

Institutional influence and the role of family in poor women's micropreneurship.

XIONG, L., UKANWA, I., ANDERSON, A.

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Irene Ukanwa, Lin Xiong and Alistair Anderson

Robert Gordon University, Aberdeen, UK

Abstract

Purpose – The paper's purpose is to develop understanding of how institutions (family and culture) play out in shaping family micro business practices. Our focus on family business led by poor entrepreneurial women in a context of extreme poverty enables a fuller appreciation of the centrality of family as directive, obligation and means.

Design/methodology/approach – Our methods included participant observation, focus groups and interviews in two poor villages in South-East Nigeria. Thematic analysis was used to analyse how the institutions of family and culture shape family business practices.

Findings – Analysis demonstrated that the family, associated responsibilities and norms institutionally determine women's role and business behaviours, such that family is central to all that they do. Micropreneurs use their limited available resources entrepreneurially to meet their families' basic needs. Poor entrepreneurial women depend on family to run their business, but family needs are the overwhelming business objective. Family is both means and end, so that the concept of 'familiness' takes on a deeper meaning in this context. The study explains how this type of income generating entrepreneurship is both necessity and opportunity. This suggests that westernised family business theory needs to be adapted to explain micropreneurship by the poor.

Research limitations/implications – The study was limited to rural Africa, in particular to a small sample of rural women entrepreneurs in South-East Nigeria; as such, the findings are not generalisable. Nonetheless, the concepts seem generalisable to similar contexts and offer some theoretical explanations.

This study offers explanations for the influence of institutions in business led by poor rural Nigerian women. It contributes to understanding the importance of context for theorising entrepreneurship. Moreover, it signals how support for poor women and micropreneurship must take account of the centrality of family in their micro enterprising.

Originality/value – This research adds to the family business literature, offering conceptual insight about how the institutional obligations of family mean that micro enterprising should be conceptualised as an entity, rather than as a family in business, or the family in business. It contributes by adding the dimension of poverty and micropreneurship to the concept of familiness.

Keywords – Family business, Poor women, Institutions (culture and family), Micro entrepreneurship, Families, Poverty, Rural Africa.

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Introduction

This study responds to the call for this special issue by building on Seaman et al's (2017) point that resource scarce environments are conducive to entrepreneurial behaviours and that families behave entrepreneurially to provide services that the government fails to provide. The context for this study, rural Nigeria, is extremely resource poor and our respondents, female micropreneurs, respond entrepreneurially to survive. Our study argues and demonstrates how informal institutions, family and culture embedded in family relationships, shape how family centred micro businesses respond. Although the literature on enterprise in poverty is limited, a key point has been the role of institutions (McMullen, 2010). As Bruton et al (2013; 685) explain, "entrepreneurs in settings of poverty not only confront dramatic institutional voids, but also lack any appreciable resources and face severe penalties for failure including not being able to appropriately support one's family in terms of the basic needs." Accordingly, our objective is to develop a better understanding of how the institution of family plays out in shaping family business practices.

This paper contributes to the family business literature by using this extreme case as an opportunity to examine how family, and the role played by family as an institution, works out. Unlike much of the base of the pyramid literature, our study offers a bottom up view. Although this context is different from most western family business environments, our paper offers some general conceptual insights into income generating entrepreneurship. Moreover, in the poorer parts of the developing world, the respondents are very typical of micropreneurs. As Alvarez and Barney (2014; 162) note, "while each one of these businesses is small and non-scalable, the totality of these businesses in a community is large." Accordingly, this paper offers a modest contribution of understanding how the institutional obligations of family mean that micro enterprising should be conceptualised as an entity, rather than as a family in business or as the family in business. This is because consumption and production are so intertwined as to be conceptually indivisible. Our findings have important implications for how best to support enterprise in the conditions of poverty and as a solution for escaping poverty.

It could be argued that what this study examines is simply necessity entrepreneurship. Smallbone and Welter (2006) explain how the Global Entrepreneurship Monitor (GEM) consortium has distinguished between ‘opportunity’ and ‘necessity’ entrepreneurship, with necessity entrepreneurship tending to dominate in developing countries. Certainly, as Anderson and Lent (2017) point out, the extremely poor have few real choices, so necessity prevails. Bögenhold (1987) first distinguished between entrepreneurship motivated by economic needs and entrepreneurship that is driven by a desire for self-realisation. Reynolds et al. (2002) developed this original formulation, making conceptual distinctions between “opportunity-based” and “necessity-based” entrepreneurship as contextual motivations. Arguably, this dichotomy ‘explains’ the extent of entrepreneurship in underdeveloped regions. However, Smallbone and Welter (2006) argue that concepts of ‘necessity’ and ‘opportunity’ entrepreneurship are overly simplistic, especially in the context of weak institutions. The use of such terminology may lead to overly negative conclusions about the contribution of entrepreneurs. Indeed, this dichotomy echoes an enterprise discourse (Dodd and Anderson, 2001), a neo-liberal perspective that normatively attributes values to particular forms of entrepreneurship, asserting individualism that may be inappropriate in different contexts. This discourse prioritizes economic outcomes, but neglects the socially contextualised (Watson, 2013) and socially realised (Gaddefors and Anderson, 2017) benefits from entrepreneurship (Berglund, 2015).

