



Entrepreneurial Networks and Women Entrepreneurship: A Social Feminist Perspective of Social Capital

Oyedele Martins Ogundana¹

Nottingham Business School, Nottingham Trent University, United Kingdom

Paul Agu Igwe

Lincoln International Business School, University of Lincoln, United Kingdom.

Amon Simba

Nottingham Business School, Nottingham Trent University, United Kingdom

Ugbede Umoru

Nottingham Business School, Nottingham Trent University, United Kingdom

Abstract. This study utilizes a social feminist perspective of social capital to investigate how entrepreneurial networks influence women's entrepreneurship in developing economies. To this purpose, we collected and analyzed rich data generated through in-depth interviews and artifacts of Nigerian women entrepreneurs and key stakeholders. The qualitative data were thematically analyzed using the phenomenological approach to data analysis. Our findings revealed that entrepreneurial networks are mediums through which women entrepreneurs gain access to financial and physical resources, human resource development, and social and external support opportunities for customer attraction and retention. Our analysis therefore suggests that in developing countries, characterised by a weak or non-existent entrepreneurship ecosystem, entrepreneurial networks represent a medium that could fill the voids created by a weak institutional environment.

Keywords: entrepreneurial networks; developing economies; social capital theory; social feminist perspective; women entrepreneurship.

Acknowledgments: We acknowledge the support of our respondents who participated in the interview sessions.

1. Introduction

Women's entrepreneurship plays essential roles such as job creation, poverty alleviation, and increasing equality, social and economic growth (Bögenhold &

1. Corresponding author: Oyedele Martins Ogundana, 6th Floor Newton Building, Nottingham Business School, Nottingham Trent University, 50 Shakespeare Street, Nottingham, United Kingdom. Telephone: +44 (0)115 848 8258. Email: oyedele.ogundana@ntu.ac.uk

Klinglmair, 2015; Bullough et al., 2022). However, there is an unequal status of females relative to men that affect women's participation in entrepreneurship in many countries (Al-Kwafi et al., 2020; Boz Semerci, 2020). More so, in developing countries within the African context like Nigeria, the entrepreneurship ecosystem is often described as mainly unreliable and weak (Omodara et al., 2020; Igwe et al., 2019). Recent research revealed that this situation has created institutional voids that are a burden on Nigerian entrepreneurs and the survival of their businesses (Ojong et al., 2021; Omeihe et al., 2020). As such, many entrepreneurs believe that the membership of an entrepreneurial network is a means for alleviating some of the challenges they encounter within developing countries in the African context (Aleke et al., 2011; Igwe et al., 2019; Ogundana et al., 2022). For instance, entrepreneurial networks are a valuable resource for (i) the diffusion of information and communication technology (ICT) among small businesses (Aleke et al., 2011); (ii) enshrining competitive behaviors amongst member firms; and (iii) offering micro-lending supports that aid economic development and poverty alleviation in transitioning and developing countries (Morris et al., 2006).

Much of that literature pays attention to the social capital theory to investigate the influence of entrepreneurial networks on entrepreneurship (Adom et al., 2018; Oke, 2013). However, the social capital perspective is generally described as a gender-neutral theory that largely excludes feminist issues and contexts (Coleman et al., 2019; Manolova et al., 2012). The issue of gender differences is more prominent in the developing economies, including the Sub-Saharan African region, where women are still faced with gender inequality, disproportionate levels of poverty and education, lack of political power, limited workforce participation, gender-based violence, and child marriage (Ogundana et al., 2018; World Bank Group, 2018). Thus, the way women entrepreneurs experience entrepreneurship in developing economies differs from their male counterparts (Igbanugo et al., 2016; Ojong et al., 2021). It is crucial that research pays attention to the experiences of women in order to improve the inclusivity of the entrepreneurship field.

Hence, this study utilizes a combination of social feminism and social capital theory (Coleman et al., 2019) to address one primary research question (RQ):

How do entrepreneurial networks influence women's entrepreneurship in developing economies?

In other words, this study investigates the way women entrepreneurs utilize social relationships (including entrepreneurial and professional networks) to influence their businesses. To address this study's primary research question, we collected and analyzed rich data generated through 31 in-depth interviews and artifacts of Nigerian women entrepreneurs. The interview data were audio-recorded and transcribed into a Microsoft Word document. We analyzed both the interview transcripts and artifacts (including minutes of meetings and press briefings) using the phenomenological approach to data analysis (Creswell and

Poth, 2007). The analysis enabled us to make several contributions. Firstly, this article makes important contributions to women entrepreneurship literature in terms of revising a male-based perspective of entrepreneurial network into a gender-sensitive field (Coleman et al., 2019; Manolova et al., 2012). Secondly, this study explores the roles and contributions of entrepreneurial networks to women's entrepreneurship development. Thirdly, this study develops new perspectives at the intersection between social feminism and social capital.

The remainder of this article is organised as follows. Section 2 presents a discussion of entrepreneurial networks and women entrepreneurship especially within the Nigerian context. This is followed by the discussion of the social feminist perspective of social capital. Sections 3 to 6 present the research methodology, findings, discussion of the findings, and conclusions and implications, respectively.

2. Literature Review

2.1. Entrepreneurial Networks and Women Entrepreneurship

Entrepreneurial networks (including professional networks, business, and trade associations) are described as “intermediate institutions between the macro-society and economy-wide level and the micro-level” (Brush et al., 2009, p. 20). The entrepreneurship literature recognizes that entrepreneurial networks influence women's entrepreneurship by affecting their access to resources (Ettl and Welter, 2012; Manolova et al., 2007) and business opportunities (Tundui and Tundui, 2013). Such conceptualisations are mainly using evidence derived from developed nations and might not hold in developing economies (Adom et al., 2018; Aluko et al., 2019; Madichie, 2009). For instance, women entrepreneurs often utilize their membership of entrepreneurial networks or the advice they receive to influence their access to resources and opportunities (Manolova et al., 2007; Tundui and Tundui, 2013). However, prior studies (including Machirori and Fatoki, 2013; Oke, 2013) have rarely investigated separately whether women's membership of entrepreneurial networks impacts women entrepreneurship in a different way to the advice they receive from entrepreneurial networks. According to Tundui and Tundui (2013), the membership of entrepreneurial networks and the advice women entrepreneurs receive from their networks could influence their access to resources and growth opportunities differently. Perhaps, exploring the impact of “membership” separately from “advice received” is an approach to progressing the current literature on entrepreneurial networks.

Regarding women's access to financial resources, women entrepreneurs often grow their start-up capital through the financial advice and information

about external financing opportunities that they received from their entrepreneurial networks (Brixiova and Kangoye, 2019). In England, Roomi (2009) found that trade networks provided information and advice to their members, which catalyzed the growth of their financial position. Talavera et al. (2012) found that Chinese women entrepreneurs could approve their application for government loans because of their membership of a business association such as the All-China Federation of Industry and Commerce (ACFIC). Other scholars (Scott et al., 2014; Talavera et al., 2012) also recognized the significance of entrepreneurial networks in generating financial resources for women-owned businesses.

Concerning human resources, women's membership of an entrepreneurial network could improve the level of skills possessed by women entrepreneurs and their workforce. Consistent with that, Oke (2013) explained that through the business networks, female business owners could access educational and skill development training that supported the success of their businesses. Similarly, Kickul et al. (2007) observed that women entrepreneurs who belonged to entrepreneurial networks in the USA received training in strategic planning and production operations which served as critical antecedents of their consequent market growth and expansions. Prasad et al. (2013) established that business networks also assisted Indian women entrepreneurs in developing soft skills (including courage and self-efficacy) that enabled them to succeed in the face of various business-related challenges they encountered. Stokes and Wilson (2017) stated that business associations provided rich information that provided growth opportunities. Specifically, business networks often provided information with the potential to assist women entrepreneurs in identifying and attracting potential customers and suppliers for their businesses (Oke, 2013; Prasad et al., 2013; Welsh et al., 2018).

