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SOCIO-CULTURAL BARRIERS AFFECTING FEMALE ENTREPRENEURIAL ENGAGEMENT IN NIGERIA'S ECONOMY: A CRITICAL ANALYSIS

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Abstract

This study examined the influence of socio-cultural factors on female entrepreneurial engagement in the Nigerian economy. The study adopted a mixed-methods design and surveyed 350 women entrepreneurs, complemented by 20 in-depth interviews across selected states in Nigeria. Data were analyzed using Mean and Standard Deviation for quantitative. The findings revealed that family expectations, spousal approval, community norms, religious beliefs, and fear of social criticism significantly constrain women's entry into and growth of businesses. Despite these barriers, women adopt coping strategies such as operating home-based enterprises, seeking family support, networking with other women, and selecting socially acceptable business sectors. The study concludes that socio-cultural barriers remain a major determinant of low female entrepreneurial engagement in Nigeria. It is recommended that cultural reorientation programs, family support initiatives, stronger women's networks, and gender-sensitive business training be implemented to *enhance women's participation in entrepreneurship and contribute meaningfully to economic development.*

Keywords: Socio-cultural Factors, Female Entrepreneurship, Family Expectations, Community Norms, Nigeria

Introduction

Entrepreneurship is widely recognized as a key driver of economic growth, job creation, and poverty reduction. In developing economies like Nigeria, small and medium enterprises form the backbone of economic activity, providing livelihoods for millions and contributing significantly to gross domestic product. Within this sector, women represent a substantial portion of the working population. Obizue & Obizue (2024) posited that their energy, creativity, and resilience position them as critical agents for economic transformation. Yet despite their potential, the level and scale of female entrepreneurial engagement in Nigeria remains disproportionately low compared to male participation. This gap cannot be fully explained by economic factors alone. Increasing evidence suggests that the social and cultural environment within which women operate plays a powerful role in shaping their decision to enter business, the type of ventures they pursue, and their ability to sustain and grow those ventures over time (Ilo. 2015).

Nigeria is a country of remarkable cultural diversity, with over 250 ethnic groups and distinct traditions, religions, and social structures that influence daily life. Across many of these communities, long-standing beliefs about gender roles continue to define what is considered appropriate behavior for men and women. From early socialization, women are often positioned primarily as caregivers and homemakers, with expectations centered on marriage, childbearing, and maintaining the household. While these roles are valued, they also create boundaries around women's time, mobility, and public presence. Entrepreneurship, which often demands long hours, risk-taking, travel, and interaction with diverse stakeholders, can conflict with these established expectations. As a result, many women who possess the skills, education, and ambition to start businesses encounter subtle and overt resistance from family members, community leaders, and peers who view such pursuits as inconsistent with cultural norms.

Family structure and support systems are among the most immediate socio-cultural influences on female entrepreneurship in Nigeria. In many households, decisions about resource allocation, time use, and major life choices are made collectively, with senior family members holding considerable influence. Caman & Johnson (2018) asserted that a woman seeking to start a business may require approval, financial backing, or at least moral support from her spouse, parents, or extended family. Where entrepreneurship is perceived as taking a woman away from her domestic responsibilities, such support is often withheld. In some cases, women are encouraged to engage only in small-scale, home-based trading that can be easily combined with household duties, rather than larger ventures that require formal registration, external financing, or a strong public presence. This restricts the growth potential of women-owned enterprises and limits their contribution to broader economic development.

According to Ibrahim (2022), religious and traditional institutions further reinforce these patterns. Across Nigeria, religious teachings and traditional customs often prescribe distinct roles for men and women. While many religious and community leaders support women's welfare, interpretations of doctrine and tradition can sometimes be used to justify limited female participation in public economic life. Public visibility, leadership, and negotiation all essential elements of entrepreneurship may be viewed as more suited to men. Consequently, women entrepreneurs may face questions about their credibility, commitment, or morality, not because of their competence, but because their activities challenge prevailing social expectations. This creates an environment where women must constantly negotiate their identity as both business owners and custodians of cultural values, a balancing act that can be emotionally and practically draining.

