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Entrepreneurship under patriarchy: The intersecting forces characterising everyday life for Nigeria's women entrepreneurs

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Abstract

Purpose
Nigeria presents something of an entrepreneurial paradox. Women in entrepreneurship dominate the economy, yet patriarchal structures dominate society. This article investigates how patriarchal factors impact entrepreneurial processes, in turn, creating unequal expectations of entrepreneurial opportunity.

Design/methodology/approach
The study adopts an intersectionality lens to explore how patriarchy is manifest for entrepreneurs. The reflective narratives of 30 entrepreneurs are analysed, provided through semi-structured interviews. An inductive qualitative approach accesses the gendered discourse of entrepreneurship as constructed by entrepreneurs. Within this discourse, the factors of patriarchy are exposed.

Findings
Findings reveal a multi-faceted patriarchy, with the informing factors of *entrepreneurial gender roles*, *class*, and *religion*. The study explains how the interaction of these factors reinforce patriarchal ideals and create a variety of gendered images of what is acceptable entrepreneurial activity in Nigeria, and for whom.

Originality
This study contributes to growing insight on entrepreneurship in Africa and challenges linear arguments of entrepreneurship-as-emancipation for women. In complex and multidimensional contexts, entrepreneurs must navigate the intersection of factors sensitively, ensuring acceptance and fulfilment of societal expectations. The power of intersectionality as a theory of contextualisation is discussed.

Keywords: Women entrepreneurship, Nigeria, Patriarchy, Context, Intersectionality, Qualitative

Entrepreneurship under patriarchy: The intersecting forces characterising everyday life for Nigeria's women entrepreneurs

Introduction

The Nigerian economy is something of a paradox. Notable economic growth is coupled with persistent levels of poverty and high rates of unemployment (Dauda, 2017). Across sub-Saharan Africa, entrepreneurship is framed as a solution to this quandary (Sutter et al., 2019). Recent studies have linked entrepreneurship in developing economic settings to individual prosperity (Kimmitt et al., 2020), life satisfaction (Weber et al., 2023), and ultimately to enhanced economic growth (Perprah & Adekoya, 2020). Particularly noted, is the role of women, Africa is the only continent where female entrepreneurs outnumber male entrepreneurs (Ojong et al., 2021). For Nigeria, Akanle et al. (2018) suggest women entrepreneurs have become the main source of income for many families. However, despite the growing importance of women in economic development (Brush & Cooper, 2012), patriarchy remains a dominant socio-cultural norm, something Dagoudo et al. (2023) put down to the persistence of weak government structures.

As a counter to patriarchal oppression, the processes of entrepreneurship are seen to have an emancipatory quality (Alkhaled & Berglund, 2018). Under such a view, entrepreneurship offers women autonomy, assures economic agency, and gives women a path to authority (Rindova et al., 2009). At its most powerful, entrepreneurship-as-emancipation can go beyond individual outcomes and simulate broader (r)evolutionary social change (Haugh & Talwar, 2016). The liberating potential of entrepreneurship is clear, if romanticised at times. However, as Ahl and Marlow (2021) explain, such post-feminist celebration of entrepreneurial agency overlooks the complex power dynamics which form systems of oppression in the first place. In problematising the view of female entrepreneurship-as-emancipation, it could be claimed that it puts undue onus on the woman to challenge patriarchy and emerge from suppression.

This article argues that a focus on female emancipation neglects the contextual nature of entrepreneurship, and therefore provides little understanding of how women in Nigeria experience entrepreneurship in the everyday setting. As an alternative, a contextual lens highlights the social dynamics of the entrepreneurial event (Jóhannesson, 2012). By foregrounding the contextual setting, a deeper understanding of how women in entrepreneurship navigate patriarchal structures can be constructed (Welter, 2011). This entails a move beyond individualistic accounts and instead looks to the web of social interactions in which entrepreneurship takes place (Steyaert, 2007). Here, context is not seen as a cage to break free from, but rather a space through which entrepreneurship emerges and evolves (Korsgaard et al., 2015). This article argues that, in order to understand how women in entrepreneurship deal with a patriarchal setting, it is first necessary to understand how patriarchy informs entrepreneurial being. Essentially, the following question is addressed: *How are the processes of Nigerian women in entrepreneurship impacted by the dominance of patriarchy in social and cultural life?*

To address this, intersectionality is adopted as a theoretical lens. Collins (2015) explains that intersectionality takes issues of race, gender, class, and family (among others), not as unitary concepts with linear outcomes, but as interacting forces. At the intersection of multiple oppressive forces (Lassalle & Shaw, 2021), social relations are formed, inducing power dynamics which create inequalities of experience (Ahl & Marlow, 2012). Research on the

intersectional nature of entrepreneurship has often looked to gender and ethnicity (Valdez, 2016; Tao et al., 2021), or issues of spatial displacement (Al-Dajani et al., 2019). However, in the context of Nigeria, women in entrepreneurship are normally working within a familiar setting. This study examines how women engage in entrepreneurship, not based on a status of difference, but at the everyday intersections of patriarchal life. The contributions are two-fold. First, literature on African entrepreneurship is advanced by exposing how gender, class, and religion interact to reinforce patriarchal ideas. Second, intersectionality is expanded outside of its common applications of entrepreneurial difference and is instead used to understand entrepreneurship's everyday contextual nature. Findings show the intersection of oppressive factors to reinforce contextual constraint, obliging all entrepreneurs to perform to patriarchal expectations, supporting Ahl and Marlow's (2021) calls for a more critical view on the implications of entrepreneurship as an emancipatory career choice.