Despite the possible ways in which entrepreneurial networks might influence women-owned businesses, some factors can limit their effect on the growth of these enterprises. For instance, entrepreneurial networks might not influence the performance of women-owned businesses when the advice offered by business networks is somehow dislodged from the actual needs of the business owners and their businesses (Tundui and Tundui, 2013). In other words, the quality of the advice offered by business associations is often dependent on how effective such advice aligns with women's perception of growth (Ogundana et al., 2022). Furthermore, the quality of advice that women entrepreneurs might receive from entrepreneurial networks may also depend on how long the women have been members of such a business network (Roomi, 2009). The length of membership to the business network could determine whether a woman has built trust and credibility, which may be required for her to obtain quality information and advice from the business association (Ogundana et al., 2018).

Besides, the gender composition of entrepreneurial networks (membership and leadership team) is crucial in determining the quality of advice and

information that women entrepreneurs receive from their business associations (Harrison et al., 2016). Consistent with that, Madichie (2009) asserted that business associations chaired by an African woman entrepreneur might not support fellow women entrepreneurs. Madichie's claim is based on evidence from the political context where there is an observed absence of genuine support from African female political leaders for other African women. This suggests that the quality and level of information that women receive may depend on the gender of the business association leader (Roomi, 2009). Lastly, the quality of advice and benefit of membership may be inadequate if women entrepreneurs are involved in business associations that are not directly related to their business activities (Kelly et al., 2010). In such cases, the membership of entrepreneurial networks may be unlikely to provide the support for women-owned enterprises.

2.2. Entrepreneurial Networks in the Nigerian Context

Nigerian women entrepreneurs often belong to one or more entrepreneurial networks (Andrae and Beckman, 2013; Oke, 2013). Women's choice of which entrepreneurial network and association to become a member of is determined by the industry sector they operate within (Simba et al., 2022). For instance, women entrepreneurs who operate in the agricultural sector are often members of the Network of African Women in Agribusiness (AWAN), a network that supports its members by sharing information about new markets, organizing trade fairs, and organizing buyers and sellers' markets (Simba et al., 2022). The owners of sewing businesses are often members of Lagos State Tailor and Fashion Designers Association of Nigeria (LASTFADAN) and Nigerian Union of Tailor (NUT); entrepreneurs who operate businesses that deal in fish and frozen food-stuffs would typically be members of the National Fish and Frozen Food Dealers Workers Association of Nigeria (NFFFDWAN); entrepreneurs who specialize in buying, selling and exporting metal scraps are often members of Scrap Dealer Association Of Nigeria (SDAN); while entrepreneurs who cultivate and sell farm products will belong to the Farmers Association of Nigeria (FAN). Women's membership of any of these entrepreneurial networks could assist them to network and form a formidable force that could influence government policies and solicit for incentives (Andrae and Beckman, 2013).

These entrepreneurial networks offer training, information, resources, connections, and social interactions to their members (Aluko et al., 2019; Igwe et al., 2019). In Nigeria, these entrepreneurial networks often set prices and ensure that market rules are followed (Lyon and Porter, 2009; Omeihe et al., 2020). They settle minor disputes through sanctioning norm breakers instead of bringing in the police (Lyon and Porter, 2009). These entrepreneurial networks would usually have executives responsible for the day-to-day running of the business associations (Mama and Okazawa-Rey, 2012). However, political-related studies

(including Madichie, 2009; Mama and Okazawa-Rey, 2012) suggest that Nigerian women executives in charge of the day-to-day operation of these entrepreneurial networks may consciously or unconsciously not support fellow women within the same business association. In other words, entrepreneurial networks in Nigeria that are constituted of women in its leadership structure are unlikely to support female members of the trade association. Mama and Okazawa-Rey (2012) believe that the lack of mutual support for each other is the most vital ingredient militating against women's emergence as political leaders in the Nigerian political scene. Amid these contexts, Nigerian women entrepreneurs pursue their business ventures with the marked determination to succeed.

2.3. A Social Feminist Perspective of Social Capital

The social feminist perspective of social capital investigates the social capital theory using a social feminist lens (Coleman et al., 2019). To date, there is only little theorizing about social capital using a social feminist lens. Using a gender-neutral assumption, the social capital theory in the context of entrepreneurship refers to the ability of an entrepreneur to access resources through social relationships (Estrin et al., 2013; Payne et al., 2011). An example of these social relationships is the entrepreneurial and professional networks (Greve and Salaff, 2003). Generally, the social capital theory posits that social capital has valuable properties for entrepreneurs, including size, positioning, and relationship structure. The social capital theory proffers that entrepreneurs might be able to utilize entrepreneurial networks as a means to get crucial information and other resources from knowledgeable others (Greve and Salaff, 2003). It also considers an entrepreneurial network as a means for entrepreneurs to position themselves within a social network to shorten the path to knowledgeable others to get what they need (Burt, 1992). They get support, knowledge, and access to distribution channels through their social networks (Greve and Salaff, 2003). Entrepreneurs are also linked to people and organizations that interact among themselves, and these contacts can widen the availability of resources that sustain a new firm (Hansen, 1995). However, existing studies (such as Coleman et al., 2019; Manolova et al., 2012) have criticized the social capital theory for not including feminist issues, contexts, perspectives, and points of view; the inclusion of which Morris et al. (2006, p. 226) claimed would revise the "male-based theory into a gender-inclusive field." This argument was grounded on the core precept of the social feminist theory that concludes that the socialization experienced throughout life creates inherent differences between women and men (Ogundana et al., 2022; Ojong et al., 2021). The gender stereotyping of the socialization process is more prominent in developing countries within the African context (Ojong et al., 2021; Simba et al., 2022). For instance, the Sub-Sahara African region (including Nigeria) favors patriarchal social traditions that believe in the

notion that physical strength disparity between the sexes is a sign of general female inferiority; and as such, women are meant to be subordinates to their male counterparts (Etobe et al., 2015; Ogundana et al., 2018). In Nigeria, for instance, this cultural gender stereotype is embedded in sociocultural artifacts, including religion, through which the gender inequality norm is being transferred from generation to generation (Adom et al., 2018). According to Etobe et al. (2015), Nigerian mothers often indoctrinate their children to maintain the gender roles assigned to them by their sociocultural tradition which assumes that women are subordinate to men.

The same is the case in the field of education where women in the Sub-Saharan African region have less access to education in comparison to their male counterparts; mainly because many parents believed that women are generally considered to be housekeepers whose education will most likely end in the kitchen (Adom et al., 2018; Igbanugo et al., 2016). These gender-stereotypical traditions play an essential role in the way women experience entrepreneurship and operate their businesses (Morris et al., 2006). For instance, women's traditional roles as housekeepers in the Sub-Sahara African region (including Niger, Nigeria, and Ghana) are often managed alongside their businesses, resulting in less time to operate their businesses (Igbanugo et al., 2016; Lincoln, 2012). Women's traditional roles also restrict the gender and number of employees they can recruit within their businesses (Adom et al., 2018). Therefore, the social feminist theory requires that women entrepreneurship researchers should not try to mould women using theories (such as the social capital theory) that claim to be gender-free, and actually such perspectives have little or no existence (Morris et al., 2006). Rather, researchers should investigate women entrepreneurship using gender-sensitive models, which are more likely to generate robust insights into women and their entrepreneurial activities (Brush et al., 2009).

In that regard, the social capital theory could be described from the social feminist perspective as the unique way women utilize social relationships (including entrepreneurial and professional networks) to access crucial social resources. This definition might vary with other perspectives of feminism including entrepreneurial and liberal feminism where the focus is on policy implications for women and how entrepreneurial women are recreating new rules of financial markets (Coleman et al., 2019). These varieties of feminist perspective are a source of concern especially as researchers need to be clear regarding which feminist perspective they are referring to in a study (Lay and Daley, 2007).