Williams and Williams (2014) are also critical of the explanatory power of the simplistic duality. The problem seems to be around assumptions about marginality; those socially marginalized will operate marginal businesses. Of course, in many cases this is true; not least in that survival, rather than growth, drives the business. However, such causes and effects are important, but not deterministic; nor are they sufficient for understanding how micro businesses operate. Indeed for these poor, marginalized respondents, ‘opportunity’ lies in the possibility of using micro business to meet needs. Furthermore, Anderson et al (2013) point out how such businesses are dismissed as simply not entrepreneurial, but Gurtoo and Williams (2009) argue that this is based on assumption, not evidence. Moreover, where ingenuity takes precedence over innovation, and when survival has priority over growth, being enterprising takes on a different meaning. Indeed, micropreneurship could be conceptualised as a different form of entrepreneurship (Bögenhold and Fachinger, 2007). It seems that this study must take heed of Smallbone and Welter’s (2006) injunction to contextualize motivation and outcomes. Moreover, a less pejorative dichotomy, such as income versus growth directed, would be less

likely to dismiss the relative importance of microentrepreneurship. Micro-entrepreneurship may be a poor cousin of western growth orientated enterprise, but it fulfils a critical and necessary role.

Institutions and institutional voids

In socio-cultural views of entrepreneurship, context is often explored in terms of institutions (Boettke and Coyne, 2009; Welter, 2011). Harbi and Anderson (2010) show, following Baumol's classic paper, that institutions shape entrepreneurship. Baumol (1990) argued that entrepreneurial individuals channel their efforts according to the quality of prevailing economic, political, and legal institutions. As North (1990) puts it, institutions are the rules (formal and informal) of the game. Formal institutions are generally related to property rights protection regimes; with rules of law, political and economic freedoms and corruption the most cited constituents. Informal institutions are the implicit codified attitudes embedded in society and work by providing cues for shaping individual behaviour. Nooteboom (2002; 34) thus defines institutions as 'things that constrain, enable and guide behaviour'.

However, Mair and Marti (2009) observe how in developing countries, institutional arrangements are either absent or weak. Mair et al (2012) describe how the poor are often situated in institutional voids. Chakrabarty (2009) defines institutional voids as the lack of institutional facilities, norms, and regulations needed for a well-functioning economy. Indeed, Mair et al (2012) argue that institutional voids are the reason why poor women are excluded from market participation. Chakrabarty also suggests that institutional voids, in association with national cultures, may lead to more family firms as an organizational form. Although, Chakrabarty is not interested in explaining why this arises, Mair et al (2012; 822) offer an explanation, 'accentuating the situated and intermediate nature of institutional voids, our paper develops a view of voids that originates in the presence of plural, often contending, institutional arrangements'. In other words, in the absence or weak presence of formal institution, informal institutions arise to take on the role. As Mair and Marti (2009) suggest, these contexts are already rich in other institutional arrangements. The formal institutional void is filled by informal institutions, amongst which the family is paramount. Carney (2005) suggests that many sociologists view family firms as a backward, premodern institution, but also points out their capacity as substitutes for numerous institutional voids.

Aldrich and Cliff (2003) explain how a hundred years ago, 'business' meant 'family business,' but sociohistorical changes of the past century have led us to think of the two institutions as

disconnected systems, needlessly fragmenting the study of family and business. Certainly, as Schwartz (1987) explains, the modern American family has changed as an institution, so that individual rather than group welfare is the basis for action. Lasslet (1973) attributes these changes to the increasing separation of work and family in modern US society. Although sociologists traditionally see family as an institution (Silverblatt, 2004), their nature may have changed in modern western societies (Collins et al, 2016). However, in less developed regions, especially with institutional voids, it seems likely that the informal institution of family will frame the roles and responsibilities of family members. It sets out the ‘rules of the game’.

Family as a socialised business unit

Many poor women in traditional rural settings operate micro family businesses; however such business are often dismissed as marginal or residual. Contrary to this view, McDade and Spring (2005) explain how small and micro enterprises dominate in contexts of poverty; although often informal, they represent 98% of all African businesses. About thirty years of donor support has failed to realise the ambition of growing these micro firms into larger scale employers. In sub Saharan Africa, over a trillion U.S. dollars has been provided in aid over the last 50 years (Lupton, 2011), yet poverty persists. This helps explain why female micropreneurs continue to play a significant welfare role (Ajani, 2012). African women entrepreneurs are the primary providers of immediate domestic needs. Indeed, recent studies highlight how women’s enterprises account for a large proportion of total rural employment and rural income (Mbah and Igbokwe, 2015). Thus, rather than being marginal, rural micro businesses play a critical central role, although the context itself may be viewed as marginal. Such family micro businesses may offer a means of managing in poverty. Consequently, it is important to build an informed appreciation of the nature and practices of micropreneurship in which family is central.

This study contributes to what Whatmore et al (2017) describe as the rediscovery of the social and economic significance of small scale production. This rediscovery recognises that, rather than some residual pre-industrial form, a historical residual curiosity, family micro enterprising fulfils a critical role. Yet, Whatmore et al (2017) also point out the problems of theorising such practices using concepts developed for use in developed regions.