Literature Review

Gender and Entrepreneurship in Nigeria

The economics literature is replete with direct linkages between entrepreneurial activity and economic growth in developing countries, like Nigeria (Valliere & Peterson, 2009). Osabohien *et al*. (2022) see entrepreneurship underscoring the Nigerian economy, with over 41 million small and medium-sized firms (99.8% of all enterprises) employing close to 60 million (National Bureau of Statistics, 2017), most of these enterprises micro in nature and often linked to households. The latest Global Entrepreneurship Monitor data for Nigeria, from 2013, identifies it as one of the world's most entrepreneurial countries, with 39.9% of the population involved in some form of early-stage entrepreneurial activity, compared with 12.9% in the United Kingdom and 15.5% in the United States (GEM, 2023). However, Devine and Kiggundu (2016) explain that high levels of entrepreneurship may be fallaciously assumed as a remedy to Nigeria's ills. In neighbouring Ghana, DeBerry-Spence and Elliot (2012) found that celebrated entrepreneurship covers a more challenging daily reality for individuals, one based on survival and short-termism, rather than economic sustainability, leading to calls for deeper understanding of the character of entrepreneurship in Africa (George et al., 2016).

Garba (2012) explains that weak institutions and continuously changing political institutions mean many Nigerian entrepreneurs build their business through informal social channels (Akintimehin et al., 2019). Female entrepreneurs in particular turn to personal networks for support (Nziku & Struthers, 2018), taking entrepreneurship out of the economic realm and embedding it in social dynamics, blurring the boundaries between work and life (Gudeta & van Engen, 2018). This leads to a distinctly home-based style of entrepreneurship (Egbu et al., 2016), which ultimately impacts on intentions for growth (Garba, 2011). Such socio-economic positioning of the female constrains independent economic activity in most societies (Marlow & McAdam, 2013). However, in Nigeria, there are additional constraining pressures, for instance, discriminatory inheritance laws, stigma around widowhood, and cultural assumptions of male leadership and primogeniture (Akinbami & Aransiola, 2016; Stephen et al., 2019). Each of these cultural factors coalesce to inhibit the entrepreneurial character of women.

The result is gender disparity across many of Nigeria's most important economic sectors, as a manifestation of patriarchal structures. In the important legacy sector of agriculture, decision-making roles are typically held by older males (Obayelu et al., 2020). But also in Nigeria's modern sectors, gender disparity remains. For instance, Ayodele (2019) finds images of economic success encourage more males than females into real estate, while, in contrast,

females are found to dominate smaller scale industries such as cultural tourism (Kimbu et al., 2019). Despite high numbers pursuing careers in entrepreneurship and the leading presence of women in this, it seems that there are varied expectations the directions these careers can take, an understand more rooted in cultural and social explanations, rather than economic.

The resilience of patriarchy in Nigeria

Culturally, Nigeria has always been seen as collectivist in nature (Adegboye, 2013). However, viewing collectivism in the context of patriarchy offers some problematic meanings, skewing towards male dominance (Ng et al., 2022). Patriarchy was famously seen by Engels as *"the world historical defeat of the female sex"* (Engels, 1884/2021: 52), with capitalist structures distributing power unequally between men and women. In Nigeria, this is rooted in family structures, with the father assuming legal and practical authority, an authority projected to broader society (Ojediran & Anderson, 2019). The outcome for women is a domestication within the family setting, often perpetuated by religious edicts reciting respect for 'God-given' roles (Ekiran, 2011). Izugbara (2005) discusses the consequences of Nigerian daughters being socialised into the roles of their mothers, female aspiration becomes bound to motherhood and wifehood, any ambition for activity outside of this role is considered secondary. While in contrast, Attoh (2017) suggests males are socialised into roles of power and control. In this way, patriarchal attitudes are continued, despite the importance placed on female economic emancipation. Patriarchy becomes the societal assumption that women are subordinate to men (Ogundana, et al., 2021).

These gendered values are deep-rooted and manifest in the local prejudice women face (Amine & Staub, 2009). Context accentuates this. *In lieu* of abundant resource supply, such as capital and labour, entrepreneurs will often turn to family and social surroundings for support (Amine & Staub, 2009). This reinforces the power of family, and the typecasting of familial and societal expectations (Wolf & Frese, 2018; Bullough et al., 2022). While the intentions of Nigeria's female entrepreneurs may vary, this reliance on social and familial structures puts women in a defined domestic position. It can be compelling to see these women as putting family-first (Adom et al., 2018), however, this also characterises the nature of their *entrepreneuring*, as they operate within contextually bound expectations (Ahl and Marlow, 2021). These expectations are often ill-fitting with celebratory images of women in entrepreneurship (Liñán et al., 2022; McAdam, 2013) and call for a more nuanced understanding of how entrepreneurship is embedded in a social context informed by patriarchy.

