

EXPORING BUSINESS MANAGEMENT OBSCURITIES ENCOUNTERED BY FEMALE ENTREPRENEURS IN NIGERIA: PROSPECTING AN AGENDA FOR SOCIAL CHANGE

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Abstract

The purpose of this study is to examine difficulties facing Nigerian female entrepreneurs in developing their businesses. The paper addresses the gap in literature on the challenges confronting female entrepreneurs in a non-Western context that tends to obscure any meaningful contribution made by women in this area of work. Using a qualitative methodology, a thematic analysis design was used on the data obtained from semi-structured interviews conducted with 30 women engaged in entrepreneurship retail businesses in two states - Lagos and Oyo States located within the South-West regions of Nigeria. The findings revealed cultural biases, lack of acceptance, inadequate literacy as well as the challenges in accessing funding for their ventures as root causes of business failure. The study results further highlights agendas that are perceived solutions for entrepreneurship development in this context. The practical implication of the study is to draw the attention of policy-makers and scholars of gender-themed research of this nature to begin to focus on probing conditions marginalising industrious females wishing to actively participate at the mainstream.

Keywords: Nigerian female entrepreneurs, non-Western context, entrepreneurship development, retail businesses, gendered-themed research

1. INTRODUCTION

Over the years, there appears to be a scholarly shift of attention from intellectual debates on the hegemonic effects of global corporate ascendancy perpetuated by large multinational organisations towards acknowledging the importance of entrepreneurial economies with particular emphasis on the economic impact of small and medium-scale enterprises (Mihail, 2004; Barrett & Burgess 2008; Blackburn & Kovalainen, 2009). There is in particular, a growing interest in the diverse challenges faced by entrepreneurs and more so on the significant obstacles that many female business owners have to face. However, Mordi, Simpson, Singh and Okafor (2010) observed the tendency for mainstream research to focus on entrepreneurship concerns in Western advanced countries while there remains a paucity of similar studies on the problems confronting female entrepreneurs in developing nations in Africa. Thus,

the present study is set to explore some socially constructed downturns that Nigerian female entrepreneurs have to grapple with. In specific terms, Woldie & Adersua (2004) argued that some national statistics have shown that Nigerian women are willing to start up new businesses more than their male counterparts arising from feminine creativity and innovation, while a predictable high success rate from these entrepreneurship activities are strongly associated with increased gross domestic product for Nigeria. Unfortunately, it is also envisaged that these women are impeded by a various socio-economic barriers that places them in situations where their voices are often muffled by the level of gender segregation within the specific context of Nigeria (Obamuyi, 2011). Against this backdrop, the overall research question guiding this study is: What are the gendered views on the problems as well as possible prospects for female entrepreneurship development in Nigeria. Drawing from this line of enquiry, the study objectives will be to disseminate novel information about the issues challenging female entrepreneurs in Nigeria and also envision agendas that can alleviate their sufferings as they seek to compete favourably in the Nigerian markets and even beyond. In addressing these objectives the paper is structured as follows. The next sections reviews literature on gender and entrepreneurship and subsequently highlights these contexts within the Nigerian society. This is then followed by the methodology section and then study findings are provided. Finally, discussion on the findings, conclusions, study limitations and areas for future research are presented in the last section.

2. GENDER AND CAREER IN ENTREPRENEURSHIP

There is no uniformly accepted definition of what entrepreneurship is in literature as there are multiple interpretations especially because it applies to a wide range of careers (Gartner, 2002). However, an entrepreneur is broadly defined as a person who is ready to take advantage of profitable opportunities irrespective of the challenges he or she may face in the process. These individuals are often regarded as having unique personality characteristics, abilities and skills to organise a business enterprise (Tan, Williams & Tan, 2005). They are perceived as innovators, risk takers, employment creators and creative thinkers. While some of these competitive qualities are attributed to masculinities with the assumption that entrepreneurship is a male dominated career path, the tides have changed with more women taking the bull by the horn. For instance, successful women entrepreneurs in the world such as Mark Kay, Estee Lauder, Lilian Vernon, Coco Chanel, Oprah Winfrey, Debbi Fields and Martha Stewards amongst many more are some of the globally recognised names that have defied all odds and are examples of women who have broken the glass ceiling phenomenon that impedes the advancement of talented females in entrepreneurship.

