

RESEARCH ARTICLE

## Challenges and Prospect of Women Business Start Up in North Western Nigeria

Abubakar Abdulkadir<sup>1\*</sup>, Habiba Ahmed Gwadabe<sup>2</sup>

<sup>1</sup>Business Administration Department, Federal University Gusau, Nigeria.

<sup>2</sup>Business Administration Department, Federal University Birnin Kebbi, Nigeria.

Corresponding Author: Abubakar Abdulkadir, abu.ama.mama@gmail.com

Received: 03 July, 2023, Accepted: 21 August, 2023, Published: 22 September, 2023

### Abstract

This study aimed to explore the personality and environmental challenges and prospects faced by women in business start-ups in North Western Nigeria. A total of 273 female entrepreneurs were surveyed using a structured questionnaire. The data collected were analysed using the Statistical Package for Social Sciences (SPSS). The study found that lack of access to funding sources, legal and regulatory barriers, societal and cultural biases, lack of access to relevant information and technology and limited access to professional networks and mentors were the major environmental challenges faced by women in business start-ups. The study further revealed that women possess the confidence to take risks and pursue opportunities, handle stress and uncertainty, possess the ability to adapt to changing circumstances, communicate and negotiate with stakeholders, and possess the persistence and resilience necessary to overcome challenges in their business start-ups. The study recommends that the government, private organizations, and other stakeholders should work together to address the environmental challenges faced by women in business start-ups in North Western Nigeria by providing access to funding sources, mentorship, networking opportunities, and creating an enabling business environment.

**Keywords:** Business start-ups, challenges, environment, prospects, women.

### Introduction

A business start-up is a new organization that is in its initial stages of development and is focused on bringing a new product or service to the market (Chen & Teng, 2013). It involves identifying a market opportunity, developing a product or service to meet that need, and creating a business model that is viable and sustainable (Blank, 2013). Start-ups are relevant for they are a significant source of job creation (Autio et al., 2014), known for driving innovation (Chen & Teng, 2013; Blank, 2013), important for economic growth (Gompers, 2010; Autio et al., 2014), and they inspire and encourage entrepreneurship (Chen & Teng, 2013).

Start-ups typically require significant investment in terms of time, money, and resources and often face a high degree of uncertainty and risk (Gompers, 2010). It can therefore be both exciting and challenging, especially for women entrepreneurs in North Western Nigeria. This requires

careful planning and preparation that ranges from identifying the needs of the community, accessing funding, building a support network, addressing cultural and social barriers, and taking advantage of government support programs that increase the chances of overcoming challenges and create successful businesses in North Western Nigeria (Okoli et al, 2021; Osabohien et al, 2021; Ibrahim & Yusuf, 2018).

The challenges and prospects for women in business start-up can be determined through a combination of personality and environmental factors. Women require personal traits such as self-confidence, resilience, and risk-taking abilities, among others to overcome the challenges they may face in business start-up (Hundera et al, 2019). They need to develop these traits through participating in entrepreneurship training programs, seeking out mentors and role models, and building a strong support network of family and friends.

Similarly, the women need to address environmental and the systemic barriers and biases that exist in the business world. This can be done through advocating for policies that support women-owned businesses, seeking out funding opportunities specifically designed for women entrepreneurs, and creating a supportive and inclusive work culture (Ladge et al, 2019).

It is in view of this that this study aims to examine the personality and environmental challenges faced by women in business start-up as well as exploring the individual personality and environmental prospects that women have in business start-ups.

### **Research problem**

Several studies were conducted on women entrepreneurial personality traits (Brush et al, 2009; Gupta et al, 2009; Verheul et al, 2005; Bollingtoft & Uihøi, 2005; Thébaud, 2010), women entrepreneurial factors (Ahmed et al, 2018; Fatima, & Ahmed, 2019; Marlow & Patton, (2005; Zawadzka & Zawadzki, 2015; Lerner et al, 1997) women entrepreneurial challenges (Brush et al, 2009; Datta & Gailey, 2012; Coleman & Robb, 2009; Fagenson, 1993; Verheul et al, 2015) and women entrepreneurial prospects (Batista et al, 2017; GEM Global Entrepreneurship Research Association, 2016; Altarawneh et al, 2019; Thakur & Srivastava, 2018; Bolarinwa & Adeoye, 2021).

While there are studies that examine the personality and environmental challenges and prospects for women entrepreneurs in Nigeria, there is a need for more research on the specific challenges and prospects that women in North Western Nigeria face. More so, there is a limited understanding of the women personality challenges and prospects in business start-ups in the region. This study can provide a more nuanced understanding of the cultural, social, and systemic barriers that hinder women's success in business start-ups and provide insights into the specific traits and characteristics that enable women to overcome the barriers and succeed in business start-ups in North Western Nigeria.

### **Literature review**

This section reviews the concepts related to the study, the theoretical framework that underpinned the study and the empirical studies.

### **Women personality challenges**

Starting a business can be a challenging and rewarding experience for anyone, regardless of their gender. However, there are some unique challenges that women may face when starting a business, especially in certain regions of the world (American Express, 2021; OECD, 2017). One challenge that women may face is the lack of access to capital and financial resources (American Express, 2021). Studies have shown that women-owned businesses often have a harder time obtaining loans and other forms of financing compared to their male counterparts (OECD, 2017). This can make it more difficult for women to get their businesses off the ground and can limit their growth potential (World Bank Group, 2016).