Intersectionality theory

For Nigeria, there is more to consider than gender alone. Patriarchy should not be seen as unitary subjection of the female, but the reinforced manifestation of multiple social and cultural elements. The role of religion, culturally influential in Nigerian society (Afolabi, 2015), allows for often misguided understandings of divine gender roles (Udoh et al, 2020). This couples with surface-level constitutional support for gender equality, but weak institutional implementation (Mordi et al., 2010). Further, female property and inheritance rights are often restricted within the family context (Ajayi & Olotuah, 2005).

Intersectionality theory is equipped to understand multi-faceted contextual dynamics. Intersectionality theory can be traced back to the 1990's, where scholars in the United States found black women faced a deeper level of inequality, shaped by both race and class (Crenshaw, 1989). As a lens, it exposes the interaction of multiple oppressive forces, offering

ambiguity and challenging the explanatory assumptions of unitary variables. Since this initial conception, applications of intersectionality have broadened, to refer to *"the interaction between gender, race, and other categories of difference in individual lives, social practices, institutional arrangements, and cultural ideologies and the outcomes of these interactions in terms of power"* (Davis, 2008: 68).

This theoretical framing has become useful in the field of entrepreneurship (Barrett & Vershinina, 2017; Lassalle & Shaw, 2021). Proponents of the approach suggest that factors, or systems, of oppression do not act alone but rather interact to generate inequality. It is in how these interactions form that an understanding of experience can be gained (Cole, 2009). Qualitative methods become powerful when adopting such a critical view, where subjugation can be uncovered through direct interpretation of those living their everyday under a complex web of oppression(s). A full critique of patriarchy is beyond the confines of this article, instead, this study looks to how multiple social dimensions reinforce patriarchy to create a gendered experienced for entrepreneurs in Nigeria.

Methodology

Nigeria as a research context

Nigeria is a West African Country made up primarily of the Igbo, Hausa and the Yoruba ethnic groups (Adelaja et al., 2016), while the Niger Delta, is made up of many smaller tribes and ethnicities. Two main religions dominate (Christianity and Islam) along with the African Traditional Religion. The Northern region is predominantly Islamic, with the Southern region more Christian (Udoh et al., 2020). To understand the experiences of entrepreneurs across Nigeria and highlight the various contextual pressures across economic and religious divides, from both Northern and Southern regions, a broad research context is adopted (Table 1).

To isolate entrepreneurship, the study looks to businesses with less than 50 employees and N50million turnover (micro and small businesses, according to SMEDAN, 2017), operational for more than 3 years (Blackburn *et al.,* 2013). To better expose issues relating to gender, the study purposefully targets two different sectors, the real estate sector and the food/accommodation services sector, Nigeria's most gender-skewed sectors for male and female entrepreneurs respectively (SMEDAN, 2017). Not only does this acknowledge the potential for sectoral influence, but sector may also be a stimulus for gendered experiences, following Hill et al. (2006), who advise that specific sectoral attention should be paid to better consider gendered impact. Data from female and male entrepreneurs of both sectors contribute to the analysis.

Sample and Research Method

Post-structuralist views have encouraged a move away from studying gender as a dichotomous variable, and instead look to how gender is manifest in context (Henry et al., 2015). To avoid descriptive comparisons of female against male norms, this study considers how gender is constructed within the discourse of entrepreneurship (Berger & Luckman, 1966; Downing, 2005). Following Davies & Harré (1990), this is done by exposing the discursive positions created in narratives. In a society characterised by patriarchy, entrepreneurs adopt their perspectives accordingly. By considering how entrepreneurship is discussed, by both male and female participants, the analysis constructs the variety of entrepreneurial positions available.

Respondent	Gender	No. employees	Sector of operation	Years of operation	City/State	Geography
I1	Male	10	Real Estate	10	Abuja	North
I2	Female	5	Real Estate	3	Lagos	South
I3	Female	7	Food & accom.	10	Kano	North
I4	Male	35	Food & accom.	12	Kaduna	North
I5	Female	1	Food & accom.	4	Port Harcourt	South
I6	Female	20	Food & accom.	7	Abuja	North
I7	Female	1	Food & accom.	6	Lagos	South
I8	Female	3	Food & accom.	3	Abuja	North
I9	Female	40	Food & accom.	18	Abuja	North
I10	Female	50	Food & accom.	11	Abuja	North
I11	Male	2	Food & accom.	4	Lagos	South
I12	Male	5	Food & accom.	3	Lagos	South
I13	Male	25	Food & accom.	16	Lagos	South
I14	Female	12	Food & accom.	15	Port Harcourt	South
I15	Female	3	Food & accom.	10	Lagos	South
I16	Female	50	Food & accom.	12	Abuja	North
I17	Female	2	Food & accom.	15	Port Harcourt	South
I18	Male	8	Food & accom.	10	kano	North
I19	Male	1	Real Estate	4	Lagos	South
I20	Female	1	Real Estate	3	Lagos	South
I21	Male	5	Real Estate	3	Lagos	South
I22	Male	50	Real Estate	7	Jigawa/Kano	North
I23	Female	10	Real Estate	3	Benin	South
I24	Male	5	Real Estate	3	Abuja	North
I25	Male	50	Real Estate	8	Lagos	South
I26	Male	5	Real Estate	8	Abuja	North
I27	Male	9	Real Estate	17	Port Harcourt	South
I28	Male	5	Real Estate	25	Lagos	South
I29	Female	3	Real Estate	12	Abia	South
I30	Female	10	Real Estate	16	Enugu	South