3. Methodology

3.1. Research Approach

Detailed accounts of women's experiences of entrepreneurial networks in the developing economies are limited in the field of women entrepreneurship literature. To address this and the research question, this study adopted the interpretive phenomenological approach (IPA) as it is a practical research approach for generating a deeper understanding of the participants' lived experiences (Goulding, 2005; Van Manen, 2018). There is scant research investigating women's experiences of entrepreneurial networks in the Sub-Saharan African region (SSA). According to Creswell and Poth (2007), the IPA is an appropriate research approach where little is known about a topic that needs to be investigated. Besides, several studies in the entrepreneurship field have also utilized the IPA to investigate the experiences of women entrepreneurs in relation to entrepreneurial risk, women entrepreneurship development, business failures, gender, and work-life balance (Doern, 2016; Millward, 2006; Rehman and Roomi, 2012; Quagraine et al., 2018; Woodward, 2007). However, limited studies have applied the IPA to investigate women entrepreneurs' experiences of belonging to an entrepreneurial network in developing countries within the African context such as Nigeria.

3.2. Research Sample

Similar to other phenomenological studies, this study adopted a purposive sampling technique in order to focus on those with experience of the research phenomenon (entrepreneurial networks) and can express their experiences of the phenomenon (Creswell and Poth, 2007; Hycner, 1985). The sample consisted of women owner-managers who were members of the Nigerian Union of Tailors (NUT) and the Lagos State Tailors and Fashion Designer Association of Nigeria (LASTFADAN). By including members of entrepreneurial networks (i.e., LASTFADAN and NUT) that operate similar business activities (i.e., sewing businesses), we were able to forge a common conclusion (Goulding, 2005; Van Manen, 2018). The sampled women entrepreneurs operate businesses that focus on manufacturing and selling clothes to female and male customers. We initially had an introductory meeting with the NUT and LASTFADAN, who provided contacts of forty (40) female members they thought could participate in this study.

After that, we contacted the forty (40) women individually and introduced the purpose of this study. Twenty (20) of the contacted women entrepreneurs signified interest in partaking in this study. The other twenty (20) women entrepreneurs we contacted were either unavailable, unreachable, or busy meeting

upcoming deadlines. We arranged to meet and interview the twenty (20) women entrepreneurs that agreed to partake in this study in their places of business. After the face-to-face interview sessions, these women referred us to other women entrepreneurs whom they were convinced would be interested in partaking in the study. This created a snowballing effect (Wohlin, 2014), and we carried on receiving referrals from the initial respondents until we reached the data saturation point where we received no new information from the referred women entrepreneurs (Morse, 1995). In total, we conducted thirty-one (31) face-to-face interviews with women entrepreneurs, and those sessions centred on understanding how entrepreneurial networks influenced women's entrepreneurship (see Table 1). The interviews were conducted between January 2018 and March 2019. Although the research sample was small (Buchanan and Denyer, 2013); however, it allowed for a deep level of analysis (King, 2004), theory building, and theoretical generalization (Buchanan, 2012; Eisenhardt and Graebner, 2007). To supplement data obtained through interviews, we collected and analyzed artifacts, including press briefings, and meeting minutes detailing stories about Nigerian women entrepreneurs. Much of this evidence was provided by the trade associations these women entrepreneurs were affiliated with (NUT and LASTFADAN). This data triangulation process enabled us to receive objective and well-rounded insight (Eisenhardt and Graebner, 2007) into the way women's membership of entrepreneurial networks is impacting their businesses in a developing economy.

Table 1: Demographic profile of the sample

Age group	Proportion of respondents	Level of education	Proportion of respondents	Marital status	Proportion of respondents	No. of children	Proportion of respondents	Years in business	Proportion of respondents	No. of employees	Proportion of respondents
18-30yrs	7%	Primary School certificate	23%	Single	7%	0	4%	1-5yrs	4%	1-9	88%
31-40yrs	23%	Secondary School certificate	58%	Married	89%	1	10%	6-10yrs	4%	10-49	12%
41-50yrs	40%	University degree	19%	Widowed	4%	2	14%	11-15yrs	19%	50-249	0
51-60yrs	23%					3	36%	16-20yrs	7%		
61yrs & above	7%					4 & above	36%	21yrs & above	66%		
Total	100%		100%		100%		100%		100%		100%

3.3. Data Analysis

We commenced the preliminary analytical process by transcribing all the audio-recorded interview sessions into word-processed texts. After that, we adopted an iterative process while reading the transcripts and artifacts in order to become familiar with all the data collected in this study (García and Welter, 2013). Consistent with Saunders et al. (2016), our familiarity with the interview transcripts and artifacts was helpful towards engaging fully in the analytical

procedures required for taking a phenomenological approach to data analysis. With the aid of QSR Nvivo, we utilized '*data-driven codes*' and '*a priori codes*' to code significant statements, sentences, and quotes within each transcript and artifact (this represents first and second-order codes - see Table 2 on the following page). After that, we rigorously reviewed, thematically analyzed, and categorized these codes under an aggregate *dimension/overarching theme* (see Table 2). Each overarching theme was either derived from the existing literature or derived from the data when a code could not be labelled using any of the themes derived from the literature. After that, we explored the data further to identify patterns and relationships between the codes and themes as presented in the findings section.

Table 2: Supporting extracts, emergent codes, aggregate dimension, and propositions deriving from Qualitative Data

Representative Quotes	First-order code	Second-order code	Aggregate Dimension
<p>'I belong to LASTFADAN and we use to assist each other. We usually make some contributions and the total contributions we usually hand over to each other every month (rotating savings). Each woman can use her money to buy sewing machines or other equipment'. (Respondent C9)</p> <p>'We usually get permit from the local government. We usually collect our money and combine them together. This money will be taken to the local government in bulk. The permit will be cheaper for us compared to those tailors (women entrepreneurs) who directly buy their permit from the local government'. (Respondent K5)</p> <p>'it is the association that takes all the money to the local government. Those that are within the associations don't pay the same thing as those outside the association. If you don't belong to the union, you pay more'. (Respondent W2)</p> <p>'They (NUT) often act as a guarantor for that (loan applications). It's better (easy access) for someone (women entrepreneurs) to go through the union (NUT) rather than go alone'. (Respondent F4)</p> <p>'They have just done a program that we only got the information through LASTFADAN. It is a loan opportunity. It is zero interest. Women got the form. And were able to get the money'. (Respondent U13)</p> <p>'They are also doing loan opportunity. People are collecting it at the moment. And people are getting the money to do businesses. (Respondent W2)</p> <p>'There are some money that you can loan from the union that you need to return back. At times when we loan women money, they don't return it'. (Respondent H4)</p> <p>'Regarding money, they (LASTFADAN) give loans'. (Respondent J3)</p> <p>'NUT charges us 2500naira monthly. People are complaining that the membership fee is expensive and should not be more than 500naira'. (Respondent I2)</p> <p>'The industrial sewing machines are faster than the leg one (manual machines). Many women don't have it. But those who are members of the Union and don't have it, can go and use those belonging to associates within the cooperative network'. (Respondent K5)</p> <p>'I went to one of the shops around, they allowed me to fix a garment using their sewing machine. Because we belong to the same cooperative network, they embrace me as if we are neighbours'. (Respondent M14)</p>	<ul style="list-style-type: none"> • Rotating savings amongst female members • Cheaper local government permit • Loan Application support • Cash Advances • Membership fees charged by cooperative networks • Access to production equipment owned by members 	<ul style="list-style-type: none"> • Access to financial and physical resources 	<ul style="list-style-type: none"> • How entrepreneurial networks influenced women entrepreneurship

Table 2. (Continued)