Similarly, women may face discrimination and bias challenges (OECD, 2017). They are often underrepresented in the business world and may face challenges related to being taken seriously or being treated equally by investors, customers, and business partners (Carranza et al, 2018). In some parts of the world, such as West Africa including Nigeria, cultural and social norms may also present challenges for women who are trying to start a business (World Bank Group, 2016). For example, women may face societal pressure to prioritize their families over their businesses or may face challenges related to being a woman in a male-dominated industry.

To sum it up, starting a business can be a difficult task for anyone, and women may have some special hurdles as a result of a range of variables (American Express, 2021; OECD, 2017; World Bank Group, 2016). It is critical for women to be aware of these obstacles and to look for support and resources to help them get over them and succeed in the professional sector.

### **Women environmental challenges**

Starting a business is challenging especially to women. Women face some unique environmental challenges when starting a business, particularly in certain regions of the world (American Express, 2021; OECD, 2017). One environmental challenge that women may face is the lack of access to resources and infrastructure (World Bank Group, 2016). In some parts of the world, women may have limited access to resources such as electricity, internet, and transportation, which can make it more difficult for them to start and run a business (OECD, 2017).

In the same vein, women may face the impact of natural disasters and climate change (World Bank Group, 2016). This is to say women-owned businesses are more vulnerable to the effects of natural disasters and may have a harder time recovering from them compared to their male counterparts (OECD, 2017). In addition, the impacts of climate change, such as droughts, floods, and extreme weather events, can also disproportionately affect women-owned businesses (American Express, 2021). In some parts of the world, such as West Africa, cultural and social norms may also present environmental challenges for women who are trying to start a business (World Bank Group, 2016). For example, women may face challenges related to traditional gender roles and responsibilities, which can make it difficult for them to allocate time and resources to starting and running a business.

In general, starting a business may be a difficult task for anyone, and women may encounter some particular environmental hurdles as a result of a range of reasons (American Express, 2021; OECD, 2017; World Bank Group, 2016). It is critical that women are aware of these obstacles and look for resources and support to help them get over them and succeed in the professional sector.

### **Women personality prospects**

Despite facing many challenges, women also have many prospects and opportunities in the world of business and entrepreneurship. Here are a few examples of the prospects that women may have in starting a business:

**Increased economic empowerment and independence:** Starting a business can allow women to have more control over their financial situation and to become more economically independent (OECD, 2017).

**The ability to create positive social and environmental impact:** Women-owned businesses may be more likely to prioritize social and environmental responsibility, and can use their businesses as a platform to make a positive impact on their communities and the world (American Express, 2021).

**The potential for innovation and growth:** Women-owned businesses may bring a unique perspective and approach to problem-solving, and can potentially drive innovation and growth in their industries (World Bank Group, 2016).

**Access to networks and support systems:** There are many organizations and initiatives that support and promote women entrepreneurs, and joining these networks can

provide women with access to valuable resources and support (American Express, 2021).

Ultimately, while establishing a business can be tough, it can also be a fulfilling and empowering experience for women and can offer them numerous opportunities for both personal and professional advancement.

### **Women environmental prospects**

Women have a lot of chances and opportunities in the commercial and entrepreneurial sector when it comes to having a beneficial impact on the environment, despite the fact that they face many environmental issues. The following are few illustrations of the opportunities that women may have for beginning a business:

**The ability to drive sustainability and eco-friendliness:** Women-owned businesses may be more likely to prioritize sustainability and eco-friendliness in their operations and products, and can use their businesses as a platform to promote these values (American Express, 2021).

**The potential for innovation and the development of green technologies:** Women-owned businesses may bring a unique perspective and approach to problem-solving, and can potentially drive innovation and the development of green technologies in their industries (OECD, 2017).

**Access to funding and resources for environmental projects:** There are many organizations and initiatives that support and promote women entrepreneurs working on environmental projects, and joining these networks can provide women with access to funding and other resources (World Bank Group, 2016).

In due course, while establishing a business can be tough, it can also be an empowering and fulfilling experience for women, and it can offer them a variety of opportunities to have a beneficial impact on the environment.

### **Theoretical Framework**

This section explores the theories that explain the relationship between the variables of the study which is entrepreneur identity theory.

### **Entrepreneur Identity Theory**

The Entrepreneur Identity Theory was proposed by Jeffery A. Robinson, Michael D. Kickul, and Dean A. Shepherd in 2001. They developed this theory to explain the process through which individuals develop and maintain their

entrepreneurial identity. This theory proposes that entrepreneurial identity is a dynamic and multifaceted construct that is shaped by personal and environmental factors (International Finance Corporation (IFC), 2014). The theory suggests that individuals develop a sense of "entrepreneurial identity" over time as they engage in entrepreneurial activities and reflect on their experiences (Eisenbeiss, 2008). The entrepreneur identity theory could be useful for understanding the challenges and prospects of women business start-ups. For instance, research using this theory could examine how women's entrepreneurial identities evolve as they start and grow their businesses, and how this process is shaped by various personal and environmental factors (Abdulrahim et al, 2022). This could include examining how women's experiences, goals, values, and social networks impact their entrepreneurial identities.

There has been a growing body of research on entrepreneurial identity in recent years, with several scholars investigating the role of this construct in the context of women's entrepreneurship (e.g., DeTienne et al, 2017; O'Connor et al, 2016; DeTienne et al. 2017) conducted a study of women entrepreneurs in the United States and found that those with a strong entrepreneurial identity were more likely to experience success in their businesses. This suggests that entrepreneurial identity may be an important factor to consider when studying the challenges and prospects of women business start-ups.