(Source: Authors own work)

Table 1: Sample

30 semi-structured interviews with entrepreneurs contribute the qualitative data. The entrepreneur is defined as the owner-manager of the business, and in all cases, this was also the founder. Participants were recruited through several entrepreneurship clusters in Nigeria (cluster names withheld for confidentiality purposes). This allowed for geographic reach and for specific industries to be targeted. Each recorded interview lasted between 30-45minutes, with transcribed verbatim used for analysis and follow-up conversations used to better explore key points. Full ethical processes of informed consent and anonymity were followed. Knowledge of gendered realities often lay hidden, under statistical abstraction (Hesse-Biber, 2007), by exposing how entrepreneurship is constructed in the discourses of the entrepreneurs themselves, the study reflects on both individualised experiences and the interaction of the entrepreneur with their contextual environment.

Data Analysis

A semi-grounded approach (Glaser, 1978) allows the researchers to focus on how Nigerian entrepreneurs relate their experiences to patriarchy. Within this, various factors and socio-

cultural elements are brought forward. Following Dagoudo et al. (2023), the core concepts of gender and patriarchal expectations are maintained while allowing for variation in explanations from lived experience. The analysis is built around the intersectional nature of various factors discussed by the participants. Thus, the findings, while theoretically interpreted, are grounded in rich and novel empirics, providing a deep understanding of the gendered positions constructed.

The analytical process follows a thematic approach, common in entrepreneurship studies using qualitative data (Harima, 2022; Padilla-Meléndez et al., 2022) and frequently used in explorations of intersectionality (Yamamura et al., 2022; Dharani et al., 2021). The researchers initially coded data independently to identify repeated patterns. Thereafter, interpretations were built though discussion and iterative versions of analysis. Findings were related back to the theoretical impetus, with any contrasting interpretations mediated through reflexive discussion, until such time as plausible explanations were built (Haugh, 2022). Presentation follows the constant-comparative method, which has been usefully employed to explore contextualised arguments (García & Welter, 2013; Anderson, 2015). It is analytically useful to separate the presentation of data by gender, however the analysis looks not to how males and females consider entrepreneurship in a comparative manner, but rather to how gendered positions are created within the broader, and accepted, entrepreneurial discourse. First order themes and second order concepts are explained as factors of patriarchy, which intersect to form defined and gendered expectations of entrepreneurship. Coding is visually represented in data structure diagrams, while narrative interpretations consider the implications and interactions of the thematic constructions.

Findings and Analysis

Through the analytical process, three main concepts are constructed from the data, built from several first order themes, these are: *expectations of entrepreneurial gender roles*, *impact of class*, and the *effect of religion*. Each is now taken in turn and the interactions of the three discussed.

Expectations of entrepreneurial gender roles

Gender roles are constructed in two ways: images of what entrepreneurs do, and entrepreneurship as *for the family* in terms of being a provider, or *against the family* when domestic roles are neglected (Table 2). First, the images of what entrepreneurs *do* are famed around the idea of societal acceptance and sectoral appropriateness. There is an acknowledgment that government and other institutional policies focus on supporting females and this seems to have tempered any discussion on female specific challenges, when, *'…nearly every intervention fund out there, there's usually a percentage for women'* (I2), though the processes often make it unclear *'how easy it is for them [females] to access the available loans'* (I20). While not considered an explicit challenge, many indicate a lack of *'acceptance'* (I3) of females in the role of entrepreneur. This becomes clearer when the participants consider specific sectors. There is discomfort when the entrepreneur's gender and sector do not fit. Males appear in the *'woman's job'* (I12) of catering, and females in male-dominated real estate. At times, breaking these expectations can prompt strong responses, as in the following, which seeks to diminish the nature of women in real estate as frivolous:

> *'Search for real estate agents on Instagram and you see that most of the people that are making waves are ladies, and they are very very attractive, that is why sometimes I get to laugh… but*

when it comes to joint venture, those ladies can't come in, because they don't understand it.' (I19)