Representative Quotes	First-order code	Second-order code	Aggregate Dimension
<p>'the past president did not perform well at all. He is a male president. There is some benefit that we suppose to acquire from Lagos State Government, he sat on it. The past president kept everything for himself and his caucus. But now we have a female president who is doing fine. And no challenge at all. Everyone is treated equally'. (Respondent ZB10)</p> <p>'There is rivalry going on between LASTFADAN and NUT. As such, you are considered a spy if you attempt to join NUT while maintaining your membership with LASTFADAN. If I belonged to LASTFADAN, I would not be able to get the opportunity that I am enjoying with NUT'. (Respondent B1)</p> <p>'They (LASTFADAN) always give us training during our regular meetings. They introduced us to tie and die program. They taught us how to produce soap (i.e., detergents). How to produce Adire (a form of garment popular in Africa). Then making beads. One can choose to attend any of these training sessions, and they gave us certificate of attendance'. (Respondent ZB10)</p> <p>'On our meeting day, the union leaders show us some clothes that have been sewn. For instance, last Monday during our meeting we had a training on how to sew some new style. How garments should be cut, joined and sewn'. (Respondent C9)</p> <p>'I am one of those sent to technical school by LASTFADAN. There are lot of benefits I enjoyed from the training. They tutored us for 3 months. After we completed the program, they gave us a certificate'. (Respondent W2)</p> <p>'When the placing of stone on a dress was in vogue, I didn't understand how to place stone on a dress. But because of the meeting and the union meeting that I usually attend, I was able to walk up to someone, one of the members to enlighten me on how she always places the stone on a dress and she actually put me through. So, I have gained a lot from my membership'. (Respondent G2)</p> <p>'When I go to cooperative meetings and I see a style produced by a member, I often ask the person to explain how they produce the garment'. (Respondent J3)</p> <p>'We learn from each other. We talk to each other'. (Respondent A13)</p> <p>'What I don't understand well, I go and meet others and someone within the association can put me through. And if they don't understand they ask me, and I tell them'. (Respondent E1)</p>	<ul style="list-style-type: none"> • Women-led cooperative networks • Rivalries among women-led cooperative networks • Frequent development program for women • Information about external skill development opportunities • Peer-to-peer learning/training • Professional/marital advice 	<ul style="list-style-type: none"> • Access to human resource development 	<ul style="list-style-type: none"> • How entrepreneurial networks influenced women entrepreneurship

Table 2. (Continued)

Representative Quotes	First-order code	Second-order code	Aggregate Dimension
<p>'When customers see the stickers of NUT in front of your shop. They respect you'. (Respondent J3)</p> <p>'If I get a lot of jobs (garment production) and my apprentice/employees cannot handle it because the job is large. I will call my colleagues who are members of NUT. I will tell them to come and help me. We will agree together, and they will help me. I will be able to complete the job on time and I will not disappoint the customer'. (Respondent K5)</p> <p>'they (LASTFADAN) bring some men to advertise our work to put it on the internet. They register us so that we can showcase our handwork. SO that anybody that likes the style, they will contact us and we will produce garments for that person and we will collect our money'. (Respondent ZB10)</p> <p>'they offer us seminars and teach us how to make our customers happy'. (Respondent H4)</p> <p>'LASTFADAN advises during meetings that we should keep our shop clean, do our work well and not to do our work badly'. (Respondent C9)</p> <p>'They help us export out product. We attended so many exhibitions including China some years ago'. (Respondent T0)</p> <p>'LASTFADAN allows people to know me. For example, the association launched their website and through it people can reach us. So many people that I have never met before, but through LASTFADAN, I have been able to meet great people. People I have never seen before, I now know them. People that I use to look at from afar, now through lastfadan, I am able to draw near them now'. (Respondent V17)</p> <p>'Members of my alma Mata at primary and secondary school levels are patronising my business. I get customers through them'. (Respondent G2)</p> <p>'I also belong to ASALATU sisters. A Muslim sisterhood. I also belong to Egbe Gbobaniyi of Ijebu in Ogun State. I am a member of Asarudeen group of Nigeria. My associates in these various associations patronise my business. I have customers in all those group'. (Respondent S13)</p> <p>'I sew clothes for members of the Muslim association I belong to. I also sew for their children. And during the Muslim celebration, I also sew their clothes that they plan on using for the celebration. For example, during Ileya festival (religious festival prominent in Nigeria)'. (Respondent P7)</p>	<ul style="list-style-type: none"> • Emblem of Cooperative networks • Social legitimacy • Support to access, retain and improve customer satisfaction • Affiliates of other Cooperative networks are part of clientele 	<ul style="list-style-type: none"> • Customer attraction and retention 	<ul style="list-style-type: none"> • How entrepreneurial networks influenced women entrepreneurship

4. Findings

In the subheadings below we discuss how entrepreneurial networks influenced women's entrepreneurship in the context of our study

4.1. Access to Financial And Physical Resources

A large proportion of the women entrepreneurs explained that the membership of their entrepreneurial networks (i.e., NUT and LASTFADAN) influenced their businesses' access to resources (financial and physical), knowledge support, customers, and crucial information that supported the growth of their businesses. The interviewed women entrepreneurs explained that their membership and the information/advice received from their entrepreneurial networks (i.e., LASTFADAN and NUT) had an adverse and supportive influence on their businesses' access to financial resources. Regarding the adverse impact arising from their membership of their entrepreneurial networks, thirty-seven percent (37%) of the sampled women explained that their membership of NUT and

LASTFADAN increased their overhead cost and thus, reduced their enterprises' cash position/financial resource. According to these women entrepreneurs, all members of LASTFADAN and NUT are required to pay a compulsory 5000NGN as registration fee and 400NGN per month (i.e., 4800NGN annually) for membership subscription. According to an executive who managed day-to-day operations at LASTFADAN, the membership subscription fee represented about five percent (5%) of the average monthly revenue generated within women-owned businesses. As such, one respondent commented that:

People are complaining that the membership fee is expensive and should not be more than 500NGN'. (Respondent I2)

This comment suggests that the membership fee increases the monthly overhead expenses incurred within women-owned businesses. Moreover, it means that the profit generated within women-owned businesses will be reduced by the membership fee that women entrepreneurs incur to become associates of their respective entrepreneurial networks. Yet, women entrepreneurs continue to maintain the membership of their entrepreneurial networks especially as we observed that none of the interviewed respondents has rescinded their membership of their business association. Perhaps, the benefits derivable from women entrepreneurs' membership of their entrepreneurial networks outweighs the associated costs.

Twelve percent (12%) of the sampled women identified that their membership of their respective entrepreneurial networks (i.e., NUT and LASTFADAN) was beneficial as local government officials sold the Government trading permits, required for all entrepreneurs, at a lower price to those women who were members of an entrepreneurial network. For instance, one of the interviewed women entrepreneurs stated that:

It is the association that takes all the money to the local government. Those that are within the associations don't pay the same thing as those outside the association. If you don't belong to the union, you pay more. (Respondent W2)

This means that women's membership of an entrepreneurial network is beneficial for reducing the overhead expenses and improving cash savings within women-owned businesses. Moreover, the women entrepreneurs included in this study identified that their entrepreneurial networks often provided information that supported their access to financial resources. In that light, twenty percent (20%) of the interviewed women entrepreneurs explained that they have in the past obtained information about external finance through which they were able to improve their businesses' financial position. This means that entrepreneurial networks might be a crucial medium for women entrepreneurs to obtain information about external finance opportunities. In addition to that, but contrary to some prior studies (such as Lincoln, 2012), eleven percent (11%) of the women entrepreneurs revealed that their entrepreneurial networks (NUT and LASTFADAN) frequently guaranteed their loan applications. In that regard, Respondent F4 explained that:

NUT often acts as a guarantor for that (loan applications). It's better (easy access) for someone (women entrepreneurs) to go through the union (NUT) rather than go alone'. (Respondent F4)

Moreover, twenty percent (20%) of the women entrepreneurs included in this study (e.g., respondents X1, ZA9) explained that they had in the past received cash advances from NUT and LASTFADAN. These women explained that the cash advance (also known as Ajo) operated differently from the general microfinance facility offered by financial institutions.