It is presumed that personal and situational factors play integral roles influencing the decisions of women entrepreneurs. Personal factors such as displaying individual attributes such as self-reliance, confidence, agility, assertiveness, good leadership and other exceptional work-related behaviours usually ascribed to men implies the preparedness in such women to seemingly become ubiquitous in entrepreneurship (Alsos, Isaksen & Ljunggren, 2006). Situational factors can be related to the nature of family circumstances (e.g. inherited family fortune), breaking free from socio-cultural hindrances (e.g. overcoming gender stereotypes in business) and becoming relevant in both national and international markets are instances that exemplifies some realities that women face in their day-to-day quest of becoming flourishing entrepreneurs. Mordi, et al., (2010) further described the desire for some women to retain their flexibility and autonomy as home keepers may also be the reason for mothers choosing a small-scale and medium enterprise as a career option. Although an argument against this career choice suggest lingering concerns that portray combining business activities with family responsibilities can become impediments to women entrepreneurship development (Lewis, 2006). The antecedents of these gendered rhetoric construes family and home domestication as solely a woman matter which is a popular traditional sentiment especially within the African context. On the contrary, Halkias, Nwajiuba, Harkiolakis & Caracatsanis (2011) perceives there is a strong indication that Africa has a sizeable growth of hidden potentials in its women more than relegating their prowess to mere mundane features of home management. It was further suggested that there is the need for more research into gender dimensions on how the influence of business literacy can drive female entrepreneurial dominance.

3. NIGERIA AND FEMALE ENTREPRENEURSHIP MATTERS

Nigeria is an extremely diverse nation with a reported population of about 156 million people (Investor Resources, 2012). The country is generally considered a low and middle-income economy despite its recognition as having the largest economic base in the West African region. However, the standard of living is very poor with a staggering 70% of the population experiencing wide-scale poverty, high unemployment rate and female illiteracy especially in the rural areas of the country (CIA World Factbook, 2012). Employment structures in Nigeria are broadly divided into three forms; namely: the public, private and informal sectors. The public sector consist of employments mainly in government owned institutions (e. g. schools, universities, hospitals, police force, navy and the army) while the private sector employments includes the telecommunications, banks, insurance services and other multinational organisations.

The informal economic sectors are mostly small medium scale enterprises (Okpara, 2006) and a sizeable proportion of companies operate in this informal sector. For instance, in Lagos state of Nigeria, no fewer than 200 Nigerian firms are quoted on the Lagos Stock Exchange as SMEs and it is in this sector that majority of female entrepreneurs are assumed to be located (Mordi, Adedoyin & Ajonbadi, 2011). Thus, the dominating tendencies of Nigerian women to own and grow businesses arises from their desire to take advantage of profitable opportunities irrespective of the struggles facing a country bewildered with high inflation, debt crises, gender inequality, corruption, poor leadership, volatility of commodity prices and all other plethora of reverses that characterises our national culture.

It will be insightful to find out intricate details about the pressures shouldered by Nigerian women striving to maximise their entrepreneurial potentials in a societal context engrained in a gendered system in which men are socialised to become breadwinners while woman are expected to take lesser roles in business and other robust income earning activities that can erode their traditional role as wives and mothers.

4. METHODOLOGY

The qualitative approach of this study draws from the interpretive – social constructivist tradition, that emphasis individuals' lived experiences. This methodological paradigm is based on the notion that the social world is being constructed by the meanings that people hold of social practices and relations. Therefore, a researcher using this method is expected to take a critical stance in exploring taken-for-granted assumptions based on experiential learning through real life experiences used to construct and conceptualise knowledge (Saunders, Lewis & Thornhill, 2012).

Thus, the primary data used in the study came from interviews with 30 female entrepreneurs engaged in retailing and wholesaling food, shoes, clothing and household items (such as beddings, kitchen utensils, jewelleryes and stationaries) on a large scale in Lagos (Nigeria's largest city) and Oyo (one of Nigeria's oldest States) both within the South-West region of the country. A Purposive sampling method was used to recruit all these women based on how they became recognised entrepreneurs in their respective states either by: starting up their business from scratch, inheriting family business or engaging in partnerships.

For the study, the SMEs were defined as one having up to two to ten employees and net assets worth not less than two million naira (N2M). Further, all the key informants were also chosen based on the length of period they've been in business (i.e. minimum of 2 years), age, marital status, level of education and interest to take part in the research discussions. Table 1 summaries the demographic data collected.