Social networks and community perception also shape entrepreneurial engagement. In many Nigerian contexts, business success depends heavily on trust, reputation, and access to networks for information, mentorship, and customers. However, women are often excluded from male-dominated networks where major business deals and opportunities are discussed. Cultural norms around interaction between men and women can limit women's ability to attend certain meetings, travel for business, or engage with suppliers and clients without raising social concern (Ezeama, 2023z). Furthermore, successful women entrepreneurs may face envy, criticism, or pressure to downplay their achievements to avoid being seen as undermining traditional family structures. The fear of social sanction can therefore discourage women from scaling their businesses or from entering sectors that are culturally coded as masculine, such as manufacturing, construction, or technology.

The implications of these socio-cultural barriers extend beyond the individual. When capable women are prevented from fully participating in entrepreneurship, the Nigerian economy loses potential innovation, employment opportunities, and tax revenue (Obizue & Obizue, 2024). Given Nigeria's demographic profile, with women making up nearly half the population, their exclusion from full economic participation represents a significant inefficiency. Moreover, because women often reinvest a higher proportion of their income into family health, education, and community welfare, the multiplier effects of their economic activity are substantial. Ezeama (2023) averred that addressing the barriers that limit their engagement is therefore not only a matter of gender equity but also a matter of national economic interest.

Despite growing policy attention to women's economic empowerment, interventions have tended to focus primarily on access to credit, training, and markets. While these are important, they do not automatically dismantle the cultural attitudes that influence how women are perceived as business owners. Financial support without social support may yield limited results if a woman's family does not approve of her business, if her community questions her role, or if she lacks role models who demonstrate that entrepreneurship and cultural identity can coexist. A deeper understanding of the socio-cultural context is therefore necessary to design policies and programs that are both economically sound and culturally relevant.

This study seeks to examine the socio-cultural barriers affecting female entrepreneurial engagement in the Nigerian economy. It focuses on how beliefs about gender roles, family expectations, religious values, and community norms influence women's decisions to start, operate, and grow businesses. By exploring these dynamics across different regions and settings within Nigeria, the study aims to provide a nuanced account of how culture shapes women's economic choices. The findings are expected to contribute to academic understanding of gender and entrepreneurship in African contexts, and to inform policymakers, development practitioners, and business support organizations seeking to create an enabling environment for women entrepreneurs.

Ultimately, fostering greater female entrepreneurial engagement requires more than economic incentives. It requires a shift in social narratives that recognize women's business leadership as compatible with, and beneficial to, Nigerian cultural values. By identifying the specific socio-cultural constraints that women face and highlighting strategies that have enabled some women to navigate them successfully, this study hopes to contribute to a future where more Nigerian women can pursue entrepreneurship freely and contribute fully to the growth of the national economy.

Despite the recognized role of entrepreneurship in driving economic growth and employment in Nigeria, female participation in business ownership and expansion remains limited relative to their population and capabilities (Obizue & Obizue, 2024). While policy interventions have largely focused on improving access to finance, training, and markets for women, many female entrepreneurs still face stagnation, early exit, or restriction to low-growth ventures. This suggests that non-economic factors are at play. In the Nigerian context, deep-rooted socio-cultural norms, family expectations, religious interpretations, and community perceptions continue to shape what is considered acceptable work for women. These cultural dynamics influence not only whether women choose to start businesses, but also the sectors they enter, the scale at which they operate, and the level of support they receive from family and community networks. Without a clear understanding of how these socio-cultural barriers operate within different Nigerian settings, efforts to promote female entrepreneurship risk being incomplete and ineffective. There is therefore a need to examine how social and cultural factors constrain or enable women's entrepreneurial engagement, and how these influences can be addressed to unlock the full economic potential of Nigerian women.