Respondents X1 and ZA9 explained that the Ajo cash advance is unique and different from the microcredit, where the micro-financial institution provides the loan amount; charges interest on the capital sum and requires women entrepreneurs to meet certain conditions before the credit facility can be approved (Madichie and Nkamnebe, 2010). Senior executives of NUT and LASTFADAN explained that there were no interest charges and conditions to satisfy, other than the membership of either NUT or LASTFADAN, to receive Ajo cash advance. Moreover, these women believe that the Ajo is more comfortable accessing than the standard credit facility from financial institutions. Thus, we perceive that Ajo offered by entrepreneurial networks might represent a valuable alternative to the conventional facilities offered by financial institutions, which women entrepreneurs have often considered difficult to access. Over 80 percent of the interviewed women entrepreneurs mentioned that they do not utilise formal facilities from banks because they do not possess a personal bank account, lacked assets for collateral, needed a guarantor to guarantee repayment, could not afford the high interest rate charged by banks and they feared they would be unable to repay back the loan amount. About 50% of the women entrepreneurs (including Respondents H4, J3, I2, M14 and K5) stated clearly that the informal loans (Ajo) offered by their entrepreneurial networks do not require a guarantor, possess low interest repayment, and does not require a collateral for women entrepreneurs to obtain the funds. Based on the foregoing, entrepreneurial networks represent a source of finance that might be more sensitive to the characteristics of women-owned enterprises compared to conventional loan facilities from banks.

With regards to physical resources, senior executives within NUT and LASTFADAN explained that female members have access to sewing machines and other garment production equipment owned by other colleagues within the entrepreneurial network. In agreement, two women entrepreneurs commented that:

The industrial sewing machines are faster than the leg one (manual machines). Many women don't have it. But those who are members of the Union and don't have it, can go and use those belonging to associates within the entrepreneurial network. (Respondent K5)

I went to one of the shops around, they allowed me to fix a garment using their sewing machine. Because we belong to the same entrepreneurial network, they embrace me as if we are neighbours. (Respondent M14)

These commentaries imply that entrepreneurial networks represent a medium through which women entrepreneurs can overcome the challenges arising from the lack of physical resources. This is crucial for women in the developing economies especially as they are often confronted with the inability to own properties including land and buildings in many African countries. According to Respondents K5 and M14, the lack of crucial garment production equipment can adversely impact the type and quality of garments women entrepreneurs produce. Thus, this evidence infers that the entrepreneurial network represents a medium through which women entrepreneurs can access physical resources and improve the quality of their production outputs.

4.2. Access to Human Resource Development

Above half (52%) of the sampled women stated that NUT and LASTFADAN provided them with training sessions that enhanced their proficiency in garment production. That was made explicit by respondents J3, C9, and LASTFADAN's current Chair, respectively.

NUT usually gives us seminars. At the workshop, they teach us new styles. For example, last week, they showed us how to put diamond stones on clothes using gum instead of stove irons. They also teach us how to cut clothes using paper (Respondent J3).

In LASTFADAN, on our meeting day, they show us some clothes that have been sewn. For instance, last week Monday, during our meeting, we had training on how to sew some new style/design. How these cloths materials should be cut, joined, and sewn (Respondent C9).

We just finished one (training session) last Friday for them (WOSBs) to improve their work (garment production) so that they can be sewing their clothes very neat, know how to sew quality clothes and make international sizes and make measurements so that everything will be perfect (LASTFADAN Chair).

Based on the views expressed above, there is a trend indicating that the sewing and fashion industry is volatile. Therefore, women's membership of entrepreneurial networks (i.e., NUT and LASTFADAN) is beneficial for maintaining women's skills in garment manufacturing and keeping them in touch with trending designs in the fashion world. Doing this will enable women entrepreneurs to retain and attract more customers to their enterprises. In addition to that, the commentaries of respondents J3, C9 and LASTFADAN chair revealed that entrepreneurial networks represent a crucial medium through which women can hone their skills.

Besides, all the respondents mentioned that NUT and LASTFADAN enhanced their non-formal skills through social learning. According to senior executives of NUT and LASTFADAN, all female members needed to wear dresses designed and styled by themselves to the business associations' meetings.

As such, twenty-four percent (24%) of the interviewed women claimed that they often interchanged ideas with other female members whose garments they loved the style of. According to respondents E1 and G2, such discussions were centered on how the garments were designed, joined, and sewn. Through this social learning, twenty-four percent (24%) of these women entrepreneurs revealed that their level of expertise in garment production has significantly improved. Against that backdrop, social learning is perhaps more effective within single-sex business associations as women would have more to learn from associates of similar gender especially in the instance where they focus on female-only markets. This conclusion contrasts with Madichie (2009), who suggested that a business association comprising of associates with mixed gender is most beneficial for management. Perhaps, the conclusion contrasts with prior studies because the respondents in this study mainly serviced female markets and customers.

Furthermore, twenty-four percent (24%) of the sampled women mentioned that they obtained from NUT and LASTFADAN information about skill development and enhancement programs offered by other supporting organizations. This was made explicit by respondent W2 who expressed that:

If not for LASTFADAN, I would not have heard about the training offered by the technical school in Lagos. There was a lot that I benefited from that training they gave us at the technical school. They tutored us for three months. After we completed the program, they gave us a certificate. They tutored us a lot. (Respondent W2).

Similarly, respondents J3, S13, and T0 likewise stated that they had accessed exceptional knowledge about women empowerment programs that improved their competence level. Respondents W2 and E1 claimed that before joining NUT and LASTFADAN, they had limited access to such notable intelligence about training opportunities that could have enhanced their management within their sewing businesses. This suggests that the membership of an entrepreneurial network represents an essential medium through which women entrepreneurs can access training information useful for their businesses.

4.3. Customer Attraction and Retention

The women entrepreneurs included in this study mentioned that their entrepreneurial networks linked them up with potential customers. In that regard, thirty-six percent (36%) of the sampled women entrepreneurs claimed that they could locate potential customers through their membership of NUT and LASTFADAN. To further illustrate this, comments from respondents G2, T0 and V17 are respectively highlighted below:

If not for the union, I do not think, you will have my number talk less of interviewing me today. You have my number through a friend whom I met in the

union. This has given me and has exposed me to potential customers (Respondent G2).

The association organizes clothes exhibitions from time to time (Respondent T0).

LASTFADAN allows people to know me. For example, we opened our website so that people can reach us (Respondent V17).

The above remarks made by respondents G2, T0, and V17 indicates that the membership of entrepreneurial networks, i.e., LASTFADAN and NUT, is a useful medium for accessing social legitimacy for women-owned businesses. This is crucial in contexts where women lack social acceptance in their community. Besides, by organising exhibitions entrepreneurial networks represent a medium through which women entrepreneurs expand their share of the market. Furthermore, eighteen percent (18%) of the women entrepreneurs mentioned that they recorded growth in their clientele when they pasted the insignia of NUT or LASTFADAN at the entrance of their workshops. One of the women who made such comments was respondent J3, who stated that:

Since I started using the stickers of NUT in front of my shop, I noticed that many more customers patronized my business than before. Because of my membership of NUT, all my customers now respect me (Respondent J3).

Likewise, Respondents G2, V4, H17, and Y10 similarly commented that they utilised the badge and other proofs of membership of an entrepreneurial network to attract additional customers and improve their retention and access to potential customers. They revealed further that the emblem of LASTFADAN/NUT represented evidence to potential customers that they could produce garments of high quality. Thus, it is possible to imply that these women (including respondents V4, J3, Y10, H17, and G2) use the insignias of LASTFADAN/NUT as a strategy for gaining access to potential customers. This casts new light on the benefits of entrepreneurial networks as a means by which women entrepreneurs can gain social legitimacy and access to the Nigerian market.