The traditional family business literature, for example, places family almost in opposition to the function of businesses (Anderson et al., 2005; Whiteside and Brown, 1991), or as

overlapping systems (Randerson et al., 2015). Even the more sophisticated literature discusses interaction between the loci of family and business (Bettinelli et al., 2014). Habbershon et al (2003) suggest the literature often discounted, ignored, or isolated family factors from the business, whilst Collins et al (2016) propose that the very concept of family business blurs the separation of markets and home. Indeed, Olson et al (2003) contentiously propose that in this literature ‘family’ is often labelled as the emotional arena, and business is labelled as the rational arena. Economically, the family unit is seen as either a unit of consumption or a unit of production. Socially, the family is a unit for social reproduction, families ‘socialise’ common values (Seaman et al, 2017). This study takes a broader view; arguing that in the micro family businesses of our study, the centrality of family is likely to be important for understanding practices. The idiosyncratic firm level bundle of resources and capabilities resulting from interactions is referred to as the “familiness” of the firm (Habbershon and Williams, 1999). Yet familiness also represents a bundle of obligations and responsibilities (Daspit and Long, 2014), especially where poverty prevails (Anderson and Obeng, 2017). Western literature typically presents the relationship of familiness as two overlapping spheres, where familiness can be represented by the degree of overlap (Stafford et al, 1999). The overlapping circles indicated in Figure 1a, depict interactions between the family and business (Bettinelli and Randerson, 2015). Within this framework, family businesses focus on trade-offs to manage the static overlap between family and business, rather than a process of seeing the whole interrelationship as an entity (Habbershon et al, 2003).

The paper argues that the family and business, in our context of rural poverty - a hostile environment (Bettinelli et al, 2014), could be seen as a single socio-economic entity; where family and business are a holistic unit (Figure 1b). The family business literature often presents the family as a resource; or the business as a resource for the family (Alsos et al, 2014). However, in poor rural Nigeria where there are many families but very limited resources, this calls for a different conceptual framework. Making a living; meeting families’ basic needs is the objective in familiness; not to maximise profits or to solve optimisation problem as presented traditional family business literature. The poor have very limited resources, yet emotional endurance, family ties and physical energy “make it happen” (Sarasvathy, 2004).

Figure 1, Familiness in practice, contrasting relationship views



Typical western view of familiness

Familiness in poor micro-enterprising

Institutions in practice: family and culture

In this theoretical framework, family is treated as an institutionalised artefact and subject to the norms and values of this institution. Institutions are categorised as formal with written rules (such as constitutions, laws) and informal constraints (such as conventions and codes of conduct; Williamson, 2000). Family is the first order of social organisation and a primary unit for understanding livelihoods in poverty and vulnerability. The practices of familiness of micro-enterprising in poor rural Nigeria are set within, and are practiced as (Anderson and Ronteau, 2017) socially embeddedness institutions – the top level in Williamson’s (2000) hierarchy of institutions. Social embeddedness (McKeever et al, 2014) applies informal institutions such as norms, cultural factors, customs, and traditions (Pacheco et al, 2010). These institutions become fixed and change only slowly over time (DiMaggio and Powell, 1983; Khavul et al., 2013).

Institutionally, patriarchal rural societies determine the division of labour by gender, with women typically receiving little assistance from their spouse (Amine and Staub, 2009). Furthermore, good employment opportunities are limited by these same social institutions; yet institutions socially construct the appropriateness of “women’s work”. Rural Nigerian women as “*good wives*”, are expected to bear and look after children, but also provide their livelihoods. In many rural families, women provide food, clothing and education. This discourse burdens women with heavy social responsibilities and family obligations (Ahl, 2006). Social institutions, such as family, thus form the social arrangements in which women conform to culture and tradition.

In responding to institutional pressure, practical realities force rural women entrepreneurs to focus on the short-term goal of "putting food on the table today". However, their actions may show cultural and traditional interdependency in conforming to female and family role expectations. Rural woman micropreneurs are remote from formal institutions, so that informal institutions of family likely prevail. Family and cultural values bring certain resources to the

familiness, including some money for starting businesses, unpaid labour; yet influence what they do. The family, incorporating responsibilities, patriarchy, culture and norms, is an informal institution argued to determine women's role and shape their entrepreneurial practices (Ram and Holliday, 1993).

When entrepreneurship is embedded in different social roles (Peredo and Anderson, 2006) and practices differs from business 'ideals' (Cahn, 2008), the socialised goals and outcomes may also differ (Anderson and Gaddefors, 2016). These may challenge commonly held assumptions. For example, contrary to the views of many microfinance providers, the poorest and most vulnerable woman micropreneurs are frightened of borrowing through microfinance (Ukanwa et al, 2017). Loan repayment is perceived as too risky, perhaps leading to irreversible losses locking their victims in perpetual poverty (Christiaensen and Subbarao, 2005).

In summary, our review indicates that institutions, especially family, may play a considerable role in shaping micropreneuring. Moreover, the literature has alerted us that theory developed for more affluent circumstances may offer limited explanations for what occurs when poverty prevails. Thus theoretically informed, the following section describes our approach to the research questions.

Methods

The research objective is to understand how poor families and the women responsible for family entrepreneurially respond to resource scarcity and institutional obligations. As Ssendi and Anderson (2009) explain, poverty creates vulnerability and precarious livelihoods. The simplest approach was to ask micropreneurs living in a very deprived region of Nigeria. One author knew the region well and had useful local contacts. A women's group leader introduced her to some micropreneurs at their weekly meeting. This led to willing respondents and introductions to others. In formal terms, this was a purposeful sample (Tiainen and Koivunen, 2006) and used snowballing techniques (Dodd et al, 2013). Participant observation is also conducted to establish background and to contextualise our emergent categories and findings. This involved attending meetings and visiting local markets, observing and carefully listening.