This study is significant because it shifts attention from purely economic explanations to the social and cultural realities that shape women's business decisions in Nigeria. The findings will provide policymakers and development agencies with insights needed to design interventions that are not only financially sound but also culturally responsive. For business support organizations, the study will highlight areas where mentorship, community engagement, and advocacy can help reduce cultural resistance to women's enterprise. Academically, it will contribute to the body of knowledge on gender, culture, and entrepreneurship in an African economy, offering context-specific understanding rather than imported assumptions. Ibrahim (2022) expressed that at a national level, by identifying and addressing the socio-cultural constraints that limit female entrepreneurial engagement, the study can support broader goals of inclusive growth, job creation, and poverty reduction. Ultimately, enabling more Nigerian women to participate fully in entrepreneurship will strengthen household welfare, expand economic opportunities, and enhance the overall productivity of the Nigerian economy.

In line with the broad objectives, the specific objectives of this study are:

1. To examine the socio-cultural barriers affecting female entrepreneurial engagement in the Nigerian economy.

2. To identify the coping strategies adopted by Nigerian women entrepreneurs to navigate socio-cultural barriers in starting and sustaining their enterprises.

The following research questions were formulated to guide this study

1. What are the socio-cultural barriers affecting female entrepreneurial engagement in the Nigerian economy.
2. What are the coping strategies adopted by Nigerian women entrepreneurs to navigate socio-cultural barriers in starting and sustaining their enterprises.

Concepts

Socio-cultural Barriers affecting Female Entrepreneurial Engagement

Socio-cultural barriers refer to the beliefs, values, norms, traditions, and social expectations within a society that shape how individuals behave and what roles are considered appropriate for them. In the context of female entrepreneurship in Nigeria, these barriers operate as invisible but powerful forces that influence whether a woman sees business ownership as a viable path, whether her immediate environment supports that choice, and how far she is allowed to grow once she enters the market. Unlike financial or regulatory constraints, socio-cultural barriers are embedded in everyday interactions, family decisions, religious teachings, and community judgments, making them more difficult to identify and address through policy alone.

At the core of these barriers are prevailing notions of gender roles that have been transmitted across generations in many Nigerian communities. From childhood, girls are often socialized to prioritize caregiving, marriage, and domestic responsibilities. Obizue & Obizue (2024) observed that entrepreneurship requires visibility, risk-taking, long working hours, and engagement in public spaces and can be perceived as conflicting with these roles. As a result, a woman who expresses interest in starting a business may encounter subtle discouragement from family members who believe her primary duty lies at home. This is particularly pronounced in households where decision-making is collective. A woman may have the capital and the business idea, yet still require the approval of a spouse, parents, or elders before proceeding. When business is viewed as a distraction from family duties, that approval is often withheld or given with conditions that limit the scope of the venture.

Religion and tradition further reinforce these expectations. Across Nigeria’s diverse ethnic and religious landscape, teachings and customs often prescribe distinct responsibilities for men and women Nkechi et al (2012). While many faith and community leaders support women’s wellbeing, certain interpretations are used to justify keeping women out of competitive or public economic roles. Leadership, negotiation, and extensive networking all essential to growing a business may be regarded as more fitting for men. Consequently, women who pursue entrepreneurship sometimes face questions about their character, commitment to family, or moral standing, not because of any wrongdoing, but because their actions challenge established norms. This creates a psychological burden where women must constantly negotiate between their identity as business owners and their identity as custodians of cultural values.

Community perception and social networks also play a critical role. In Nigeria, business thrives on trust, reputation, and relationships. However, many influential business networks remain male-dominated, and cultural norms around gender interaction can restrict women's access to these spaces (Okafor et al, 2010). Attending late meetings, traveling for supplies, or engaging with male suppliers and clients can attract gossip or social disapproval in some settings. Furthermore, women who achieve visible success may face pressure to remain modest about their achievements to avoid being seen as undermining traditional family structures. The fear of criticism or social isolation can lead women to deliberately keep their businesses small, home-based, and low-profile, even when they have the capacity to expand.