TABLE 1

Variables	Frequency (n)	Valid percent
Marital status		
Single	2	6.7
Married	27	90
Divorced	1	3.3
Age (years)		
30-34		
35-39	1	3.3
40-44	4	13.3
45-49	2	6.7
50-54	7	23.3
55-59	3	10
60-64	8	26.7
	5	16.7
Educational status		
Primary school		
Secondary school	5	16.7
Undergraduates	9	30
Graduates	1	3.3
	15	50
Locations		
Lagos		
Oyo	No. of women	
	18	60
	12	40

Demographic data of all participants

The participants were selected through personal contacts, referrals and a snowballing process. Each of the face-to-face semi-structured interviews took about 45-60 minutes and was conducted in the business sites of these women. Open-ended questions were asked to probe their perceptions of the topic while all the interviews were audio-recorded with consent. The interview questions were based on each participant's story on how they became entrepreneurs in the retailing business, obstacles they confront, challenges facing them in view of the Nigerian situation and what changes (whether policy or practice) will help improve the achievements of female entrepreneurs in Nigeria. Field notes were also taken down when necessary. After the collection of all material data, the analysis began by first of all transcribing all data recordings to written format. Thereafter, a thematic analysis (TA) procedure was used to analyse all the transcribed data collected. TA is a qualitative method used in identifying, analysing and reporting patterns (themes) within the data sets (Braun & Clarke, 2006). The transcribed interviews were read through carefully a number of times in order to gain overall knowledge of the entire material and to be able to identify central themes. This was manually done by indexing the transcripts (i.e. naming and labelling codes that emerged from the interviews) and when codes with similar underlying ideas are

identified, they were appropriately amalgamated to form emergent categories (i.e. themes) from the primary data collected. In doing so, reflections, interpretations, and analysis of the detailed notes yielded the findings reported as the empirical evidence emerging from information gathered from the interviewees.

5. FINDINGS OF THE EMPIRICAL EVIDENCE

There were four prevalent notions that were perceived as some of the main challenges confronting female entrepreneurs in Nigeria from the study.

5.1. CULTURE OF PATRIARCHY

This theme featured in majority of the individual interviews. Some of the women expressed concerns at the level of the Nigerian social relation embedded in a material base that enables men to overwhelmingly dominate women in various spheres of life. The interviewees felt that this cultural system of social stratification and differentiation on the basis of sex is one of the formidable obstacles that undermines female entrepreneurship development in Nigeria. In terms of ownership and how these women began their businesses, 80% of the participants claimed to have started their retailing enterprises from the scratch. The evidence from some revealed how it was initially a struggle for their husbands to release them to engage full-time in their businesses which has now grown beyond leaps and bounds. This was because in Nigeria, there are clearly defined gender roles and various taboos ensuring conformity with specified gendered functions. The following quotations typify the shared views of the participants:

One of the problems hindering women like us from excelling in big business endeavours in this country is because of the societal sentiments that portrays us more as housewives than business owners (Mrs Ojo, Food Retailer in Lagos with assets worth N2.5M).

Another jewellery merchant located in Lagos with assets worth N4M also stated:

Becoming a successful business women in Nigeria was not easy for me at the beginning because when my children were growing up I was responsible for their upbringing. My husband's belief is that he is the sole breadwinner and had to work round the clock. But I could not just waste my resourcefulness being a graduate of Marketing. I initially struggled with my husband about my business aspirations but was eventually able to convince him that what is good for the goose is also good for the gander (Mrs Ade, 51 year old entrepreneur).

Miss Funke, a 34 year old unmarried lady with assets worth N3M from her retailing business in household items iterated:

In this country, women are always treated as second-class citizens and still face a lot of gender discrimination in business. This is why I am still single now [...] because when you make it in business as a women, most Nigerian men become uneasy with your success and sometimes find it difficult to approach such ladies to even propose marriage.