Example data excerpts		First order themes	Second order concepts
Male entrepreneurs	**Female entrepreneurs**		
No! [no gender bias] Not that I can remember, none okay, we [society] are not gender bias and not selective…well I don't see any, I don't see any challenge at all. (I1)	*Honestly not necessarily as a female speaking, the only challenge so far has been that I am an architect, and my parents ask me: why are you making cakes? Go and do your profession.* (I5)	Gendered societal acceptance	
Basically, people say 'this is a woman's job, you can't be in the kitchen cooking… One time somebody [that was my usual client] wanted me to now cater for her wedding [and] said ah my mom doesn't like the idea of a man doing my catering for the wedding' (I12)	*I am one who has always used my gender as a strength…* (I3)	Sectoral appropriateness	Gendered images of what entrepreneurs do
	Only ten percent of applicants were women in the [incubator program] … the very next year, all the winners were women. (I2)	Female activism	
I try to climb with my family as much as I can… so that when I'm no longer there, the business will leave me to become generational… there are expectations from you know extended family… everyone just kind of believes that there's a lot of money. (I4)		'Heroic' male provider	
As a first child in a family of 8, I must be on my toes… I know what is expected of so, I wont call it pressure, I think it is a motivation for me to work harder. (I28)			
'It's joint pressure in our own case, but maybe more pressure on me as you know as the bread winner.' (I13)	*I think because I'm a woman it's just generally believed in Nigeria, I think in Africa as a whole, that women are the ones who do the cooking and all of that, [that is] just a general acceptance.* (I8)	Female 'neglect' of domestication	Gendered paradox of business for, and against, family
	If you're doing any business, you're venturing into any kind of business, the number one opposition you have is family and friends. (I14)		
	People have not come to marry the idea between the fact that you can be a good wife and a good businessman and be successful at that. (I3)	Dichotomy of family and business	
What comes to mind is the proceeds from the business should go back into the business, but of course you have needs, you have things that come up, family lives that you can't just ignore… so you have to step down some of these needs. (I4)			

(Source: Authors own work)

Table 2: Data structure of entrepreneurial gender roles

For women, overcoming acceptance issues is framed as a form of activism. Participants point to a demonstration of strength, a capability in building resilience. One female participant notes, *'definitely, I see some negative vibes being brought up, but that has never stopped me'* (I3). Women in such a position are cast as a rebellious character that must endure societal reactions when breaking with what is expected of them, echoing images of a strong entrepreneurial *superwoman* (Byrne et al., 2019).

The second concept relates to the paradox of entrepreneurship for, and against, family life. The challenge of juggling home responsibilities and entrepreneurial activities is revealed. Ambitious entrepreneurial women break expectations of a 'good wife', finding it difficult to align the two. The participants make it clear that women are seen are primary caregivers to the family. While engaging with entrepreneurial activity is not forbidden, women are expected to deprioritise this. One participant explains:

> *'You can't effectively just say the business needs a lot of time, you can't, you have to be able to balance it properly. Your family too is very important, so you just need to look for a way to balance it… it's just that it's more on me that I must put in extra efforts to be able to balance it. it's just 24 hours we have in a day and in that 24 hours you need to sleep, you need to also pay attention to your children, pay attention to your husband, pay attention to your business…'* (I8)

Interestingly, the masculine role of provider also encounters familial pressures. But in contrast to a guilt-inducing domestic neglect, the male provider assumes a responsibility for the livelihood of their family, through legacy building and continued employment. It seems male entrepreneurs imagine themselves as the conventional economic *hero* (Marlow & Swail, 2014). One male explains the pressure of expectations:

> *'Well, there are a lot of pressures, a lot in terms of family involvement in running the business. You know particularly everyone will want to work for you and every family member will want to send his or her son or daughter to come and work for you. Whether they have the requirement or the qualification or not, as far as they're concerned this is their family business and they want to be part of it.'* (I22)

There is a clear dichotomy between business and family; the demands are conceptually separated in the discourses of the entrepreneurs. However, the image of providing for the family through business is economic in nature, the entrepreneur is a benefactor whose work brings security for the family. For the more feminine positions, any business work is associated with neglect. Instead of providing for their family with the business, women entrepreneurs are framed as detractors by withholding their expected familial contributions.

Impact of class

'Class' in the intersectionality literature is assumed to refer to divisions of social class. However, Anthias (2013) suggests that, practically applied, the concept of class is regularly side-lined and left ambiguous, in favour of more easily captured demographic constructs, such as minority status and ethnicity. In relation to entrepreneurship, Valdez (2011) explains the impact of class is manifest through the accumulation and mobilisation of capital resources, thus making it more easily viewed. This more focused operationalisation of class is important, as the participants focus on paths to entrepreneurial resources and the implications for growth (Table 3).

Example data excerpts		First order themes	Second order concepts
Male entrepreneurs	**Female entrepreneurs**		
A lot of the lending goes to the big companies, whilst the funds that go to these small companies have outrageous interest rates… we must find our own path. (I4)	*'The conditions are not friendly ….so sometimes for the conditions, they'll tell you to bring collateral like landed documents, property.'* (I20) *So, you are left with the option of you know finding our own private funding and partners …. maybe personal friends, family friends may want to invest in your business.* (I2)	Collateral capacity in abrasive financial environment	
	For me, when I heard the interest rates, I just did not bother you know. I just put in my own personal money and then get some money from friends. (I8)	Funds through personal relationships	Paths to entrepreneurial support
We get investment from investors who want to have a property within the location we are building for, them to get it at a reduced cost okay… Again, if you have the connection, it makes it easier for you. (I21) *Nigeria is a country of connection…. You need to have a lot of connections for these things to work for you.* (I22)		Investment rooted in connections	
…yeah, so, our strategy is to open up more locations and this will strengthen our e-commerce and logistic capabilities to capture more markets in terms of delivery and yeah those are the two main drivers of what I'll go to straight away (I18) *I want to go into developing building low-cost shelters for people and to tell you the truth, I can't do that on my own and with the money I have. So, I will need one way or the other to access bank for financing.* (I28)		Male ambitions for supported scale	Gendered approaches to growth
	I have plans of launching more products to my current event/buffet offerings to make my package more attractive to potential customers. (I10) *The way I am now, I'm able to pay staff easily, I'm able to do my business easily in spite of the credit crunch* (I6) *It's not like I don't plan to grow, I don't think I've gotten there quite yet but it's a possibility.* (I20)	Individualised organic growth	