### **Empirical review**

There are some few studies found examining the relationship between personality and environmental challenges and prospects and women business start-ups in Nigeria. Some of which include:

Al-Sabbahy et al, (2015) conducted a study on challenges faced by women entrepreneurs. The study seeks to compare and analyse the challenges faced by women entrepreneurs in the United States and the United Arab Emirates (UAE). The study employed a comparative research design, collecting data from women entrepreneurs in both countries through surveys and interviews. The study found several common challenges faced by women entrepreneurs in both the United States and the UAE, including accessing financial resources, balancing work and family responsibilities, gender biases and stereotypes, and limited access to networks and mentoring. However, there were also notable differences in the challenges faced, such as cultural norms and expectations, legal and

regulatory environments, and market conditions. The study emphasized the importance of understanding the context-specific challenges to develop targeted support mechanisms for women entrepreneurs.

Marlow and McAdam, (2013) in their study provide an overview of research and theories related to women entrepreneurs. The study adopted a literature review approach and conducted an extensive review of academic articles, books, and reports to gather information on the prospects and challenges of women entrepreneurs. The study found that women entrepreneurs have significant prospects and opportunities in various domains. They highlighted the potential for women entrepreneurs to drive economic growth, create employment opportunities, and contribute to innovation and social change. The study also discussed the importance of access to resources, networks, mentorship, and supportive ecosystems in enhancing the prospects of women entrepreneurs. Additionally, it identified challenges such as gender biases, limited access to finance, work-life balance, and societal expectations that can impact the prospects of women entrepreneurs.

Okafor and Mordi (2010) conducted a study titled "Environmental Factors and Women Entrepreneurship Development in Nigeria" to examine the impact of environmental factors on women entrepreneurship development in Lagos State. The study utilized a combination of primary and secondary sources for data collection. Through an analysis of the collected data, the study found that government policies had a negative correlation with women entrepreneurship development, suggesting that existing policies have an adverse effect on women's ability to engage in entrepreneurial activities and hinder their overall development. The study concluded that fostering an enabling environment for women entrepreneurs is crucial for their success and economic growth, and emphasizes the need for policy changes that support women's access to resources and financial support. Braun (2010) conducted a study to explore whether women entrepreneurs exhibit stronger engagement with green issues compared to their male counterparts. The study employed a mixed-method exploratory approach, combining quantitative datasets from two regional studies on environmental attitudes and behavior with qualitative data generated through an Australian green entrepreneurship training program. The study found that women participating in the green entrepreneurship program exhibited stronger environmental attitudes and commitment compared to their male counterparts. Understanding gendered behaviors and attitudes in the

context of green entrepreneurship can inform policy initiatives aimed at promoting sustainability within the small business sector. The findings underscore the importance of recognizing and harnessing the unique perspectives and contributions of women in fostering sustainable practices within the entrepreneurial domain.

Dewri and Ananna (2016) conducted a study to examine the challenges faced by women entrepreneurs in Bangladesh. The study examined the financial capabilities of Bangladeshi women entrepreneurs in initiating their businesses and the availability of collateral facilities to access credit. It also identified and understood the social constraints faced by women entrepreneurs, such as gender discrimination, economic undermining, legal constraints, and biased views by financial institutions regarding women's ability to manage businesses. The findings of the study indicate that women entrepreneurs face significant financial limitations when starting their businesses such as limited access to financial resources, gender discrimination, societal perceptions, legal constraints, and biased views by financial institutions regarding women's ability to manage businesses. The study recommends several measures to improve the working environment for women entrepreneurs, such as increased financial support and access to credit facilities tailored specifically to women entrepreneurs, addressing gender discrimination and promoting gender equality in the entrepreneurial sector, revising legal frameworks, and adopting a more comprehensive and unbiased view of women's capabilities in managing businesses.

Guyen (2019) conducted a qualitative study to explore the perspectives and opinions of women entrepreneurs in a specific province regarding environmental factors, entrepreneurship, and gender. The study aims to reveal the general thoughts of entrepreneurship among women and investigate the degree of influence and relationship of environmental factors and gender-related issues on male entrepreneurs. The findings of the study shed light on the perspectives of women entrepreneurs regarding the environmental factors that impact their businesses, as well as their thoughts on entrepreneurship and the gender-related issues they encounter. It is recommended that policymakers, government agencies, and relevant stakeholders develop targeted programs and interventions to support and empower women entrepreneurs, addressing the specific environmental factors and gender-related issues identified in the study.

Adeoye et al, (2018) conducted a study to investigate the survival prospects of female entrepreneurs in their

entrepreneurial pursuits. The study focused on the influence of gender disparity, poor family support, and socio-cultural dictates on the business survival of female entrepreneurs. The researchers employed a purposive sampling technique and administered questionnaires to 100 female entrepreneurs in the Remo community. The study founds that gender disparity, poor family support, and socio-cultural dictates significantly affect the survival of female entrepreneurs' businesses. To address these issues, the study recommends providing female entrepreneurs with an enabling environment and adequate support to enhance their business prospects and overall success.

Fapohunda (2013) conducted a study titled "Gender Differences in Human Capital and Personality Traits as Drivers of Gender Gap in Entrepreneurship: Empirical Evidence from Nigeria". The study adopted a survey design and was conducted at the Department of Industrial Relations and Public Administration, Lagos State University, Nigeria, between July and September 2012. The findings of the study indicated that the rate of women's entrepreneurship is lower than that of men. The analysis of the data revealed significant gender differences in control orientation, competitiveness, risk propensity, human capital, and social capital. However, no significant difference was found between males and females in terms of achievement motivation.