Data were collected in two villages in South-East Nigeria; one in Abia state and the other in Ebonyi. Both places are characterised as poor (Chukwu, 2012; Ifenkwe and Kalu, 2012) and poverty was very evident. Ifenkwe and Kalu (2012) found that 68 percent of rural women in Abia State live below the poverty line. Chukwu (2012), examining rural poverty in Ebonyi,

found some ninety percent population in the area live below the abject poverty level¹. “The entire rural population...were unable to receive enough daily calories, proteins, vitamins and minerals essentially required to sustain a healthy and vigorous life” (Chukwu, 2012; 60).

Two focus groups were held with 7 and 8 people respectively, followed by 10, one hour long interviews in Igbo and English. The focus group discussions informed the questions used for the individual interviews and considerable data were generated. Clearly this was an important issue for the respondents and they were keen to describe their lives. All sessions were audio-taped, transcribed verbatim and translated into English. The research design, sampling, type of data collected and analysis, post positivistic (Karatas-Ozkan et al., 2014), was about exploring how family relationships influenced practices. This study was not testing theory, but trying to theorise practice and roles in contexts.

Insert Table 1 about here please

The analysis began by familiarising ourselves with the data, reading transcriptions several times to establish meanings. The analysis followed Braun and Clarke’s (2006) six phases of thematic analysis in which codes are developed from examining the data. The coded data was grouped into the emerging ‘themes’, patterns and structures. Our findings were based upon thematic analysis which facilitated identification, analysis and reporting of patterns within data (Braun and Clarke, 2006). Our objective was to understand how rural women perceived and enacted entrepreneurship and our unit for analysis was the respondents’ narratives and experiences. Table 1 describes our respondents’ background and entrepreneurial activities. As Jack et al (2008) argue, conclusions reached from these methods are not generalisable to a wider population, but may be generalised at a conceptual level.

As explained earlier, a large volume of raw data were collected and a priority was to sort it into useful thematic categories. In effect, questions of the data were asked, questions that were informed by our literature review. The first of these questions was asking about their business and family and this produced a helpful descriptive account. The second question involved deeper analysis, asking how family, and as our study later identified, familiness shaped what they do. The analysis continued by offering a narrative account of themes. Our thematic analysis attempt to see patterns of similarity that could be conceptually linked to form

¹ Abject poverty is defined for single-person, four-person and six-person household units as annual income of N359160 (US\$983), N939510 (US\$2572) and N1427880 (US\$3909) respectively (Chukwu, 2012).

explanations. The analysis, using the constant comparative techniques, involves a recursive sense making of the data (Jack et al, 2015). Iterations between data and data, data and theory are essentially trial and error, a craft rather than science and very dependent on the researcher's skills (Pratt, 2009). Our data were described as theoretically saturated in this study, which means that, the information rich data from the interviews offer sufficient depth and breadth to establish an explanation. Saturation occurs in the emerging propositions such that further iteration will be unlikely to provide significant incremental learning of new aspects of the framework (Eisenhardt, 1989). The test for saturation thus lies in the analysis that our explanatory account satisfactorily explains what our paper sought to explain. This does not mean all possibilities are exhausted. There may be the 'black swan' problem, that there is something not seen or that there may be other examples that are simply not known. However, all methods necessarily make trade-offs. If our explanation (theory) provides sufficient convincing explanation, the nature of thesis and antithesis in our research ontology indicates that this is sufficient until a better account is found. Importantly, key to 'satisfactory' is how well the explanation is convincing.

Data and thematic analysis

Poor women, where family is the micro entrepreneurial unit

Our respondents all operate very small scale businesses. Because of scarce resources and the constraints they experience (e.g. no employment possibilities), these poor rural women have few options. They had to take up micro entrepreneurial activities to meet their, and their families', basic needs as illustrated in Table 2. One respondent, Ngozi explained, *"I started this petty trade business so that I will be able to provide for my family, pay my children's school fees and meet their day to day needs. I have to work every blessed day just to put food on the table."* The respondents have large families (see Table 1), but limited opportunities and resources to cater for them. Nnenna has eight children and had this to say, *"My family's income is from my business. It is our only option for survival."* Our respondents tell a compelling story of micropreneurship as necessity in the absence of choice. In the context of poor rural Africa, family based micro-entrepreneurship is a way of life (Sen, 1997), where effectuation makes use of what they have (Sarasvathy and Dew, 2005), to generate income for survival, because there are no alternatives.

Insert Table 2 about here please

Table 2 indicated that no respondents owned land for cultivation, they have few assets, but all face pressing family consumption needs. So, necessity formed the opportunity of, and for their micropreneurship. The necessity was not just their survival, but that of the family.

Questions were asked about whether they separate business money and family uses. Table 3 shows that they all mixed business finances and family funds. One respondent, Ezinne, stated that, *“I don’t separate family use from business income at all. I put them together”*. Conversely, four respondents explained that they kept business and family money separate sometimes, but *“I use business money on family matters like for children’s maintenance”* (Chinyere). Similarly, Ebere told us, *“If a family member falls ill, the money comes from my business; but if I don’t sell, I use part of the loan from microfinance to cater for it.”* Family consumption and financial flows of businesses are intertwined. The division between family and micro business is blurred, or simply does not exist.