(Source: Authors own work)

Table 3: Data structure of class

Financial resource is at the forefront of each participant's mind. *'Crazy interest rates'*(I20) for small business are universally bemoaned, however, the implications of this are formed in different ways. The need of collateral to claim credibility to lenders creates a particular tension for women, where property rights and inheritance processes privilege males, building an assumption that females will not have such collateral (Singh et al., 2010), placing the onus on women to prove collateral capacity:

> *'You know because of collateral, there's another issue again, there is this belief that basically [as a woman] your main responsibility is the home front. So, most of them don't have that form of [collateral] capacity'* (I3)

In response, women entrepreneurs look to informal loans from friends and family. This includes some who become involved in peer-group collectives, termed *'Esusu'* by the peoples of Southern Nigeria, though similar collectives can be found across West Africa (Osiki, 2020). These mutual collectives rely on reciprocal contributions from those in similar positions, one female participant explaining, *'all the bulk money I've been able to raise has always been through contributions from other women'* (I17). Often, these options are the only ones available to women looking for outside financing.

Males do not suffer the assumption collateral incapacity, instead their position in and potential to build external connections is found to *'[make] things work for you'* (I26), with a particular standing in social networks making entrepreneurship *'easier on you'* (I21). Such relationships are framed as trusted and long-standing, meaning *'everybody will be on the same page regarding how money is spent'* (I19).

> *'I did not get any money from any bank or from any family or from anything. When I started, for the first year of the business, I ran it with my own personal funds; then, when I started making money, having an investor who believed in us and can trust us with their cash, then I started running the business with the money I make from the business and with the investor's money'* (I24)

The *'paths'* (I4) which entrepreneurs navigate are gendered. All look to avoid financial challenges, but for some, substantial personal assets and access to high net-worth connections ease the passage to growth. In this, women are at a distinct disadvantage, with social assumptions on their diminished financial credibility in entrepreneurship leaving informal peer-based systems a more viable path. A two-tier class system is created in the navigation of an abrasive financial environment, reinforcing women in familiar settings while pushing males towards partner investors and external connections.

The implications of such divergent expectations can be seen in growth intentions. One could interpret the male position as aggressively growth oreinted, looking to *'capture'* (I18) opportunity. While females present a more cautionary approach, embedded in the family setting, and rooted in their current offerings - growth in relation to the means available. One female participant reflecting on the need for spousal support:

> *I have plans, the number one plan I have is I'm going to launch my products to the market one after the other. But thank God, that my husband is there to support me. Now my husband has agreed, he's here, I just got married this year, so he's here and he's ready to support me.* (I3)

Arguably, every entrepreneur starts from an oppressed state in Nigeria's challenging business environment, but imagining a future implicates very gendered positions. The conservative woman entrepreneur organically grows through individualised effort. In contrast, male entrepreneurship should not be shy of ambition, but boast of their future scalability to external connections, enhancing their role as 'heroic' provider, adventuring beyond their resource means.

The effect of religion

Example data excerpts		First order themes	Second order concepts
Male entrepreneurs	**Female entrepreneurs**		
We are working with a bank here in Nigeria… they have zero interest loan, so they don't charge interest because of the nature of the Islamic banking you know what they do is they invest in your business and a return for shared profit. So that's the only facility we access. (I24) *Particularly, in terms of finance I do not approach regular financial institutions for loans as they are interest bearing which goes against my religion.* (I26)		Religion informing business structure	Religion as an active part of business operations
[The business has] a no tolerance to sale and consumption of alcohol in our facility, this also limits the type of branding and advertising relationships we can make as well. (I26)	*I don't think religion has actually affected how I do my business, though I can only remember a case where I introduced snail to our menu and I noticed some Muslims reacted to it being displayed together with other foods, so I just stopped selling that product.* (I6)	Sensitivity to the religious context of consumers	
Yes, [church has supported the business] a lot. Churches are a major resource for help. Because there's that unity and belief that your brother cannot and will not cheat you. Yes. As a matter of fact, most of my early business transactions were with [church] members. My very first investor, too, was from the Church. Early as an entrepreneur and as a realtor, most of my church department members patronized me and referred me to their friends and family members too. (I1)	*If you're an active member of the church, they want to patronize you. [For example], the church I used to belong to, the first thing the pastor will say is, 'why would you patronize somebody who is not in the church when you can find the similar [vendor] who does it in the church?' So, I believe they support you.* (I8)	Church as a social resource	Embedded entrepreneurship in faith
	Our business is largely self-funded. That we are thriving even in the midst of the challenges is a testament of His faithfulness. (I9) *My Christian faith has always been the driving force of my business; our values as a company and the way we treat our customers and staff are all derived from Biblical principles. I make bold to say we would not be where we are today without God!* (I6)	Faith as a testament of success	