Abasilim (2019) conducted a study to investigate the impact of personality traits on the performance of women entrepreneurs in the agro-allied sector. The study collected data from 499 women entrepreneurs from three states in Southwestern Nigeria and used descriptive and inferential statistics to analyze the data and test the research hypothesis. The findings revealed that women entrepreneurs with the personality traits of Neuroticism, Openness, Extraversion, and Conscientiousness had a probability of over 50% to perform well in agro-allied micro scale enterprises in the region. However, women entrepreneurs with the trait of Agreeableness had below-average performance probability. The findings suggest that personality traits play a significant role in shaping the business performance of women entrepreneurs in this sector. Additionally, the study highlights the importance of understanding individual differences and tailoring entrepreneurial support programs to address specific personality traits and their influence on business

Ukwueze (2022) conducted a study to explore the impact of social inclusion on female-owned businesses in Nigeria. The study examined various variables such as the number of female account holders, financial institutional accounts

in rural areas, grants or loans for startup businesses, and rural and household size to assess their influence on women-owned businesses in Nigeria. The author sourced data from the World Bank's Global Findex database (2017) and used a logistic regression model for analysis. The findings of the study indicate that the number of female account holders, financial institutional accounts in rural areas, grants or loans for startup businesses, and rural and household size positively and significantly influence women-owned businesses in Nigeria. The study recommends that the Nigerian government should establish more viable grant and loan schemes specifically targeting female entrepreneurs, both in rural and urban areas, to encourage and empower more women to start and grow their businesses.

Tijjani et al, (2020) conducted a study to examine the impact of finance on the utilization of different funding sources by female entrepreneurs and investigate the startup and growth of female-owned businesses in Nigeria. The study focused on a sample of 130 women entrepreneurs engaged in business activities in Kano state and the sample was selected using the purposively to identify women entrepreneurs who participated in the study. The findings of the study indicate that women entrepreneurs tend to start businesses during the mid-period of their working lives and often start their businesses as new ventures, particularly after marriage. The authors highlight the importance of policy interventions tailored specifically towards female entrepreneurs to enhance their chances of business success and overcome financial obstacles during the startup phase. The study's recommendations call for targeted policies to support female entrepreneurs and enhance their access to finance, ultimately promoting their business success and contributing to economic growth and empowerment.

**Methodology**

The methodology for the study on the challenges and prospects of women business start-up in North West Nigeria involves using a quantitative and descriptive survey design. The population covers all women business start-up in the North western Nigeria. As there are nowhere to get this number, based on the nature of the population, the population is considered as infinite. using Cochran 1977 formula. The sample size of (384 determined plus 10% for non-response bias) 423 was found to be appropriate for the study at 1.96 confidence level and 0.05 level of error. The study used research assistants to collect data purposively from the respondents and the data were

analysed using table, percentage and frequency, mean and standard deviation..

**Results**

Questionnaires designed to examine the personality and environmental challenges and prospects faced by women in business start-up in North Western Nigeria were distributed. Four hundred and twenty-three questionnaires were distributed; however, 273 viable questionnaires were analysed. The questionnaire was formulated using a Likert scale ranging from Strongly Agree (5) to Strongly Disagree (1).

**Table 1:** Characteristics of respondents

Characteristics	Frequency	Percentage
<b>Qualification</b>		
Degree/HND	41	20.0%
NCE/OND	60	12.9%
SSCE/Primary	121	48.4%
Informal/No qualification	53	83.3%
<b>Marital Status</b>		
Single	131	64.6%
Married	142	32.4%
<b>Age</b>		
18-30	94	12.9%
31-40	107	29.0%
40 above	72	54.8%

The table above shows the characteristics of women business start-up owners in North western Nigeria. The business owners were interviewed in North-western Nigerian states comprising Jigawa, Kaduna, Kano, Katsina, Kebbi, Sokoto and Zamfara. Data were collected from 273 women business owners. The business owners' qualifications reflected 20% with Degree/HND, 12.9% with NCE/OND, 48.4% with SSCE/Primary and 83.3% with informal/No qualification. The results also showed that majority 64.4% of the respondents were single. Though the respondents include the divorced and the widows. Other respondents 32.4% were married. The respondents age revealed 12.9% with 18-30, 29.0% with 31-40 and 54.8% with 40 and above age ranges.

**Table 2:** Women personality challenges

SN	Variable	Mean	STD Deviation
1	Do you feel confident in your ability to lead and manage a business start-up?	3.33	0.47
2	Do you experience self-doubt or imposter syndrome when it comes to your business start-up?	2.77	0.46
3	Are you comfortable with taking calculated risks in your business start-up?	3.19	0.46
4	Do you feel supported by your personal and professional network in your business start-up?	2.69	0.48
5	Do you feel overwhelmed or stressed by the challenges and responsibilities of running a business start-up?	3.54	0.51

The respondents were asked to rank their level of agreement to statements on the personality challenges women face in business start-up. Results from analysis of their responses showed positive means ranging from 2.69 to 3.54 with a standard deviation between 0.51 to and 0.46. The statement " Do you feel overwhelmed or stressed by the challenges and responsibilities of running a business start-up" had the highest mean (3.54) followed by " Do you feel confident in your ability to lead and manage a business start-up" (3.33) followed by the statement " Are you comfortable with taking calculated risks in your business start-up (3.19)" and the statement "Do you experience self-doubt or imposter syndrome when it comes to your business start-up" (2.77). The statement "Do you feel supported by your personal and professional network in your business start-up" had the least mean (2.69).