The data also shows family dependency in the production of micro businesses. Family members, usually their children, work in the micro business without pay. Adaeze told us, *“I manage it (the business) myself with the help of my children who assist me in the shop after school”*. Ogonna runs a canteen business and explains that, *“my first two children (girls) are helping me in the business while waiting to be married. The other children help after school or when they are on school holidays”*. The production of microbusiness is household based and relies on the family members. The family unit fulfils all the tasks required to operate the businesses.

Insert Table 3 about here please

Table 3 explains how our respondents use the very limited resources available to hand (effectuation) and family ties to work their businesses. The sources of their modest start-up capital were from family savings and represent support from family. Nwakaego said that, *“Money wasn’t enough to start, but I started the business with a few goods. My husband sometimes supplies me with his farm produce on credit and I pay him later.”* Credit arrangements within the family enable both starting and continuity of businesses. Nkechi runs a poultry business. She explained to us how the supply of poultry feed by her husband and credit arrangement within the family works in her family business, *“My husband is into poultry business but another section - poultry feed, which is producing feeds for other poultry farmers. The poultry feeds are very expensive and if you did not feed with the right kind of feeds, you*

will not get good yield. I usually get supply from my husband and pay him later when I don't have money and that has been helping me a lot". Similarly, Kelechi, a palm oil dealer, told us, *"I get my supply from my husband on credit. He processes the palm fruit and extracts the oil and I sell to other women who are into retail business."* Thus, family provides labour, start-up money, supply of goods, and credit; as a result family is central in the practices of these women led micro businesses. Family interactions engage the resources and capabilities that are derived from the involvement and responsibilities (Moult and Anderson, 2005) of family members (Arregle et al., 2007) and represent a deeply embedded resource, social capital, in these micro businesses. Social capital embedded in family relationships has a strong influence on the flow collective actions of family members; and importantly related to norms, values, and cooperation that exist in the familiness (Pearson et al., 2008).

Respondents report how they lack knowledge and information. There is no TV or media in the village. World affair pass by unnoticed and they do not know the market well enough to sell their products effectively. Family is the hub that provides information and that is very well focused on the specific needs of the entrepreneur and the business (Anderson et al., 2005). Ngozi told us, *"Information is poorly disseminated in this village. I receive and share information through local source such as my family members...we share useful information both spiritual and business and encourage one another on how to survive in the midst of nothing through prayer and hard work"*. However, such information may not be adequately diverse in nature. There is little access to heterogeneous information (and other resources), acting as a bridge across social and economic structural holes (Anderson et al., 2005; Singh et al., 1999).

The resources our respondents have are mainly provided within the family, however not much is available beyond the entrepreneur's own scope. They make use of their basic skills and the willingness to work hard to make the most of what they have. They are all hard working and on average spend over nine hours per day on businesses. Adaeze reported, *"I hardly have any rest from family responsibilities, business and extended family members. I was asked to reduce my stress but it is not possible as I have to work hard - running my business and family. I am doing this business so as to cater for my children and further their education better than mine, at least up to secondary school."* Our data shows that respondents depend on family to run the business; but also use the business to sustain the family. Family for them is the consumption unit, as well as the production unit. Therefore, family and business in the context of poor rural

Africa are one socio-economic entity, not as placed opposite to each other or as an overlapping system.

Family and culture as institution in practice

Thus far the study has shown the centrality of family and how familiness determines practice. But these are largely practical considerations, so analysis now turns to consider family as an institution. These female led micro enterprises are located many miles from local government headquarters, large market, banks or microfinance services; thus formal institutions i.e. government functions including policies and support are not within their reach. Ezinne commented, *“The local government headquarter is far away from my village. There is no bank in my village and beside I don’t have sufficient money to bank”*. Chika added, *“I’ve heard about microfinance, situated at the local Headquarter, I don’t believe they are genuine.”* Formal institutional arrangements are absent and fail to provide any support. In table 4, our respondents explained how they cannot rely on the formal system. Nwakaego told us, *“The government neglects the poor. We lack most of the opportunities people in the city have.”* The absence of formal institutions does not imply an institutional vacuum; nonetheless markets require specific institutions and rules in order to function (Mair and Marti, 2009; North, 1990). Table 4 demonstrates how formal institution (e.g. banks and government support) are outside the reach of our respondents. However, our respondents depend upon informal institutions, i.e. family and associated patriarchy, culture and norms. Family substitutes for the formal institutional voids.

Insert Table 4 about here please

The respondents all conform to the family and female role expectations in their culture and tradition. Favour explained, *“It is my responsibility to look after my children and care for them. I have to also run my business where I generate the income to support them.”* Nkechi made the important point, *“this business fulfils my role as a mother – providing for my family food, clothes and other basic needs; a wife – being supportive to my husband in paying the children’s school fees and other family matters; and as a daughter to my parents that I support and good sister to my family members.”* The respondents strive to be both businesswomen and what one of our respondents described as, “a good wife”. At the same time of running micro businesses, they complete household chores and traditional family responsibilities as wives and mothers, performing their household duties as family obligations.