(Source: Authors own work)

Table 4: Data structure of religion

The final factor considered is the effect of religion, seen as both an active part of operations and root of entrepreneurial success (Table 4). It is difficult to cast religion as oppressive. Faith is important to Nigerian society and broadly considered a force for societal good, particularly in the absence of strong governmental institutions (Afolabi, 2015). Instead of looking to critique faith as an oppressive force, this analysis considers the direct and gendered impact religion, as a means of social organisation, has on entrepreneurial activities.

One concept constructed sees religion as a function of how entrepreneurship is structured. This includes the use of bespoke financing, particularly for participants of Islamic faith, in the Northern region, where capital accumulation through passive interest is forbidden. However, Baeshen et al. (2023) find women's inclusion in Islamic finance is lacking, due in part to social inequalities and assumptions of male account ownership. But also outside of individual faith, there is need for sensitivity to the marketplace given the dominance of religion in Nigeria's social life. Each entrepreneur is acutely aware of the religious character of society and works to ensure acceptance along these lines.

Aside from sensitivity, participants note their own religious embeddedness as a resource. Church, of various religious ilk, provide a social network, an extended setting beyond that of family, from which the entrepreneur emerges. For participants, many initial customers are based in their Church, their early-adopters and key champions. Religious communities, presented as a patient and supportive resource, are accepting of their small scale and able to facilitate broader reach to support business growth. As such, religion reinforces socialisation. Communities built around religious traditions and places of workshop form an incubation network. Here, religious communities compensate for an abrasive financial environment with goodwill and support.

One cannot, however, overlook that religious communities are faith-based, with deference to a higher power. Participants, when looking to why they do business in the way they do, often present their reasoning, and any success, as an outcome of their faith. This is particularly noted when reflecting on times of crisis. Most participants, but particularly females, show a gratitude that they can continue despite oppressive pressures. However, there is a pervasive tension in this. The theistic doctrine of major religions in Nigeria have gendering effects, traditional practices which often *"inferiorize women"* (Attoh, 2018: 169), or assign gendered assumptions. While Udoh et al. (2020) see this as a problematic cultural interpretation of religious teachings, rather than dictated by the religious texts themselves, the impact becomes social, informing both gender expectations and domestic roles. When faith is so dominant in the construction of entrepreneurial enterprise, these gendered constructions are reproduced in entrepreneurial activity, nourishing the gendered expectations of male provider and female caregiver.

Discussion

This work contributes to a growing body of literature on how social and cultural context shapes entrepreneurial processes (Korsgaard et al., 2015), but the way in which context shapes entrepreneurship is found to be unevenly applied, with gendering effects carving divergent entrepreneurial paths (Ogundana et al., 2021; Villares-Varela and Essers, 2019). For Nigeria, traditional patriarchal systems provide an accepted form of social organisation. Under such structures, certain roles are offered. Images of the male provider are contrasted with the domestic female caregiver. To break through, women in entrepreneurship must challenge the societal norms patriarchy imbues, conjuring images of female emancipation (Alkhaled & Berglund, 2018). However, this study addresses calls to pull away from heroic stories of entrepreneurial exceptionalism (Steyaert, 2007), and instead gains richer understanding by focusing on the everyday realties of entrepreneurship under patriarchy (Welter et al., 2017). The patriarchal context is found to manifest and reinforce in various ways through the normal settings of social life, putting the entrepreneur at the intersection of multiple oppressive forces. For Nigerian women, entrepreneurship is coupled with a neglect, or perceived neglect, of the

family life they rely on to support the business – an unassailable paradox. In such a setting, celebrated post-feminist entrepreneurship-as-emancipation should be questioned, (Ahl & Marlow, 2021), the development of women in entrepreneurship is more nuanced, operating within patriarchal structures, rather than against them.

The intersectional lens draws attention to gender, class, and religion, all of which are presented in the home setting of the entrepreneurs. Theoretically, this moves intersectionality away from its conventional applications of minority difference (Valdez, 2016). Nigerian women in entrepreneurship deal with the expectations of a gendered domestic life, positioning them as caregiver and a 'good wife', from which any entrepreneurial legitimacy is associated with a guilt that more expected duties are being neglected. But also, they find themselves part of a class system where financial resource is rooted in personal connections and collateral. To gain access to collateral and to build high-value business connections would be counter to traditional property rights and familial expectations, often formed through religious traditions (Udoh, 2020). This raises questions on how women can ever establish an accepted fit in the realm of entrepreneurship (Liñán et al., 2022). While religious communities are regarded as supportive, a driving force of the business, the conservative and gendered constructions often associated with religion have the potential to reinforce patriarchal structures further.