The women that partook in this study identified that their membership of other entrepreneurial networks, apart from those directly related to their business (i.e., old school associations), enhanced their access to potential clients as their affiliates patronized their businesses. Twenty-eight percent (28%) of the interviewed women entrepreneurs mentioned that they were members of other business associations such as old school associations and sociocultural groups, constituting entrepreneurial networks (Brush et al., 2009). Twenty-eight percent (28%) of the interviewed women entrepreneur identified that their membership of these other groups enabled them to access potential customers. This means that women's co-associates within other business networks are probable to become their customers. This suggests that women can enhance their access to potential customers through their membership of other entrepreneurial network groups. In other words, the proportion of customers that patronises women-owned business

could be determined by the number of entrepreneurial networks women entrepreneurs are members of.

The women entrepreneurs mentioned that their entrepreneurial networks, through the provision of professional advice, influenced their access to potential customers. Particularly, eighteen percent (18%) of the women entrepreneurs mentioned that NUT and LASTFADAN provided expert guidance that enhanced their ability to retain and access customers, which enhanced their clientele. In that regard, four of the women entrepreneurs commented:

They usually advise us during the meeting day that we should keep our shop clean. They tell us to work well and avoid doing our work badly (Respondent C9).

NUT always advises us to sew very well. Many of us do not sew well for customers. And if you do not sew well for customers, customers will leave (Respondent H4).

As the Chair lady, I talk to my women on how to draw more customers to their businesses (NUT Female Chair).

Every day, we see that fashion is changing. If you do not keep up, fashion will leave you behind. We advise our people that please do not stay in one place (LASTFADAN Female Executive).

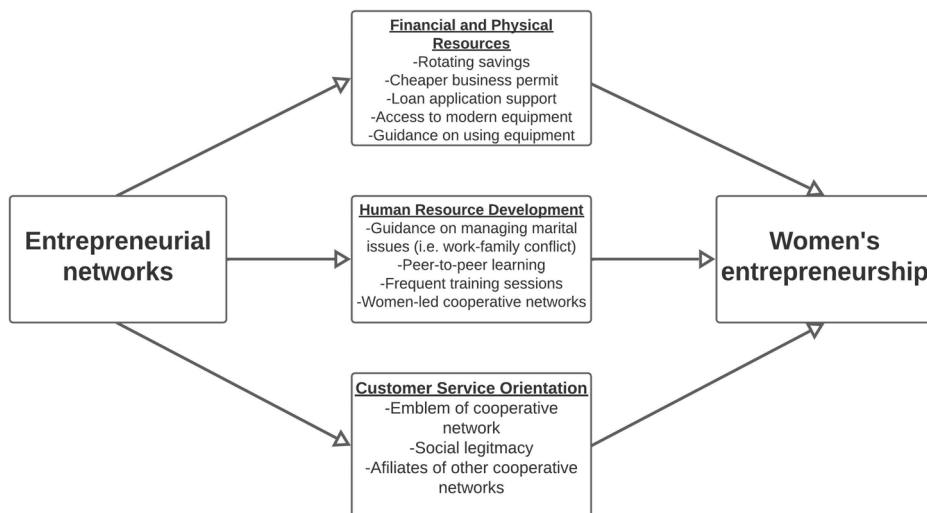
Thus, the advice from NUT and LASTFADAN was perhaps vital, especially as many of these women are semi-literate. Therefore, it is probable to conclude that entrepreneurial networks, through the provision of advice, positively enhanced women's ability to retain customers and their ability to attract new customers to their businesses.

5. Discussion

This study utilized a social feminist perspective of social capital to investigate how entrepreneurial networks influenced women's entrepreneurship in developing economies. We described the "social feminist perspective of social capital" as the way women utilize social relationships (including entrepreneurial and professional networks) to access crucial social resources. Thus, we unravelled gender-related issues, contexts, and points of view, which we used to widen the gender inclusiveness of the social capital perspective.

Entrepreneurial networks represent a useful medium through which women entrepreneurs can gain access to financial and physical resources, human resource development, and social and external support opportunities for customer attraction and retention within women-owned businesses — see Figure 1. Particularly, entrepreneurial networks represent a crucial source of capital for women entrepreneurs in developing countries within the African context, especially as they have limited access to financial and physical capital without the support of a male figure or an institution (Adom et al., 2018; Lincoln, 2012) due to cultural barriers (Anggadwita et al., 2017).

Figure 1: How entrepreneurial networks influence women entrepreneurship in a developing economy in Africa



Source: Authors' Idea

The cash advances offered by entrepreneurial networks (for instance Ajo-rotating savings) might represent a feminine source of finance because it is more accessible than conventional facilities offered by banks and other financial institutions. This explains why approximately sixty percent of women entrepreneurs in the developing economies mainly utilize informal financing, such as that from entrepreneurial networks, to start or grow their businesses (World Bank Group, 2018). Entrepreneurial networks, through peer-to-peer learning for example, offer an effective medium for reducing the proportion of uneducated women that characterise the developing economies. This is contrary to Madichie (2009), who suggested that women entrepreneurs do not support their kind. Perhaps, women entrepreneurs have recognized the need to work together, as they did during the Nigerian colonial era, to curtail the adverse impact of gender inequality and feminine subordination (Simba et al., 2022).

Entrepreneurial networks play human resources roles, creating opportunities and resources that contribute to personal development or organizational development in women's entrepreneurship — see Figure 1. This role is critical given that the majority of women entrepreneurs in developing countries like Nigeria are uneducated and often lack the skills necessary to operate or manage businesses effectively. Entrepreneurial societies provide training and administration resources for women to acquire bookkeeping skills, basic accounting skills, marketing, and negotiation skills. This resource enables women entrepreneurs to maintain financial prudence, move their businesses from informal to formal enterprise, and increase their production and employment capacity.

Besides, entrepreneurial networks represent a medium through which women entrepreneurs gain social legitimacy in their community — see Figure 1. This legitimization is particularly crucial for attracting potential customers who, based on the feminine subordination norm, assume that women are less skilful/competent when compared with their male counterparts. Besides, women utilized the emblem of their entrepreneurial network to indicate to potential customers that they produce quality garments — see Figure 1. This contradicts Oke (2013), who concluded that entrepreneurs mainly access financial resources through their entrepreneurial networks. Women entrepreneurs also receive guidance on marital issues (including children upbringing and managing work-family conflict) from senior female affiliates and leaders within the entrepreneurial networks — see Figure 1. This form of guidance is crucial, especially as existing studies (i.e., Ogundana et al., 2018) identified that African women entrepreneurs often struggle to balance work-family life. The personal-related advice women receive from their entrepreneurial network could help ease the longstanding motherhood-related challenges women encounter while attempting to grow their businesses.

6. Conclusion, Limitations, and Future Research

This paper utilized a social feminist perspective of social capital to investigate how entrepreneurial networks influence women's entrepreneurship in a developing economy such as Nigeria. Clear evidence was found demonstrating that entrepreneurial networks represent a useful medium through which women entrepreneurs are gaining access to financial and physical resources, human resource development, and social and external support opportunities for customer attraction and retention in the African context. Specifically, and from a social feminist perspective, women entrepreneurs utilised their membership of entrepreneurial networks as a medium for acquiring: (1) funds sensitive to their unique characteristics, (2) business information from peer-to-peer learning, (3) social legitimacy, and (4) guidance for resolving marital conflicts. Besides, women utilized their membership of an entrepreneurial network to establish social relationships with senior women entrepreneurs who provide them with useful business- and personal-related information. Women entrepreneurs' access to such information (such as personal-related information) helps to alleviate the work-family conflict prominent in many developing countries within Africa.