The preceding statements indicates that a system of masculine authority which tend to dominate the social and economic abilities of women is a lingering problem to Nigerian female entrepreneurship. From the excerpts above, it is obvious that women encounter informal discrimination in a country where traditionally, men rarely participate in domestic work including child rearing as such tasks are considered to be the exclusive domains of the woman. As a result, the male hegemony permeates business careers and restricts feminisation of employment. This position aligns with Madichie (2011) standpoint on gender misconceptions and misgivings in Nigeria about women's abilities and long-term commitment to growing businesses. The current findings is also in line with studies that portrays these patriarchal traits and outlook as always conflicting with the ambitions of female entrepreneurs determined to redesign work environments and become sole proprietors regardless of gender biases (Orhan & Scoot, 2001; Winn, 2005). On the contrary, Halkias, Nwajiuba, Harkiolakis & Caracatsnis (2011) found to exist a strong indication that Africa has a sizeable hidden competitive potentials in its women which questions the ideologies of sexual division of labour, and challenges the moral and social roles of male dominance in entrepreneurship spheres. It is not therefore surprising that similar gendered-studies of this nature concede to the notion that the passion of women to own and manage a business might arise from an appetite to showcase self-governance, innovativeness and prioritising a system of creating financial security and support for their families (McElwee & Al-Riyami, 2003).

5.2. FUNDING

More of the participants carrying out business in Oyo state explained how the hardship of accessing financial facilities is causing so many businesses run by women to fail. Evidence in this respect unveiled Nigerian female entrepreneurs operate in an unfavourable market environment, characterised by low access to credit, high cost of finance and weak institutions. Thus, testimonies from participants of study indicates many of these women entrepreneurs encounter serious challenges whenever they approach financial institutions for the purposes of accessing credit; thereby stunting the growth of their private businesses. The view of one of the informant was that many of them as market women are considered uneducated and face difficulties in accessing loans as well as other discriminatory practices of banks and micro-finance organisations. For instance, one of the participants lamented on the conservative nature of Nigerian bank managers in granting credit facilities to women under the pretext that such women lack

collateral to secure loans. This reluctant attitude of lenders to women arises from a prevailing cultural orientation in the country which preserves ownership rights of the husband to landed and valuable properties after marriage. Another participants expressed her frustration on some of the stringent conditions ingrained in some policies of lending institutions like requiring adult male members to accompany female borrowers for finalising credit facilities as well as insisting on guarantees from wealthy males in the family. Mrs Adams whose entrepreneurial trade is in home-made textiles at Oyo further commented that:

The agony I faced before I could obtain my first huge loan from my bank was unbearable [...] it seems the way in which lenders treat female business owners is radically different from men [...] in fact the transaction cost for even securing the credit was very high while the 23% interest rate of the facility was neck breaking..."

The above emerging evidence resonates with several studies whose findings have previously unveiled how access to finance by women entrepreneur still remains a daunting task despite the pivotal role that women play in expanding the nation's SME economy (Onyenechere, 2009; Mordi et al., 2010; Wosowe, 2015). Additionally, Osikabor, Adesope, Ibrahim & Olatunji (2011) observed that though credit resources may be available to women but with a lot of bottlenecks and gaps. It was further reported that the greatest problem of women in agriculture is their inability to often raise sufficient capital for mechanised farming. Most commercial and developmental lenders are also very hesitant to grant loans for such organic ventures because of the high risk factors associated with agriculture. This is one of the cogent reasons why women have remained peasant farmers especially in the rural areas of Nigeria.

5.3. POOR PEER COHESSION

Some of the participants viewed challenges faced by female entrepreneurs from the perspective of the limiting positive peer effects on business behaviours. Facts from two specific interviews vividly suggested that one reason why Nigerian female entrepreneurs lack professional networks arises from social norms that restrict their mobility and interactions with others. There were complaints on the non-existence of formal group structures that can serve as business promotion, counselling and assistance forums to build positive peer effects on business behaviours and address some of the deficiencies confronting female entrepreneurial development in Nigeria. For instance, one of the interviewees with an entrepreneurial capital assets of over N2M made from her clothing business in Lagos state narrated that:

"At the moment, a pressing issue which I feel stands against us as owners of private enterprises is the lack of associations or huge co-operatives where we can come together and generate our own micro-

entrepreneurial revenue and benefits that will enable some of us break even [...] this is because our culture perceive such feminine initiatives may be too cumbersome to add to our primary role as mothers and home carers”

Similarly, Mrs Stella Ojo, an Oyo State wholesale trader in stationaries said among other things in her interview that:

“Our greatest concern is that we are not economically independent and worst still, have little or no formal or informal social groups where our challenges can be voiced out and addressed [...] sometimes getting beneficial information on accessing business loans and labour supply from other knowledgeable business women is very difficult because we lack cutting-edge collaborative women societies.”