Expectations around employment creation and building a legacy for extended family are apparent in the classic position of male provider. The heroic myth is called forward, one which the contextual turn has sought to challenge (Welter et al., 2017). Male entrepreneurship pursues a collective effort, breaking through oppressive forces together with high-value investors and partners, making a future state of growth more conceivable, even expected. In such a position, male entrepreneurship would be forgiven for seeing financial constraints as a temporary part of the entrepreneurial process. While for women, in a broader society which does not legitimatise their financial credibility and assumes primary dedication to a family role, they are somewhat condemned to navigate oppressive expectations. The gendered nature of entrepreneurial discourse renders the heroic myth unavailable. The complex factors of patriarchy alter how individuals reflect on being an entrepreneur, and the images they use to guide their activity. The discourse of entrepreneurship in Nigeria makes gendered positions available with societal expectations defining the form of entrepreneurship accepted. This ultimately means patriarchal ideals are reinforced through the everyday entrepreneurship of Nigeria. Assumptions are made on the non-competitive nature of women in entrepreneurship and the more aggressive growth-orientations of males (Woldie & Adesua, 2004). Regardless of targeted policy initiatives, such socialised perceptions persist.

Implications for policy and practice

This article draws attention to how the intersections of gender, class, and religion in Nigeria manifest a patriarchal societal structure, through which entrepreneurship must emerge. One cannot be fully understood without considering the implications of the other. Operating at these intersections, entrepreneurs navigate gendered social expectations and often oppressive assumptions around the nature and form of entrepreneurial activity. Entrepreneurs read from the discourse of entrepreneurship in society, not policy, to understand what is accepted as legitimate entrepreneurial activity from their gendered position. For Nigeria, this creates normalised images of how entrepreneurship is expected to unfold. What kinds of enterprise are acceptable, and for whom, is informed and reinforced at the intersection of these social forces. The implication for policy is that universalist interventions to support enterprise through funding fail to consider the variations of entrepreneurship patriarchy creates.

For women, in practice, to pursue forms of entrepreneurship associated with external investment is to assume an unacceptable position under patriarchal structures. Celebration of those women pushing beyond accepted notions of organic home-based female activity may be naïve to the social isolation they experience as a result. Perceptions of familial neglect and associated derision seek to alienate, compounding the difficulties many already face in seeking support and finance. Such 'break out' from patriarchal expectations is reserved for the activists, the social revolutionaries, a heroic role of its own, but beyond the capacity of most entrepreneurs in the everyday.

Following Crenshaw (1991), viewing the intersectional nature of entrepreneurship does not claim to capture the oppression of Nigerian women in entrepreneurship in its totality. Instead, this analysis draws attention to manifold factors which reinforce patriarchal expectations, highlighting that these are experienced differently by different people. Thus, a more holistic view is formed, foregrounding contextual situatedness in the characterisations of entrepreneurial activity. To acceptably fit with society is important in the development of any business, but particularly so when resources are scarce and formal institutions weak. To do this, entrepreneurs perform to their societal expectations. In Nigeria, as in much of sub-Saharan Africa, patriarchal structures ensure that entrepreneurs assume gendered positions. Those who do not, face concern of societal rejection, isolating further what is a lonely entrepreneurial process.

Conclusion and future research

Entrepreneurship is a construct mostly understood from Western, market-based, perspectives (Burton et al., 2018). Patriarchy may then be seen as a social problem to be overcome by increasing the number of women in entrepreneurial roles. However, this is an over-simplification of a complex and multi-faceted contextual reality. The findings of this study show entrepreneurs must navigate the various factors of patriarchy to ensure social acceptance. To understand the diversity of entrepreneurial experience in such complex settings, research must move beyond linear explanations of emancipation. Being intersectionality-aware provides a deeper understanding on how entrepreneurship is embedded in context. This article addresses the call to bring intersectionality beyond its original ideas of minority oppression and enhance its power by linking with a wider set of dimensions (Collins, et al., 2021). Seen here in the everyday context of Nigerian entrepreneurship, where patriarchal forces create unequal opportunities and paradoxical challenges related to gender.

Two main contributions are formed. First, manifestations of patriarchy in Nigeria are exposed in entrepreneurial gender roles, class, and religion. Adding to growing insight on entrepreneurship in sub-Sharan Africa, beyond surface-level arguments of economic growth and policy initiatives. Second, in the Nigerian context, female entrepreneurs represent the mainstream, the most common form of entrepreneurship. Adopting an intersectionality lens, the analysis demonstrates its applicability beyond entrepreneurship of minority 'difference'. Future work should embrace the use intersectionality to understand contextualised entrepreneurship in all its forms.

The limitations of this study are acknowledged. Relying on cross-sectional interview insight provides a rich source of reflective data, but understanding the processes through which entrepreneurs navigate patriarchal factors would be enhanced by more longitudinal and ethnographic study. Furthermore, and this is indeed a criticism of the broader entrepreneurship

research, much of the existing literature considers sub-Saharan Africa as a homogenous entity. While this provides useful guidance on entrepreneurial characteristics, future research should avoid such broad views and instead focus on the contextual variety found in Africa, leading to even greater variety of entrepreneurial experience.

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