This paper makes important contributions to women's entrepreneurship. Women entrepreneurs in Nigeria face a multitude of factors, such as the lack of access to money and institutional voids, that militate against the growth prospects of their enterprises. Thus, we propose that in developing countries, characterised by a weak or non-existent entrepreneurship ecosystem, entrepreneurial networks represent a vital medium that could be used to fill the voids created by a weak institutional environment. Secondly, this article proposes that new women entrepreneurs should be encouraged to become members of an entrepreneurial

network at business commencement. Membership of an entrepreneurial network could be a source of encouragement and support mechanism for new women entrepreneurs during their business' start-up phase which oftentimes is characterised by turbulence that often results in the untimely demise of their venture. Membership of an entrepreneurial network could represent a useful mechanism for supporting the entrepreneurship ecosystem to reduce the proportion of business collapses prominent amongst women entrepreneurs in the developing countries in Africa.

Lastly, this article makes important contributions to women entrepreneurship literature in terms of revising a male-based perspective into a gender-inclusive field. We recommend that future studies on women's entrepreneurship should avoid moulding women in the form of men. Instead, efforts should be taken to inculcate the feminine perspective and context to improve the gender-sensitivity of entrepreneurship theory. The sample size limits this study as the findings cannot be statistically generalized to other contexts; yet, it allowed for a deep level of analysis, theory-building, and theoretical generalization. In that light, we encourage quantitative researchers to test our finding using a large volume of data in contexts similar to that of this study.

References:

- Adom, K., Asare-Yeboah, I.T., Quaye, D.M. and Ampomah, A.O. (2018), "A critical assessment of work and family life of female entrepreneurs in Sub-Saharan Africa: Some fresh evidence from Ghana", *Journal of Small Business and Enterprise Development*, 25(3): p 405-427.
- Al-Kwafi, O.S., Khoa, T.T., Ongsakul, V. and Ahmed, Z.U. (2020), "Determinants of female entrepreneurship success across Saudi Arabia", *Journal of Transnational Management*, 25(1): p 3-29.
- Aleke, B., Ojiako, U. and Wainwright, D. (2011), "Social networks among small agribusinesses in Nigeria", *Society and Business Review*, 6(3): p 214-228.
- Aluko, O., Siwale, J., Simba, A. and Mswaka, W. (2019), "The role of networks in opportunity identification: A focus on African transnational entrepreneurs", *International Review of Entrepreneurship*, 17(4): p 407-428.
- Andrae, G. and Beckman, B. (2013), "ASR Forum: Engaging with African informal economies: Lagos Tailors, trade unions, and organizations in the informal economy", *African Studies Review*, 56(3): p 191-208.
- Anggadwita, G., Lutuilean, B.S., Ramadani, V. and Ratten, V. (2017), "Socio-cultural environments and emerging economy entrepreneurship: Women entrepreneurs in Indonesia", *Journal of Entrepreneurship in Emerging Economies*, 9(1): p 85-96.
- Bögenhold, D. and Klinglmair, A. (2015), "Female solo self-employment - Features of gendered entrepreneurship", *International Review of Entrepreneurship*, 13(1): p 47-58.
- Boz Semerci, A. (2020), "The role of perceived normative legitimacy on the growth orientation of women entrepreneurs in Turkey", *International Review of Entrepreneurship*, 18(4): p 519-536.
- Brixiová, Z., and Kangoye, T. (2019), "Networks, start-up capital and women's entrepreneurial performance in Africa: Evidence from Eswatini", In: A. Bullough, D.M. Hechavarria, C.G. Brush, and L.F. Edelman (Eds.), *High-growth Women's Entrepreneurship: Programs, Policies and Practices* (pp. 13-31). Cheltenham, UK: Edward Elgar Publishing.
- Brush, C., De Bruin, A. and Welter, F. (2009), "A gender-aware framework for women's entrepreneurship", *International Journal of Gender and Entrepreneurship*, 1(1): p 8-24.
- Buchanan, D.A. (2012), "Case studies in organizational research", In: G. Symon and C. Cassell (Eds.), *Qualitative Organizational Research: Core Methods and Current Challenges* (pp. 351-370). London: Sage Publications.
- Buchanan, D.A. and Denyer, D. (2013), "Researching tomorrow's crisis: Methodological innovations and wider implications", *International Journal of Management Reviews*, 15(2): p 205-224.
- Bullough, A., Guelich, U., Manolova, T.S. and Schjoedt, L. (2022), "Women's entrepreneurship and culture: Gender role expectations and identities, societal culture, and the entrepreneurial environment", *Small Business Economics*, 58(2): p 985-996.
- Burt, S. (1992), "What's fair? Changing feminist perceptions of justice in English Canada", *Windsor Yearbook of Access to Justice*, 12: p 337-...
- Coleman, S., Henry, C., Orser, B., Foss, L. and Welter, F. (2019), "Policy support for women entrepreneurs' access to financial capital: Evidence from Canada, Germany, Ireland, Norway, and the United States", *Journal of Small Business Management*, 57(S2): p 296-322.
- Creswell, J.W. and Poth, N.C. (2007), *Qualitative Inquiry and Research Method: Choosing among Five Approaches*. Thousand Oaks, CA: Sage.
- Doern, R. (2016), "Entrepreneurship and crisis management: The experiences of small businesses during the London 2011 riots", *International Small Business Journal*, 34(3): p 276-302.
- Eisenhardt, K.M., and Graebner, M.E. (2007), "Theory building from cases: Opportunities and challenges", *Academy of Management Journal*, 50(1): p 25-32.
- Estrin, S., Korosteleva, J. and Mickiewicz, T. (2013), "Which institutions encourage entrepreneurial growth aspirations?", *Journal of Business Venturing*, 28(4): p 564-580.
- Etobe, E.I., Ikpi, N.E., Ezikeudu, C.C. and Etobe, U.E.I. (2015), "The socialization process as bane of gender inequalities in Nigeria", *International Journal of Science and Research*, 4(11): p 1540-1543.

- Ettl, K., and Welter, F. (2012), "Women entrepreneurs and success", In: M.A. Galindo and D. Ribeiro (Eds.), *Women's Entrepreneurship and Economics: New Perspectives, Practices, and Policies* (pp. 73-88). New York: Springer.
- García, M.C.D. and Welter, F. (2013), "Gender identities and practices: Interpreting women entrepreneurs' narratives", *International Small Business Journal*, 31(4): p 384-404.
- Goulding, C. (2005), "Grounded theory, ethnography and phenomenology", *European Journal of Marketing*, 39(3/4): p 294-308.
- Greve, A., and Salaff, J.W. (2003), "Social networks and entrepreneurship", *Entrepreneurship Theory and Practice*, 28(1): p 1-22.
- Hansen, E.L. (1995), "Entrepreneurial networks and new organization growth", *Entrepreneurship Theory and Practice*, 19(4): p 7-19.
- Harrison, C., Paul, S. and Burnard, K. (2016), "Entrepreneurial leadership: A systematic literature review", *International Review of Entrepreneurship*, 14(2): p 235-264.
- Hycner, R.H. (1985), "Some guidelines for the phenomenological analysis of interview data", *Human Studies*, 8(3): p 279-303.
- Igbanugo, I.C., Uzonwanne, M.C. and Ezenekwe, R.U. (2016), "Small and medium scale enterprises in African setting: The place of women", *International Journal of Economics, Commerce and Management*, 4(3): p 762-778.
- Igwe, P.A., Amaugo, A.N., Ogundana, O.M., Egere, O.M. and Anigbo, J.A. (2019), "Factors affecting the investment climate, SMEs productivity and entrepreneurship in Nigeria", *European Journal of Sustainable Development*, 7(1): p 182-200.
- Kelly, D., Bosma, N. and Amoros, J.E. (2010), *Global Entrepreneurship Monitor, 2010 Global Report*. Wellesley, MA: Babson College.
- Kickul, J.R., Gundry, L.K. and Sampson, S.D. (2007), "Women entrepreneurs preparing for growth: The influence of social capital and training on resource acquisition", *Journal of Small Business and Entrepreneurship*, 20(2): p 169-181.
- King, N. (2004), "Using templates in the thematic analysis of text", In: Cassell, C. and Symon, G. (Eds.), *Essential Guide to Qualitative Methods in Organizational Research* (pp. 256-270). London: Sage.
- Lay, K. and Daley, J.G. (2007), "A critique of feminist theory", *Advances in Social Work*, 8(1): p 49-61.
- Lincoln, A.A. (2012), "Prospects and challenges of women entrepreneurs in Nigeria", SSRN Working Paper. Available at SSRN: https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2181943
- Lyon, F. and Porter, G. (2009), "Market institutions, trust and norms: Exploring moral economies in Nigerian food systems", *Cambridge Journal of Economics*, 33(5): p 903-920.
- Machirori, T., and Fatoki, O. (2013), "The impact of networking on access to debt finance and performance of small and medium enterprises in South Africa", *Journal of Economics* 4(2): p 97-104.
- Madichie, N.O. (2009), "Breaking the glass ceiling in Nigeria: A review of women's entrepreneurship", *Journal of African Business*, 10(1): p 51-66.
- Madichie, N.O. and Nkamnebe, A.D. (2010), "Micro-credit for microenterprises? A study of women 'petty' traders in Eastern Nigeria", *Gender in Management*, 25(4): p 301-319.
- Mama, A., and Okazawa-Rey, M. (2012), "Militarism, conflict, and women's activism in the global era: Challenges and prospects for women in three West African contexts", *Feminist Review*, 101(1): p 97-123.
- Manolova, T.S., Carter, N.M. and Gyoshev, B.S. (2007), "The differential effect of men and women entrepreneurs' human capital and networking on growth expectancies in Bulgaria", *Entrepreneurship Theory and Practice*, 31(3): p 407-426.
- Manolova, T.S., Brush, C.G., Edelman, L.F. and Shaver, K.G. (2012), "One size does not fit all: Entrepreneurial expectancies and growth intentions of US women and men nascent entrepreneurs", *Entrepreneurship and Regional Development*, 24(1-2): p 7-27.
- Millward, L.J. (2006), "The transition to motherhood in an organizational context: An interpretative phenomenological analysis", *Journal of Occupational and Organizational Psychology*, 79(3): p 315-333.