The excerpts above sheds light on the outcomes of impecunious peer networks and potential barriers of its non-existence to female microenterprise activities. In prior studies, it has been found that women exhibit greater business confidence when they are in a more supportive environment, or may feel peer cohesive forums can positively impact their entrepreneurial outcomes such as survival, innovation, profitability, efficiency, training and development (Aldrich, Reese & Dubini, 1989; Aldrich & Cliff, 2003). In addition, previous investigators have noted that entrepreneurial networking makes members strongly knitted together of which any member can take advantage of the resources available to them through social contacts. It can also provide a platform that enables individual entrepreneurs within a network to communicate and make sense of the information they receive (Martinez & Aldrich, 2011). Therefore, a few of the participants in the present study acknowledged the opportunities they could derive from social networking which was perceived as an avenue to increase chances of resource sharing and strong bonds amongst women entrepreneurs in Nigeria.

5.4. GOVERNMENT INSENSITIVITY

Evidence emerged from a handful of interviews on the insufficiency of government policies and strategies that are specifically tailored to support women in business. One of the participants even criticised the disparity between policy pronouncements and policy implementation on entrepreneurial issues concerning women. This was said to be the case because female entrepreneurs in Nigeria are often underestimated and overlooked. There was a general believe in the role that various government and established institutions can play in motivating and enforcing laws encouraging entrepreneurship opportunities created by women. For instance, one of the Lagos State participant commented that:

“One of the greatest challenge for Nigerian women in business is not being taken seriously not only by our men but also by the Government in general [...] with the current state of the economy and increasing

unemployment rate, what Nigeria needs are entrepreneurs that do not have to seek for jobs but are out to create jobs. But it seems our Government is always concentrating on providing more regular employment spaces instead of encouraging people like us that are very passionate about wealth creation but have been marginalised for so long”

Another participant in Oyo State further complained about the meagre funding of micro finance banks by the Federal Government through the Central Bank of Nigeria has always been a recurring problem. She believed a lot has been said but very little has been done because she perceives operators of these microfinance banks have continually solicited for bailout funds to enable them carry out their primary assignment to small and medium scales enterprises. This is why women even find it very difficult to access funding facilities. So this interviewee was of the opinion that as long as the government and other stake holders ignore this all important call for financial leverage to small businesses, the economy would continue to experience high unemployment rate and all its attendant social vices. Facts also emerged on the low number of women participation in key developmental areas of government, pay inequalities, sexual harassment and corruption which has reduced female entrepreneurship to a zero-sum game. Therefore, the emergent themes from the study findings are some of the identified patterns of entrepreneurship and social and economic challenges facing women business owners in Nigeria. Thus, the current research is set to extend the frontiers of knowledge by proposing an agenda for change that can encourage women entrepreneurship and sustainable small-scale economic developments activities in Nigeria. Consequently, further enquiries were made on the various prospective suggestions that can positively change some of these identified stigmas associated with female entrepreneurship.

6. MITIGATING FORCES THAT CAN ADDRESS FEMALE ENTREPRENEURSHIP STEREOTYPES

While all the participants were apt to ventilate their grievances about the realities obscuring female enterprises in Nigeria, further enquiries were made on improving the visibility of the phenomenon understudy. With expressions of both concern and mixed-feelings, about 30% of the participants shared similar views on the need to allow women to compete with their men folk on a level playing ground by dismantling the challenges setting restrictions on female upward entrepreneurial mobility. One of the themes that emerged from answers to this pressing needs was in the area of the enforcement of the rule of law. A Lagos based participant made this clear in her interview session when she said that:

“Women in Nigeria are often treated as minors and as subservient gender, even though the Nigerian constitution gives women equal rights as men”.

Again, the excerpts is a clear indication of the deleterious attitude to women which according to the study participant causes discrimination in education, training, hiring, access to credit, right to own and inherit property, promotion for equal work and entrepreneurship rights. It was therefore suggested that a high adherence to the rule of law will reduce these gender inequality which can pave way for a reinvigorated interest of women in entrepreneurship activities. Another suggested solution made by almost 50% of the participants was the area of women empowerment. For example, one of the Oyo State entrepreneurs claimed that:

“The Nigeria population has a very large proportion of females and I believe there is now serious attention been paid to our role as entrepreneurship enlargers in Nigeria. As women, there is still a lot of work to be done with regards our contribution to the economic development of our blessed country. But women are still yet to totally overcome the clutches of the cultural set back placed on them, as they are often viewed only as mothers and wives. I also believe we can only contribute our quota if we are empowered by the government”.