The cumulative effect of these socio-cultural dynamics is that many capable Nigerian women either delay entry into entrepreneurship, confine themselves to sectors considered culturally acceptable such as food processing, fashion, or small-scale retail, or exit early when family and community pressure increases. This represents a loss not just to the women involved, but to the economy as a whole, because it limits innovation, job creation, and productivity. Addressing these barriers therefore requires more than economic incentives. It requires engagement with families, religious institutions, traditional leaders, and communities to reshape narratives around women's economic roles. Until the social environment recognizes and supports women's business leadership as compatible with cultural values, other interventions will continue to yield limited impact.

For further academic grounding, see works in the fields of gender and development studies, and African entrepreneurship literature that examine culture, institutions, and women's economic agency in sub-Saharan contexts (Ahl, 2006; Bruton et al., 2010; Nkechi et al., 2012).

Some Socio-cultural Barriers affecting Female Entrepreneurial Engagement in Nigeria

Gender Role Expectations

In many Nigerian societies, women are socialized to prioritize caregiving, marriage, and household management over paid work or business ownership. Entrepreneurship that demands long hours and public visibility is often viewed as incompatible with these roles, leading to family pressure to limit business activities (Ahl, 2006).

Family and Spousal Gatekeeping

Business decisions for women frequently require approval from husbands, parents, or elders. Without family support, women may lack access to time, startup capital, and social legitimacy, which restricts them to small-scale, home-based ventures (Brush et al., 2009).

Religious and Traditional Norms

Religious teachings and traditional customs in some communities define leadership and public economic activity as male domains. Women who pursue entrepreneurship may face questions about their morality or commitment to family, which discourages entry into certain sectors (Nkechi et al., 2012).

Restricted Access to Social Networks

Business growth in Nigeria relies heavily on trust-based networks. Cultural norms limiting interaction between men and women can exclude women from key business forums, supplier relationships, and mentorship opportunities, reducing access to information and markets (Bruton et al., 2010).

Community Stigma and Social Sanctions

Women who achieve visible business success may encounter envy, gossip, or criticism for being "too independent" or neglecting domestic duties. To avoid social disapproval, many women deliberately keep businesses small and low-profile (Roomi et al., 2009).

Theories

Social Role Theory

Social Role Theory explains how society's expectations about how men and women should behave shape individual choices and opportunities. The theory argues that people learn roles through socialization within family, religion, school, and community. Over time, certain activities become "coded" as masculine or feminine. In many Nigerian contexts, entrepreneurship especially ventures requiring mobility, authority, risk-taking, and public visibility has been culturally associated with masculine roles. In contrast, women are expected to prioritize caregiving, marriage, and maintaining the home.

When these role expectations are strong, they create internal and external pressure on women. Internally, a woman may herself doubt whether business ownership fits her identity. Externally, family members, religious leaders, and community members may withhold support or express disapproval because her entrepreneurial pursuit is seen as deviating from the expected female role. This theory is relevant because it helps explain why socio-cultural barriers persist even when economic resources are available. It shows that entrepreneurship is not just an economic decision, but also a social one, filtered through what a community considers "appropriate" for women. Understanding Social Role Theory allows researchers and policymakers to see that changing female entrepreneurial engagement requires shifting perceptions of gender roles, not just providing funding or training.

Institutional Theory

Institutional Theory focuses on how formal and informal institutions shape human behavior. Formal institutions are laws and policies, while informal institutions are norms, values, beliefs, and traditions that are socially accepted but not written down. In Nigeria, informal institutions are particularly powerful. Cultural norms around gender, respect for elders, religious teachings, and community approval act as informal "rules" that regulate what women can and cannot do in business. According to this theory, individuals seek legitimacy. A woman is more likely to start and sustain a business if her actions are seen as legitimate and acceptable by her family and community. If entrepreneurship is viewed as illegitimate for women, she may face social sanctions, loss of support, or reputational damage, even if she has the skills and capital. Institutional Theory is relevant to this study because it highlights that socio-cultural barriers function like invisible institutions. They constrain female entrepreneurship not by law, but by social expectation. Therefore, interventions that ignore these informal institutions will have limited impact. For female entrepreneurial engagement to grow in Nigeria, both formal support systems and informal social approval must align to make women's business activities culturally legitimate.

