurs (Otaokpukpu & Nwankwo, 2024).

6. Strengthening Entrepreneurial Ecosystems

A supportive entrepreneurial ecosystem is essential for the growth of women-led businesses. Policies should focus on creating an enabling environment that includes access to productive resources, networks, and critical business support (Otaokpukpu & Nwankwo, 2024). Also, governments should establish institutions that provide interest-free loans and other financial support specifically for women entrepreneurs.

7. Legal and Regulatory Reforms

Legal and regulatory reforms are necessary to address the challenges faced by women entrepreneurs. Policies should focus on removing legal barriers that limit women's access to assets, networks, and financial services (Otaokpukpu & Nwankwo, 2024). Enacting gender-responsive laws and promoting gender budgeting can also help ensure that women's needs are addressed in policy design and implementation (Nwoye, 2007).

8. Social Capital and Networking

Social capital plays a significant role in poverty alleviation and economic empowerment. Policies should encourage the formation of women entrepreneurs' associations and cooperative societies to enhance social networking and collaboration (Idris & Agbim, 2015) (Idris & Agbim, 2015). These networks can provide women with access to resources, information, and support, thereby strengthening their entrepreneurial performance.

9. Monitoring and Evaluation Mechanisms

Effective monitoring and evaluation mechanisms are essential to ensure the success of policies aimed at empowering women entrepreneurs. Governments should establish robust monitoring systems to track the impact of interventions and identify areas for improvement (Otaokpukpu &

Nwankwo, 2024). Regular assessments can also help in refining policies to better address the evolving needs of women entrepreneurs.

Table 2 : Key Policy Recommendations for Empowering Indigenous Women Entrepreneurs in Nigeria

Policy Area	Key Recommendations
Education and Training	Increase access to female education, vocational training, and leadership development programs
Financial Inclusion	Promote collateral-free lending, expand microfinance programs, and increase awareness of financial products
Entrepreneurial Leadership	Implement mentorship programs and entrepreneurial training focused on business planning and financial management
Digital Empowerment	Integrate digital platforms and tools to enhance market access and financial inclusion.
Cultural and Social Barriers	Promote gender equality and challenge harmful stereotypes through community-based initiatives.
Legal and Regulatory Reforms	Enact gender-responsive laws and promote gender budgeting in policy design.
Social Capital and Networking	Encourage the formation of women entrepreneurs' associations and cooperative societies.
Monitoring and Evaluation	Establish robust monitoring systems to track the impact of interventions.

5. CONCLUSION

Empowering indigenous women entrepreneurs in Nigeria requires a multi-faceted approach that addresses the various challenges they face. By implementing policies that promote education, financial inclusion, entrepreneurial leadership, and digital empowerment, governments can create an enabling environment for women entrepreneurs to thrive. Furthermore, addressing cultural and social barriers, strengthening entrepreneurial ecosystems, and establishing effective monitoring mechanisms are crucial for ensuring the sustainability of these efforts.

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