Some other women also were of the firm believe that women-owned enterprises are well-positioned to enhance national prosperity and poised to contribute to economic growth. So it was widely suggested that creating entrepreneurial opportunities and building capacity in financial literacy, business and financial management and opening informal networks and channels of communication for business women is critical for economic development and SME expansion in Nigeria. It was also mentioned that better access to credit facilities will enable women overcome the drudgery they encounter. Other promising solutions revealed from the interviews for Nigeria’s economic development arising from women empowerment is the granting of credit facilities and training to rural women in the area of mechanised agricultural activities for the purposes of producing large scale returns on investments. This becomes needful because one of the participant figured out that the contributions of women to nation building are no longer debatable given the assumption that Nigerian women can provide approximately 60-80% of food for family consumption. Some interviewees felt that instead of the Nigerian government soliciting for foreign aids to reduce the national debt, they should promote women entrepreneurship and foreign trade for poverty alleviation. In addition, female entrepreneurial development was said to be one of the most effective way for ending poverty and achieving sustainable development.

Moreover, Mordi, Simpson, Singh, & Okafor (2010) observed that the traditional roles played by a woman in a typical Nigerian family setting are changing as a result of changes in the family configuration and functional setting which has allowed women to undertake more practical and functional roles within the society. Despite the number of solutions suggested by the key informants of the present study,

entrepreneurial scholars contest that the recognition of potentials in women and their contribution to the economy still remains unacknowledged. Prior reports have documented the roles of SMEs and considers these businesses as one of the major engine driving national economic growth. Consequently, a plethora of studies concedes to women involvement in micro SMEs will always stand the chance of contributing over 50% of a nation's GDP and a higher percentage of the total share of the employment creation (Wosowei, 2015).

7. DISCUSSIONS AND CONCLUSIONS

This study set out to explore the challenges faced by female entrepreneurs in Nigeria. In examining these issues, the paper also acknowledged the importance of the often unrecognised contributions that Nigerian women make to the developing economy through their enterprising activities (Madichie, 2011). This paper further investigated prospective changes that the study participants feel will help extenuate the excruciating plights of female entrepreneurship development within a non-Western context. From the emergent evidence of findings, three key propositions are deducible from the stories of all the women interviewed and highlights of female entrepreneurship problems in Nigeria arises from the following:

1. Social and cultural barriers (e.g. womanhood is synonymous to family responsibilities, societal patriarchy and occupational segregation).
2. Market-based factors (e.g. access to finance problems, less favourable profile with investors since women own small businesses and do not have adequate collateral, poor social networking and little access to market opportunities).
3. Institutional factors (e.g. financial institutions may require higher collateral from female entrepreneurs, low human capital because of lack of support and little enforcement of gender equality).

There was evidence from the data which supports the above propositions similar to the findings of Mordiet al., (2010). This is why most studies draw conclusions on the fact that women-owned businesses especially in non-Western countries tend to be informal in nature, home-based and concentrated in the areas of small-scale entrepreneurship and traditional sectors, which primarily includes retailing and services (Onyenechere, 2009). Therefore, it has become necessary for the government, policy makers and interested stakeholders in entrepreneurship development to begin to find the means of alleviating poverty and gender based occupational segregation facing women in this context. Attending to some of the solutions derived from the study data will certainly be essential to help women who aspire to be entrepreneurs see their dreams come true. In addition, access to credit by women entrepreneurs at the

level of micro and small-scale enterprises, should be facilitated through innovative programs and financing arrangements that go beyond the conventional approaches; which require collateral and capital amongst other conditions.

Furthermore, young aspiring and established women entrepreneurs should see themselves as priceless, unique and passionate about their business ventures. With strategized mobilisation, mentorship, support and well-versed information to exploit opportunities, women entrepreneurs can continue to be a driving force in today's modern economy in poverty reduction especially in third world countries (Ahl, 2006). Finally, the limitations of the existing study arises from the typical constraints associated with using qualitative designs. For example, personal biases of participants cannot be overruled which can potentially contaminate this study findings and outcomes. More so, the research was conducted in only one country. Hence, findings may not necessarily be generalizable to other developing countries. However, the paper produced an insightful study which may be tested quantitatively in a future research using statistical analysis for external validity and generalisation purposes.

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