In patriarchal rural Africa, women are often excluded from property rights, security, education and resources. Mary said, *“I don’t have asset such as land to use as surety, I did not go to school and so I cannot read or write.”* They are restricted in mobility. As Adaeze told us, *“My role as a mother and a breadwinner hinders me from travelling often for business”*. They had to cope with a variety of difficulties caused by formal institutional voids and cultural restrictions in this patriarchal rural society by turning inwards to family and increase their family embeddedness (Jack and Anderson, 2002). Table 5 explains how poor women led micro entrepreneurship is constrained at the cross roads of gender, family, patriarchy, traditions and culture- the informal institutions.

Insert Table 5 about here please

Table 5 shows the influence of informal institutions and how it impinges upon their entrepreneurial activities and practices. When confronted with a husband’s rejection, respondents explain they do not want to bring shames to themselves and to the family. They emphasized the importance of being a good wife. Ogonna told us, *“When it comes to big decision, yes, I have to consult my husband as that is how it is done. If my husband declines, I will not go further as I don’t want to be seen as bad wife”*. Ogonna is a widow and had this to say, *“I had to seek for approval from my husband’s brother since my husband is late. Had he disapproved it I would not have been able to go ahead or face family rejection and consequences”*. They need to adhere to culturally imposed regulation in order to be accepted by the society (Essers and Benschop, 2007). The informal institution of family associated with patriarchy sets out the rules and practices of women micro entrepreneurial activities.

The respondents explained how family institutional pressure represents a set of constraints, yet the micro enterprises provide the family with much needed cash for a livelihood. This is a significant and often sufficient achievement. They are content with “small” things. Nkechi reports, *“My health is okay now, although my children and I suffered serious typhoid fever last year due to poor drinking water in the village. The family does not suffer any long term illness. All thanks to God for that”*.

At the same time, they aspire to change. Their long term goal is to escape poverty and hardship through micropreneurship. Ngozi sees her family’s way out of poverty through children’s education, *“I do this business in order to further our children’s education so that they will have a better education than us, come out of poverty and earn respect in the community”*. Nnenna

shares the same long term goal, *“I tried to continue their (children’s) education after the death of my husband even though that has meant I don’t rest in order to raise their school fees. It is our only option for survival, improve my children welfare like investing in their education so as to come out of poverty one day”*.

Discussion

Analysis shows that rural African women micropreneurs use their limited resources to provide basic needs to the family. They bear a double burden of domestic responsibilities and full time micro entrepreneurial activities (Khavul et al., 2009). The primary objective of micro entrepreneurship is “to survive”, “putting food on the table”, and “paying school fees”; not business growth. Family is both means and ends. Micro businesses operate within the family (Welsh et al., 2003), helped by family for resources, start-up money, unpaid family labour, supply of goods and information. Both consumption and production take place in the family. The paper provides an alternative theoretical perspective for family business, arguing that in the context of rural poverty and limited resources, the family and business can and should be seen as a social-economic entity.

The emphasis is on the absence of formal institutions in the context of poor rural Africa. Women micropreneurs cannot rely on government support; moreover, market, financial services and other formal institutional arrangements are out of their reach. They turn to family as an institutionalised artefact, and their micro entrepreneurial activities are subject to the norms of this institution. Women micropreneurs conform to their female and family role expectations as a “good wife”. This informal institution influences possibilities for rural women about livelihood strategies and in how they operate businesses. The institutional context influences everything from social expectations to access to resources (Webb et al., 2015). It is rooted in the tradition and culture. Indeed in many African countries, women are “legal minors... (and) regarded as subordinate to men” (Woldie and Adersua, 2004). The institution of family and associated culture enables a livelihood, at the same time it constraints their micro entrepreneurship and the possibilities of transformation. They all work extremely long hours; their business types, years of experience, basic skills, may vary; but the entrepreneurial goal in the long run is to be “free from poverty”; and that their children will be “educated and become great in future”.

Conclusion

There is evidence that micro enterprises in poor countries is not well explained by conventional, especially economic, theories (Bruton et al., 2013; Kantor, 2002). This study has attempted to synthesise the literatures of family, women led micro enterprises, poverty and institution; and relate them to what has been observed in poor rural Africa. Our paper have explained how female led micro enterprise practice in conditions of poverty. Family is both consumption and production unit. Importantly, formal institutions are out of their reach, they actively engage in the traditions, culture, and the informal institutional context, but especially family, to develop the micro businesses. The institutions constrain and enable poor micropreneurs to generate income for themselves and for their family; the ultimate goal is family change, to make things better tomorrow. They may prefer options that create future family benefit (out of poverty) over those that maximise returns in the present, but are grounded in the immediacy of securing enough to eat.

Whilst entrepreneurship is celebrated as a much lauded mechanism for economic and social change; poor rural micropreneurs are committed to “opportunities” that respond to vulnerability, uncertainty and experienced “realities”. Their modest entrepreneurship aspiration is a transformation of existing realities into better alternatives, through effectual actions (Sarasvathy, 2001).The study demonstrates how change through familiness may reshape and remake their institutional environment. However, this study is based on a small sample of rural women entrepreneurs in South-East Nigeria. The findings may be generalisable to similar contexts with poor resources and offer some theoretical explanations. Arguably, further application and interpretation should be carried out taking full account of how context shapes the practices of entrepreneurship.

Implication for policy and practice

This study offers explanations about the fundamental influence of informal institutions (family and culture) on poor women led entrepreneurial activities. It also signals how any proposed support for poor women and business must take account of the centrality of family in their micro enterprises. This is an important finding for policy. Without accounting for the centrality of family as both unit of production and consumption, aid may be inappropriately directed. Nonetheless, our findings reveal that despite the fact that female micropreneurs play a major welfare role, they lack outside support.