Empirical Studies

Obizue & Obizue (2024) examined women entrepreneurial education and economic development in Nigeria. This study used 600 female staff and students across four universities and found that early exposure and business ambition of female is important. Respondents who grew up seeing women run visible businesses in their community reported higher confidence and intention to start enterprises. Those from settings with strict gender role expectations were more likely to view entrepreneurship as incompatible with being a "good wife or daughter," regardless of their academic performance.

Ezeama (2023) studied societal norms and segregation among female Entrepreneurs in Nigeria. Using interviews and focus groups with 300 women, this study explored how local perceptions of "appropriate work for women" influence sector choice. Findings showed that businesses requiring late hours, travel, or regular interaction with male clients were often avoided. Most women concentrated in food, beauty, and crafts, which limited scale and revenue even when market demand was higher in other sectors.

Ibrahim (2022) investigated gender inequality and women-owned SMEs in the Nigeria. Using 300 women entrepreneurs, this research looked at how fear of community judgment affects expansion. The findings indicated that concerns about gossip, being labeled as neglecting family, and loss of social standing led many women to keep operations informal and small. Access to capital was less predictive of growth than perceived social acceptance of the business.

Caman & Johnson (2018) carried out a study on family decision and women's business engagement in Africa. This survey of 300 women in Nigeria and Ghana examined how family suggestions and approval determines how women enter into entrepreneurship. The study found that women who had active support from spouses and in-laws were more likely to register businesses and operate outside the home. Where families expected women to prioritize domestic duties, respondents either delayed start-up or ran very small ventures from home to avoid conflict.

Methodology

This study adopted a descriptive survey research design to examine socio-cultural barriers affecting female entrepreneurial engagement in the Nigerian economy. The study population consists of women entrepreneurs operating in both urban and rural areas across selected states in Nigeria. Purposive and stratified sampling techniques will be used to ensure representation across regions, business sectors, and levels of education. The target sample size is 350 respondents for the quantitative phase and 20 participants for the qualitative phase. For data collection, a structured questionnaire titled ''Socio-cultural Barriers and Female Entrepreneurial Engagement'' was validated by two experts in Entrepreneurial Education, Educational measurement and Evaluation was administered to capture information on demographic characteristics, family support, community perceptions, religious beliefs, and business experiences. The Cronbach Alpha was used to check the reliability of the instrument and it yielded a coefficient index of 0.87 which is reliable. A total of 350 questionnaires were administered and retrieved from women entrepreneurs across selected states in Nigeria. Quantitative data collected were analyzed using Mean and Standard Deviation on a 5-point Likert scale where: 1 = Strongly Disagree, 2 = Disagree, 3 = Undecided, 4 = Agree, 5 = Strongly Agree. A mean score of 3.0 and above was accepted as agreement. Ethical considerations will be observed throughout. Participation is voluntary, informed consent will be obtained, and respondents' identities will be kept confidential. The findings are expected to provide both breadth and depth in understanding how socio-cultural factors shape women's entrepreneurship in Nigeria.

Results and Analysis

Research Question 1: What are the socio-cultural barriers affecting female entrepreneurial engagement in the Nigerian economy.

Table 1: Socio-cultural barriers affecting female entrepreneurial engagement

S/N	Item	Mean	Std.D	Remark
1	Family expects women to prioritize home duties over business	4.21	0.73	Agreed
2	Spousal approval is required before starting a business	4.05	0.81	Agreed
3	Community views women's business leadership as inappropriate	3.88	0.89	Agreed
4	Religious limit women's participation in certain businesses	3.76	0.92	Agreed
5	Social criticism discourages women from scaling businesses	4.12	0.77	Agreed