- Morris, M.H., Miyasaki, N.N., Watters, C.E. and Coombes, S.M. (2006), "The dilemma of growth: Understanding venture size choices of women entrepreneurs", *Journal of Small Business Management*, 44(2): p 221-244.
- Morse, J. (1995), "The significance of saturation", *Qualitative Health Research*, 5(2): p 146-149.
- Ogundana, O., Galanakis, K., Simba, A. and Oxborrow, L. (2018), "Women-owned sewing businesses in Lagos-State, Nigeria: A study of the factors influencing their business growth", In: BAM 2018 Conference Proceedings. London: British Academy of Management. Available from: https://irep.ntu.ac.uk/id/eprint/38368/1/1237540_Ogundana.pdf
- Ogundana, O., Simba, A., Dana, L.P. and Liguori, E. (2022), "A growth model for understanding female-owned enterprises", *Journal of the International Council for Small Business*, forthcoming. First published online 10 August 2022.
- Ojong, N., Simba, A. and Dana, L.P. (2021), "Female entrepreneurship in Africa: A review, trends, and future research directions", *Journal of Business Research*, 132: p 233-248.
- Oke, D.F. (2013), "The effect of social network on women entrepreneurs in Nigeria: A case study of Ado-Ekiti small scale enterprise", *International Journal of Education and Research*, 1(11): p 1-14.
- Omeihe, K.O., Simba, A., Gustafsson, V. and Omeihe, I. (2020), "Trade associations and trust in weak institutional contexts: Exploring SME relationships in Nigeria", *International Review of Entrepreneurship*, 18(4): p 583-610.
- Omodara, D., Ikhile, D., Ogundana, O., & Akin-Akinyosoye, K. (2020), "Global pandemic and business performance: Impacts and responses", *International Journal of Research in Business and Social Science*, 9(6), 1-11.
- Payne, G.T., Moore, C.B., Griffis, S.E. and Autry, C.W. (2011), "Multilevel challenges and opportunities in social capital research", *Journal of Management*, 37(2): p 491-520.
- Prasad, V.K., Naidu, G.M., Murthy, B.K., Winkel, D.E. and Ehrhardt, K. (2013), "Women entrepreneurs and business venture growth: An examination of the influence of human and social capital resources in an Indian context", *Journal of Small Business and Entrepreneurship*, 26(4): p 341-364.
- Quagraine, F.A., Mensah, A.O. and Adom, A.Y. (2018), "Christian entrepreneurial activities and micro women entrepreneurship development: Church embeddedness in action", *Journal of Enterprising Communities: People and Places in the Global Economy*, 12(5): p 657-676.
- Rehman, S., and Roomi, M.A. (2012), "Gender and work-life balance: A phenomenological study of women entrepreneurs in Pakistan", *Journal of Small Business and Enterprise Development*, 19 (2): p 209-228.
- Roomi, M.A. (2009), "Impact of social capital development and use in the growth process of women-owned firms", *Journal of Enterprising Culture*, 17(4): p 473-495.
- Saunders, M., Lewis, P. and Thornhill, A. (2016), *Research Methods for Business Students* (7th Ed.). Harlow, UK: Pearson Education Limited.
- Scott, J.M., Harrison, R.T., Hussain, J. and Millman, C. (2014), "The role of guanxi networks in the performance of women-led firms in China", *International Journal of Gender and Entrepreneurship*, 6(1): p 68-82.
- Simba, A., Kalu, E.U., Onodugo, V., Okoyeuzu, C.R. and Ogundana, O.M. (2022), "Women entrepreneurs in Nigeria". In: M. Dabic, L.-P. Dana, D.M. Nziku, & V. Ramadani (Eds.), *Women Entrepreneurs in Sub-Saharan Africa* (pp. 155-172). Cham: Springer.
- Stokes, D., and Wilson, N. (2017), *Small Business Management and Entrepreneurship* (7th Ed.). Boston, MA: Cengage Learning Press.
- Talavera, O., Xiong, L. and Xiong, X. (2012), "Social capital and access to bank financing: The case of Chinese entrepreneurs", *Emerging Markets Finance and Trade*, 48(1): p 55-69.
- Tundui, C. and Tundui, H. (2013), "An empirical analysis of social capital and enterprise performance in Tanzania: The case of women owned businesses", *International Journal of Developing Societies*, 2(1): p 50-60.
- Van Manen, M. (2018), "Rebuttal rejoinder: Present IPA for what it is-Interpretative psychological analysis", *Qualitative Health Research*, 28(12): p 1959-1968.
- Welsh, D.H., Kaciak, E. and Shamah, R. (2018), "Determinants of women entrepreneurs' firm performance in a hostile environment", *Journal of Business Research*, 88: p 481-491.

- Wohlin, C. (2014), "Guidelines for snowballing in systematic literature studies and a replication in software engineering", In: *Proceedings of the 18th International Conference on Evaluation and Assessment in Software Engineering*, article no. 38, pp. 1-10.
- Woodward, D. (2007), "Work-life balancing strategies used by women managers in British 'modern' universities", *Equal Opportunities International*, 26(1): p 6-17.
- World Bank Group (2018), *The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution*. Washington, DC: World Bank Publications.
- World Bank Group (2018), *The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution*. Washington, DC: World Bank Publications.

Appendix: Sample of interview questions

What role did entrepreneurial networks play in your access to money for your business?
In which ways have entrepreneurial networks influenced the current number of customers within your business?
How often do the entrepreneurial networks you belong to set up training sessions and skills enhancement programs? How have these programs influenced the growth of your business?
How do entrepreneurial networks impact female members' level of expertise?
In what ways have entrepreneurial networks affected female members' level of experience?
In what ways have entrepreneurial networks influenced the role of women in their family/home?
How do entrepreneurial networks influence the State and Federal Government?
In which ways have entrepreneurial networks contributed to the issues confronting the growth and performance of women-owned businesses?