Theoretically, the findings of this study suggest that family and business, in the context of poor rural Africa should be seen as a single socio-economic entity; where family and business are a holistic unit. This differs from a western view portrayed in the family business literature which often presents the family as a resource; or the business as a resource for the family. As a result, the study contributes to understanding the importance of context for theorising entrepreneurship and points out that theory developed for use in family business in the developed regions may not be suitable for use in the developing economies like Nigeria.

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Table 1: Respondents

Respondent	Business	Age	Number of dependent children	Education	Time in business	Business size	Time spent on business per day	Business income per month (Naira)
Adaeze	Retail and food stuff business	47	8	Primary	8 years	1	9 hours	37,500
Chika	Retail, selling assorted goods, e.g. vegetables, and homewares	58	9	Primary	15 years	1	10 hours	40,000
Chinyere	Retail shop selling assorted food and season agricultural products	35	4	Secondary	9 years	1	8-10 hours	50,000
Ebere	Hairdressing	26	3	Secondary, vocational certificate	5 years	1(1 unpaid apprentice)	8-10 hours	48,000
Ezinne	Food retail business	57	7	Primary	10 years	1	10 hours	30,000
Favour	Weaving and dress making	28	4	Secondary	5 years	1 (4 unpaid apprentices)	8-10 hours	100,000
Kelechi	Palm oil dealer	30	3	Secondary	7 Years	3	9 hours	125,000 (in season); 70,000 (out of season)
Mary	Farming and petty trading	40	8	Primary	23 years	1	10 hours	45,000
Ngozi	Selling agricultural products	45	7	Secondary	18 years	1	9 hours	50,000
Nkechi	poultry	33	6	Secondary	2 Years	5	9 hours	150,000
Nnenna	Hairdressing	55	8	Secondary, vocational certificate	10 years	1 (4 unpaid apprentices)	10 hours	100,000
Nwakaego	Retail Shop	59	4	Evening classes	39 Years	1	8 hours	35,000
Obioma	Processing and marketing of food	64	6	Primary	30 years	1	8-10 hours	51,000
Ogonna	Canteen	50	7	Primary	20 Years	1 (2 unpaid workers)	10 hours	30,000 – 35,000
Oluchi	Poultry	50	4	Secondary	10 years	3	8-10 hours	200,000

(400 Naira is approximately £1, so incomes range from £75-250 per month)

Table 2: The Nature of Necessity

Interview raw data	This tells us:
<p>“I have to work every blessed day just to put food on the table. When I close from my business I resume another work at home. I go to the stream to fetch water as there is no pipe borne water in my village, break firewood that I use in cooking, cook and carry out other domestic work as well as prepare for tomorrow’s business.” (Ngozi)</p> <p>“My family source of income is from my business. Without the little profit that I make which I used for feeding and paying school fees will not be realised and that means we will starve to death and my children will not be able to go to school.” (Nnenna)</p> <p>“I have little or no rest from farm and domestic work as well as my business just to make ends meet by all means. The upkeep that I received from my husband is never enough” (Nwakaego)</p> <p>“The family income is majorly from my business and little from my husband. The income is not sufficient at all. We manage to use it to keep soul and body together trusting God to send us help” (Ezinne)</p> <p>“I don’t really have equipment other than the shop, shelves, tables and the goods.” (Chinyere)</p> <p>“All I have is my stall, tables and pan that I used to put the food stuff on.” (Ngozi)</p> <p>“My (canteen) business is not booming like before as people hardly eat three times a day. I worry about where the next meal will come from. I have to do most of the running around to ensure the family is alive and well” (Ogonna)</p>	<p>Micropreneurship to “put food on the table”, “paying school fees”, “make ends meet” and “survival”.</p> <p>Basic equipment; an effectual approach begin with the means at hand</p>

Table 3: Family dependence and interdependence

Interview raw data	Interpretations for micropreneurship
<p>“My business serves as an employment for me. It helps me to feed my family and contribute towards their education and carry out my role in the home.” (Kelechi)</p> <p>“(My business) serves as an employment for me as I do not have certificate to work for someone, it also helps me to feed my family and pay my children’s school fees. The income is not sufficient at all but we have to manage trusting God to send us help.” (Mary)</p> <p>“I start this business in order to raise money for my children upkeep, paying the children’s school fees which is very expensive and maintain the home...There is no job in the country for graduates not to talk of a secondary school leaver like me” (Nkechi)</p>	<p>No employment possibilities</p> <p>Micropreneurship as necessity in the absence of choices</p>