**Table 3:** Women environmental challenges

SN	Variable	Mean	STD Deviation
1	Lack of access to funding sources is a major environmental challenge faced by women in business start-up?	3.63	0.44
2	Legal and regulatory barriers create environmental challenges for women in business start-up?	3.52	0.47
3	Societal and cultural biases pose significant environmental challenges for women in business start-up?	3.34	0.46
4	Lack of access to relevant information and technology presents environmental challenges for women in business start-up?	3.74	0.50
5	Limited access to professional networks and mentors is a major environmental challenge faced by women in business start-up?	2.96	0.48

The respondents were asked to rank their level of agreement to statements on the environmental challenges women face in business start-up in the study area. Results from analysis of their responses showed positive means ranging from 3.74 to 2.96 with a standard deviation between 0.50 and 0.44. The statement " Lack of access to relevant information and technology presents environmental challenges for women in business start-up " had the highest mean (3.74) followed by "Lack of access to funding sources is a major environmental challenge faced by women in business start-up" (3.63). The statement "Limited access to professional networks and mentors is a major environmental challenge faced by women in business start-up" had the least mean (2.96).

**Table 4:** Women personality prospect

SN	Variable	Mean	STD Deviation
1	Do you possess the confidence to take risks and pursue opportunities in your business start-up?	3.31	0.46
2	Do you handle stress and uncertainty in your business start-up?	3.08	0.45
3	Do you possess the ability to adapt to changing circumstances in your business start-up?	3.09	0.46
4	Do you communicate and negotiate with stakeholders in your business start-up?	3.00	0.46
5	Do you possess the persistence and resilience necessary to overcome challenges in your business start-up?	3.00	0.45

The respondents were asked to rank their level of agreement to statements on women personality prospect in business start-up in North western Nigeria. Results from analysis of their responses showed positive means ranging from 3.31 to 3.00 with a standard deviation between 0.46 and 0.45. The statement "Do you possess the confidence to take risks and pursue opportunities in your business start-up" had the highest mean (3.31) followed by "Do you possess the ability to adapt to changing circumstances in your business start-up" (3.09). The statement "Do you communicate and negotiate with stakeholders in your business start-up" and "Do you possess the persistence and resilience necessary to overcome challenges in your business start-up" had the least mean (3.00).

**Table 4:** Women environmental prospect

SN	Variable	Mean	STD Deviation
1	The government policies and regulations are supportive of women in business start-up.	3.36	0.45
2	There are sufficient funding and investment	2.97	0.43

	opportunities for women-owned businesses.		
3	The business environment is favourable for women in terms of access to resources such as land, equipment, and technology.	3.14	0.43
4	There are mentorship and networking opportunities available for women in business.	2.88	0.45
5	The society and culture are supportive of women in business start-up.	2.85	0.43

The respondents were asked to rank their level of agreement to statements on women environmental prospect in the study area. Results from analysis of their responses showed means ranging from 3.36 to 2.85 with a standard deviation between 0.45 and 0.43. The statements "The government policies and regulations are supportive of women in business start-up" had the highest mean (3.36), followed by the statement "The business environment is favourable for women in terms of access to resources such as land, equipment, and technology" (3.14). The statement "The society and culture are supportive of women in business start-up" had the least means (2.85).

**Discussion**

The result shows a significant number of women in business start-up in North-western Nigeria lack formal education, often single, divorced, or widowed, aged 31 to 40 or 40 and above. Their limited educational background and potential lack of familial support might hinder funding and regulatory navigation, yet their life experience could help them tackle challenges and seize opportunities in business. The result also highlighted that the respondents are confident comfortable with taking calculated risks yet struggle with self-doubt and feel overwhelmed by the challenges and responsibilities of running a business start-up. This highlights the importance of support for women business start-up in managing challenges and boosting resilience during business start-ups.

Moreover, the study reveals that women in business start-ups encounter pivotal hurdles such as funding constraints and regulatory obstacles, sociocultural biases, restricted



information access, technology limitations, restricted access to networks and mentors. Addressing these issues through policies to create supportive environment for women in business start-up is crucial. Furthermore, while the respondents display risk-taking confidence and adaptability, however, enhancing communication, negotiation, persistence, and resilience support can further empower women in start-ups. Lastly, the respondents find government policies favourable to women in start-ups but call for increased funding, improved business conditions, and enhanced access to resources. This shows the demand for expanded mentorship and networking opportunities for women entrepreneurs is also evident.

### **Conclusion**

In conclusion, the study found that women in business start-up face both personality and environmental challenges. Personality challenges include self-doubt, lack of confidence, and stress, while environmental challenges include limited access to funding sources, legal and regulatory barriers, and societal and cultural biases. However, the study also identified some personality prospects, such as the ability to adapt to changing circumstances and communicate and negotiate with stakeholders, as well as environmental prospects, such as supportive government policies and regulations and sufficient funding and investment opportunities.

The study also confirms the need for policies and programs that address the specific challenges faced by women entrepreneurs, such as increasing access to funding sources and providing mentorship and networking opportunities.