<p>“I am a widow. I have 8 children. Three are living with me. I have my parent, three siblings and mother-in-law. They are all dependent on me. I tried to continue my children’s education after the death of my husband even though that has meant I don’t rest.” (Nnenna)</p> <p>“I have seven children, six girls and a son. My parents and grandparent are depending on me. I hardly have any rest from family responsibilities and business.” (Ezinne)</p>	<p>Primary providers of family’s basic needs “double burden”</p>
<p>“I put business and family money together.” (Chika)</p> <p>“I use business money for family matters, things like school fees, on some crucial occasions.” (Ebere)</p> <p>“I buy on credit from my husband and pay later...I manage it myself with the help of my children who assist me in the shop after school.” (Ezinne)</p> <p>“It is a one-man business which I run on my own with the help of my children.” (Chinyere)</p> <p>“The start-up funds were from my savings and my husband helps me by selling his produce to me on credit and I pay him later...I don’t have people working for me, except my children who help me to hawk some of my goods after they close school and during school holidays while I stay in the stall to attend to other customers too.” (Ngozi)</p> <p>“Money wasn’t enough but I managed to start with few birds and grow them. My husband is into poultry business but another section - Poultry feed which is producing feeds for other poultry farmers. The poultry feeds are very expensive and if you did not feed with the right kind of feeds, you will not get good yield. I usually get supply from my husband and pay him later when I don’t have money and that has been helping me a lot.” (Nkechi)</p> <p>“The start-up money wasn’t enough but I started the business with few goods. I have a market space, table, pans and the goods that I sell. My husband sometimes supplies me with his farm produce on credit and I pay him later while my grandchildren help in hawking some of the goods in the village market after school.” (Nwakaego)</p> <p>“I get my supply from my husband on credit. He processes the palm fruit and extracts the oil and I sell to other women who are into retail business” (Kelechi).</p> <p>“I process and market my husband’s agricultural produce and food crops which he supplies me on credit and I pay him back later” (Mary).</p> <p>“I buy the cooking oil that I used in cooking from my husband who is into palm oil processing.” (Ogonna)</p>	<p>Mix of family consumption and business money</p> <p>Children to help in businesses</p> <p>Lack of capital; start-up money is from family</p> <p>Credit arrangement within the family</p> <p>Supply is from family</p>

Table 4: Institutional remoteness

Interview raw data	The implication on poor women's micropreneurship
<p>“The local government headquarter far away from my village.” (Adaeze) “The government neglect the poor. We lack most of the opportunities people in the city have.” (Nwakaego) “Life in the village is very hard with little or no help from the Government” (Favour) “I have heard about MF Bank situated at the local Headquarter, I don't believe they are genuine.” (Chika) “There is little or no electricity supply, no library and equipment such as TV is not within the reach of the poor. We hardly hear information. They (local government, banks, microfinance) are far away from the poor especially illiterate women in the village.” (Ngozi) “The bank does not come to our village to inform villager nor to the market where we do our businesses... during an outbreak of bird flu and other chicken diseases as my birds could contact it and that will mean I will make huge loss... I wish microfinance has Insurance services like their counterpart in the city.” (Nkechi) “There is no bank in my village. Besides I do not want the bank to dupe my money and, it is those that went to school that bank is meant for as illiterate like me cannot manage with all the paper work that may be required.” (Mary) “Microfinance is for the rich as their requirement is not what the poor can afford. I cannot read or write well, have no financial skills, family commitment plus I have no land to use as a surety; and the ability to repay the loan when the market is bad” (Obioma) “Poor infrastructure like market” (Oluchi)</p>	<p>Government support, banks, credit are out of their reach.</p> <p>poor information</p> <p>cannot rely on formal institution</p> <p>lack of market participation</p>

Table 5: Cultural demands where family represents an institution

Interview raw data	The implication on poor women's micropreneurship
<p>“Without my business, I will not be able to carry out my role as a wife, mother and daughter as culture demands” (Ngozi) “This retail business so as to provide for my household and carry out my role in the home as a wife, mother, grandmother and daughter to my parents. According to our tradition, my husband is the head of the home.... It is safer I leave it and</p>	<p>The family, associated responsibility and expectations is an</p>

<p>manage with him than to be without a husband. It is shameful and a big stigma to be abandoned in my village.” (Nwakaego)</p> <p>“I am the boss but when it comes to big decisions I consult my husband as tradition permits.” (Ebere)</p> <p>“My role as a mother and wife means I hardly have time to travel far in search of credit... rural women do not have land. Most of us are illiterate.” (Chika)</p> <p>“It is my responsibility in my home looking after my children and caring for them. It is very challenging as I have to also run my business where I generate the income to support them...I have to do this business so as to pay for my children school fees which is very important to me as I want my children to have better education than I had.” (Favour).</p> <p>“Most times I go to the market very late or I don’t go at all due to child care whereas for a man is a different story as this kind of roles are not meant for men but women.” (Chinyere)</p> <p>“My role as a mother and a breadwinner hinders me from travelling often for business.” (Adaeze).</p> <p>“I cannot travel far on business.” (Favour)</p> <p>“My husband refused me to travel to a far village to sell my goods when market was dull in our own local market. I was not happy but what will I do? Nothing! My husband is my head according to the Bible and our tradition” (Chika)</p> <p>“I have to consult my husband with big decisions, as that is how it is done. If my husband declines, I will not go further as I don’t want to be seen as bad wife.”(Ogonna)</p> <p>“We are struggling to make ends meet and I felt that if I had been a man I would have loved to try (business that will yield more profit) but I could not do otherwise” (Mary)</p> <p>“I have experienced disapproval from my husband when he refused me to supply a particular dealer on credit and I obeyed. I have to respect his decision as my tradition allows.” (Kelechi)</p> <p>“I am expected to be submissive to my husband and husband’s brother. And that means before I could do certain things like going to borrow money from microfinance” (Nnenna).</p>	<p>institutionalised artefact.</p> <p>The importance of being “a good wife”.</p> <p>Restricted to travel to other villages selling their goods</p> <p>Family institutional pressure constraints micro businesses.</p>
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