### **Recommendation**

Based on the findings of this study, the following recommendations are made: Government and other relevant institutions should create more accessible and affordable funding opportunities for women-owned businesses, legal and regulatory policies should be put in place to remove gender biases and provide equal opportunities for women in business start-up, there should be a deliberate effort through awareness campaigns, education, and training to eliminate societal and cultural biases that limit women's participation in business start-up, relevant stakeholders should work towards making information and technology more accessible and affordable for women-owned businesses, programs and initiatives should be developed to create more opportunities for

women to connect with mentors and build professional networks, government and other relevant institutions should create policies that foster a supportive business environment for women, and finally, women should be provided with more training and development opportunities to build their entrepreneurial skills and abilities.

### **Limitations of the study**

There are some limitations to this study that should be taken into account when interpreting the results:

The study was conducted in a specific geographical location (Nigeria) and the results may not be generalizable to other countries or regions with different socio-economic and cultural contexts, the sample size of 273 participants may not be representative of the entire population of women entrepreneurs in Nigeria, as there may be other factors that affect the experiences and challenges faced by women entrepreneurs that were not captured in this study, the data collected in this study were based on self-reported measures, which may be subject to social desirability bias, leading to an over or under-reporting of certain aspects of the participants' experiences and finally, the study focused solely on the challenges and prospects faced by women in business start-ups, and did not explore the experiences of women entrepreneurs who have already established successful businesses or the challenges and prospects faced by men in business start-ups.

### **Declaration**

We declare that this manuscript is an original work and has not been submitted for publication elsewhere. All authors have reviewed and approved the final version of the manuscript. This research has been conducted in compliance with ethical guidelines and research standards.

### **Acknowledgment**

The authors would like to acknowledge the female entrepreneurs in North Western Nigeria who participated in this study. We also extend our gratitude to the Federal University Gusau and Federal University Birnin Kebbi for their support in conducting this research.

### **Funding**

This research was sponsored by the researchers: Abubakar Abdulkadir and Habiba Ahmed Gwadabe.

### Conflict of Interest

The authors declare no conflicts of interest related to this research.

### Authors contribution

Abubakar Abdulkadir conducted data collection and analysis. Habiba Ahmed Gwadabe contributed to the study ideation, design and manuscript writing.

### Data availability

The data collected for this study can be made available upon request to the corresponding authors and researchers.

### Reference

- Abasilim, A. N. (2019). Personality Traits and Business Performance of Women Entrepreneurs in Agro-Allied Micro Scale Enterprises in Southwestern Nigeria. *JOUR*.
- Abdulrahim, I. H., Mukhtar, D & Abrahman, A.A. (2022). institutional theory in women entrepreneurship. The sey bold report. DOI 10.5281/zenodo.7031187
- Adeoye, I.A., Olajide-Arise, T., & Egwakhe, J.A. (2018). Female Entrepreneurs Experiences and Business Survival: Evidence from Selected Female Venture Owners in Remo Community, Ogun State. *International Journal of Advanced Academic Research*, 4(8), 1-10.
- Ahl, H., Marlow, S., & Youtie, J. (2019). Advancing research on gender and entrepreneurship: A challenging but rewarding frontier. *Journal of Small Business Management*, 57(1), 3-12.
- Ahmed, I., Nawaz, A., & Ahmad, Z. (2018). Exploring the Impact of Social and Cultural Factors on Women's Entrepreneurship. *Journal of Small Business and Enterprise Development*, 25(2), 283-302.
- Ahmed, S. (2016). Challenges and prospects of women business in Nigeria. *International Journal of Business and Management*, 11(1), 7-12.
- Ahmed, S. (2016). Women entrepreneurs in Nigeria: Challenges and opportunities. *International Journal of Economics, Commerce and Management*, 4(6), 1-7.
- Ailan Yuan1 , Anchalee Chayanuvat (2021). A Study on the Difference between Organizational Learning and Learning Organization. *International Journal of Arts and Social Science*. www.ijassjournal.com ISSN: 2581-7922, Volume 4 Issue 4,
- Aladejebi, O. (2020). 21st Century Challenges Confronting Women Entrepreneurs in Shouthwest Nigeria. *Archives of Business Research*, 8(3), 261-280.
- Al-Sabbahy, H., Carraher, S., & Carraher, C. (2015). Challenges Faced by Women Entrepreneurs: A Comparative Study of Female Entrepreneurs in the United States and United Arab Emirates. *Journal of Developmental*
- Amadi, & N. Nkaku (Eds.), Gender, Social Inequality, and Economic Development in Sub-Saharan Africa. *IGI Global*. (pp. 81-97).
- Amason, E.S. (1996). Distinguishing the effects of functional and dysfunctional conflict on strategic decision making: Resolving a paradox for top management teams. *Academy of Management Journal*, 39(1), 123-148.
- American Express. (2021). The State of Women-Owned Businesses Report. Retrieved from <https://www.americanexpress.com/en-us/business/trends-and-insights/state-of-women-owned-businesses-report/>
- Autio, E., Daunfeldt, S., & Johansson, D. (2014). Entrepreneurship, institutions, and economic growth: An empirical analysis. *Journal of Economic Growth*, 19(3), 259-282.
- Bagby, D. (2005). Nigeria's economic development: An overview. *African Development Review*, 17(1), 1-25.
- Bagby, L. (2005). Nigeria's economic challenges: A historical perspective. *African Studies Review*, 48(3), 71-94.
- Blank, S. (2013). Why the lean start-up changes everything. *Harvard Business Review*, 91(5), 63-72.
- Bollingtoft, A., & Ulhøi, J.P. (2005). Women entrepreneurs and venture capital: Managing the shadow negotiation. *Human Relations*, 58(6), 691-718.
- Braun, P. (2010). Going Green: Women Entrepreneurs and the Environment. *International Journal of Gender and Entrepreneurship*. DOI: 10.1108/17566261011079233
- Braun, V. (2010). Women and green entrepreneurship: Evidence of a gender-structured relationship?

- Gender in Management: *An International Journal*, 25(5), 393-411.
- Brush, C. G., De Bruin, A., & Welter, F. (2019). A gender-aware framework for women's entrepreneurship. *International Journal of Gender and Entrepreneurship*, 11(3), 249-267.
- Brush, C.G., De Bruin, A., & Welter, F. (2009). Women entrepreneurs: Moving front and center: An overview of research and theory. *The Routledge Companion to Entrepreneurship*, 1, 71-94.
- Brush, C.G., de Bruin, A., & Welter, F. (2009). Personality traits and women's entrepreneurship: A multi-country study. *Entrepreneurship Theory and Practice*, 33(3), 593-617.
- Carranza, E. Dhakal, C. & Love, I. (2018). Female entrepreneurs: how and why are they different? World Bank Group. *Job Working Paper*. Issue No. 20.
- Chen, C. C., & Teng, J. T. (2013). Entrepreneurial leadership and new ventures: Creativity in entrepreneurial teams. *Journal of Leadership & Organizational Studies*, 20(4), 497-510.
- Claridge, T. (2004). Social Capital and Natural Resource Management An important role for social capital? *A thesis submitted in partial fulfillment of the requirement for the Degree of Master of Natural Resource Studies*, School of Natural and Rural Systems Management, University of Queensland.
- Coleman, S., & Robb, A. (2009). Gender, entrepreneurship, and bank lending: The criteria and processes used by bank loan officers in assessing loan applications. *Entrepreneurship Theory and Practice*, 33(4), 969-994.
- Datta, D.K., & Gailey, R. (2012). Barriers and constraints faced by women entrepreneurs in developing countries: A literature review. *Gender in Management: An International Journal*, 27(4), 214-238.
- DeTienne, D. R., Chandler, G. N., & DeTienne, K. M. (2017). Entrepreneurial identity and success. *Journal of Business Research*, 70, 246-255.
- Dewri, L. V. and Ananna S. A. (2016). Working Environment for Women Entrepreneurs in Developing Countries: An Empirical Study of Bangladesh. *International Journal of Business and Management*; Vol. 11, No. 12;
- Dewri, M. R., & Ananna, T. T. (2016). Working Environment for Women Entrepreneurs in Bangladesh: A Study on their Experience. *International Journal of Economics, Commerce and Management*, 4(2), 95-106.
- Díaz-García, C., Jiménez-Moreno, J., & Sáez-Martínez, F. J. (2015). Entrepreneurial intention: The role of gender. *International Entrepreneurship and Management Journal*, 11(3), 623-641.
- Eisenbeiss, S. A. (2008). A multilevel analysis of entrepreneurial identity: Integrating personal, organizational, and environmental influences. *Journal of Business Venturing*, 23(6), 667-686.
- Fagenson, E.A. (1993). Women entrepreneurs: Challenges and opportunities in the Middle East and North Africa. *Journal of Business Venturing*, 8(2), 137-158.
- Fapohunda, T. M. (2013). Gender Differences in Human Capital and Personality Traits as Drivers of Gender Gap in Entrepreneurship: Empirical Evidence from Nigeria. *British Journal of Economics, Management & Trade*, 3(1), 30-47.
- Fatima, A., & Ahmed, I. (2019). Influence of Social and Cultural Factors on Entrepreneurial Intentions of Women in India. *Journal of Innovation & Knowledge*, 4(3), 154-161.
- Gompers, P. (2010). The future of venture capital. *Harvard Business Review*, 88(11), 84-92.
- Greene, P. G., Brush, C. G., De Bruin, A., & Welter, F. (2018). Introduction to the special issue: Advancing research on women's entrepreneurship in the 21st century. *Small Business Economics*, 51(3), 617-626.
- Gupta, V.K., Turban, D.B., Wasti, S.A., & Sikdar, A. (2009). Gendered perceptions of entrepreneurial attributes: A cross-cultural study. *Journal of International Business Studies*, 40(5), 787-807.
- Güven, b. (2019). Women entrepreneurship in terms of environmental and gender factors: an empirical research in çorum. *International European Journal of Managerial. / Cilt 3/ Sayı 4/ 87-98*
- Güven, Ş. (2019). Women Entrepreneurs' Opinions on Environmental Factors, Entrepreneurship, and Gender: A Qualitative Study. *Journal of International Women's Studies*, 20(7), 150-164.
- Hundera, M., Duysters, G., Naudé, W., & Dijkhuizen, J. (2019). How do female entrepreneurs in developing countries cope with role conflict?. *International Journal of Gender and Entrepreneurship*. <https://doi.org/10.1108/IJGE-12-2018-0138>.

- Ibrahim, M., & Yusuf, K. (2018). Women Entrepreneurship Development in Nigeria: Challenges and Prospects. In H. Yilmaz (Ed.), *Women's Entrepreneurship in Turkey: Opportunities and Challenges* (pp. 179-196). Springer.
- International Finance Corporation (IFC), (2014). Women Owned SMEs: A Business Opportunity for Financial Institutions. A Market and Credit Gap Assessment and IFC's Portfolio Gender Baseline. World Bank Group.
- Jifeng Mu, Gang Peng and Edwin Love (2022). Interfirm networks, social capital, and knowledge flow. *Journal of Knowledge Management*. VOL. 12 NO. 4 2008, pp. 86-100
- Kim, K.H., Song, J.M., & Park, S.Y. (2015). Social capital and the performance of women-owned businesses: Evidence from South Korea. *Small Business Economics*, 45(3), 627-647.
- Ladge, J., Eddleston, K., & Sugiyama, K. (2019). Am I an entrepreneur? How imposter fears hinder women entrepreneurs' business growth. *Business Horizons*.<https://doi.org/10.1016/J.BUSHOR.2019.05.001>.
- Lerner, M., Brush, C. G., & Hisrich, R. D. (1997). The Role of Education and Training in Women's Entrepreneurship. *Entrepreneurship & Regional Development*, 9(4), 265-282.
- Marlow, A.C., & Kitching, K.F. (2017). Innovation and the growth and sustainability of women-owned micro and small enterprises in developing countries. *Journal of Small Business Management*, 55(4), 679-697.
- Marlow, S., & McAdam, M. (2013). Women Entrepreneurs: Moving Front and Center: An Overview of Research and Theory. In *Women Entrepreneurs and the Global Environment for Growth: A Research Perspective* (pp. 1-24). Edward Elgar Publishing.
- Marlow, S., & Patton, D. (2005). The Role of Family Support and Financial Capital in Women's Entrepreneurship. *International Journal of Entrepreneurial Behaviour & Research*, 11(2), 125-144.
- Mazzarol, L., Reboud, T., & Volery, T. (2018). The role of organizational learning in the success of women-owned businesses. *Journal of Small Business Management*, 56(2), 306-324.
- Nwachukwu, C., Fadeyi, O. Paul, N. & Vu, H. M. (2021). Women Entrepreneurship In Nigeria: Drivers, Barriers And Coping Strategies. I3CAC 2021, June 07-08, Chennai, India. DOI 10.4108/eai.7-6-2021.2308607
- O'Connor, M., Rana, P., & Brush, C. G. (2016). Exploring the role of entrepreneurial identity in women's entrepreneurship. *Entrepreneurship Theory and Practice*, 40(4), 735-760.
- Okafor, C. and Mordi, C. (2010). Women Entrepreneurship Development in Nigeria: the Effect of Environmental Factors. *Economic Sciences Series*. Vol. LXII No. 4. 43 – 52.
- Okafor, C. E., & Mordi, C. O. (2010). Environmental factors and women entrepreneurship development in Nigeria. *Journal of Sustainable Development in Africa*, 12(6), 230-246.
- Okoli, C., Ndu, A., & Okeke, V. U. (2021). Entrepreneurial Development and Empowerment of Women in Northwestern Nigeria. In B. Awotide & S. Adeniyi (Eds.), *Entrepreneurship and Economic Development in Africa* (pp. 59-77). Springer.
- Organisation for Economic Cooperation and Development (OECD). (2017). Women Entrepreneurs: Issues and Policy Options. Retrieved from <https://www.oecd.org/cfe/leed/women-entrepreneurs-issues-and-policy-options.pdf>
- Osabohien, A. Verheul, I., Uhlaner, L., & Thurik, R. (2005). Women entrepreneurs: Motivation, personality traits and gender stereotypes. *Small Business Economics*, 24(2), 181-191.
- Osabohien, R., Efobi, U., Oluwatobi, S., Beecroft, I., & Osabuohien, E. (2021). Women Entrepreneurship in Nigeria: Role of Social and Cultural Factors. In R.
- Partnership for Advancing women in Economic Development (PAWED), (2022). Youth Women Access to Business Opportunities and Platform for economic Women Empowerment in Nigeria. Issue Brief. Facilitating Participatory development.
- Thébaud, S. (2010). Entrepreneurial personality and the gender gap in entrepreneurship. *Journal of Socio-Economics*, 39(4), 552-559.
- Tijjani, T.S., Pulka, B.M., & Muazu, M.H. (2020). Female Entrepreneurs and Sources of Finance for Business Start-Up and Growth in Nigeria. *Journal of Resources & Economic Development*, 3(1), 104-119.

- Ukwueze, E. R. (2022). Women and Entrepreneurship in Nigeria: What Role Does Social Inclusion Play? *Journal of International Women's Studies*, 23(5), 41-62. Retrieved from <https://vc.bridgew.edu/jiws/vol23/iss5/4>
- Verheul, I., Block, J., Burmeister-Lamp, K., Thurik, R., & Tiemeier, H. (2015). The glass ceiling and women's entrepreneurship. *Entrepreneurship Theory and Practice*, 39(3), 501-524.
- Welter, F. (2011). Contextualizing entrepreneurship—conceptual challenges and ways forward. *Entrepreneurship Theory and Practice*, 35(6), 855-877.
- World Bank Group. (2016). Supporting Women Entrepreneurs in Africa. Retrieved from <https://www.worldbank.org/en/topic/gender/brief/supporting-women-entrepreneurs-in-africa>
- Zawadzka, A. M., & Zawadzki, M. J. (2015). Motivations and Obstacles for Female Entrepreneurship: A Comparison between Sweden and Poland. *Entrepreneurial Business and Economics Review*, 3(2), 9-26.