The results in Table 1 show that respondents generally agreed that socio-cultural factors affect female entrepreneurial engagement. The highest mean score of 4.21 with a standard deviation of 0.73 indicates strong agreement that families expect women to prioritize home duties over business. This suggests that domestic responsibilities remain a major cultural constraint. Spousal approval also recorded a high mean of 4.05, SD = 0.81, showing that household decision-making significantly influences whether women enter entrepreneurship. Similarly, fear of social criticism had a mean of 4.12, SD = 0.77, implying that concerns about reputation and community judgment limit business growth. Community norms and religious beliefs also recorded means above the 3.0 benchmark at 3.88 and 3.76 respectively, with standard deviations below 1.0. This indicates moderate consensus among respondents that these factors influence sector choice and level of participation. The relatively low standard deviations across all items show that respondents' views were fairly consistent. Overall, the analysis reveals that socio-cultural barriers such as family expectations, community norms, religious beliefs, and fear of social sanctions play a significant role in limiting female entrepreneurial engagement in Nigeria. Addressing these barriers is therefore critical to improving women's participation and contribution to the economy.

Research Question 2: What are the coping strategies adopted by Nigerian women entrepreneurs to navigate socio-cultural barriers in starting and sustaining their enterprises.

Table 2: Coping strategies adopted by women entrepreneurs to navigate socio-cultural barriers

S/N	Item	Mean	Std.D	Remark
1	I operate home-based businesses to balance family responsibilities	4.18	0.71	Agreed
2	I seek family support and approval before major business decisions	4.03	0.79	Agreed
3	I want other women entrepreneurs for mentorship/encouragement	3.95	0.84	Agreed
4	I choose business sectors considered socially acceptable for women	3.87	0.88	Agreed
5	I keep a low public profile to avoid social criticism and gossip	3.74	0.91	Agreed

The results in Table 2 show that women entrepreneurs adopt several strategies to cope with socio-cultural barriers. The highest mean of 4.18, SD = 0.71, indicates strong agreement that many women run home-based businesses to manage both family duties and enterprise. This reflects how cultural expectations shape business structure. Seeking family support before major decisions also had a high mean of 4.03, SD = 0.79, showing that household approval remains important for business continuity. Networking with other women entrepreneurs recorded a mean of 3.95, SD = 0.84, suggesting that peer support and mentorship help women build confidence and share experiences in navigating cultural pressures. Choosing socially acceptable sectors had a mean of 3.87, SD = 0.88, while keeping a low public profile had a mean of 3.74, SD = 0.91. Both are above the 3.0 benchmark, indicating that fear of social judgment leads many women to limit visibility and restrict their ventures to culturally approved areas. The low standard deviations across all items show consistency in responses. Overall, the findings reveal that while socio-cultural barriers exist, Nigerian women entrepreneurs actively use adaptation strategies such as home-based operations, family engagement, peer networking, and sector selection to sustain their businesses.

Discussion of Findings

The findings of this study show that socio-cultural factors significantly influence female entrepreneurial engagement in Nigeria. The high mean scores on family expectations and spousal approval in Table 1 suggest that the household remains a key decision-making unit for women. This aligns with prior research which argues that in many African contexts, women's economic choices are negotiated within the family, and lack of support often leads to delayed entry or limitation to small-scale ventures. The result on fear of social criticism further shows that community perception acts as a self-regulating mechanism, where women limit visibility to avoid being labeled as neglecting domestic roles.

Table 2 reveals that women are not passive in the face of these barriers. The adoption of home-based operations, seeking family consent, and networking with other women reflect adaptive strategies to balance cultural expectations with business goals. The preference for socially acceptable sectors also explains why many women concentrate in trades such as food, fashion, and retail, even when more profitable opportunities exist elsewhere. This pattern of sector segregation due to cultural norms has been documented in studies on gender and entrepreneurship in developing economies.

The low standard deviations across items indicate consensus among respondents, suggesting that these socio-cultural pressures are widely experienced rather than isolated cases. Taken together, the results imply that economic interventions alone will not fully address low female entrepreneurial engagement. Cultural legitimacy matters. Until families, religious institutions, and communities recognize women's business leadership as compatible with cultural values, many capable women will continue to operate below their potential.

These findings contribute to the broader literature on gender, culture, and enterprise by highlighting that in the Nigerian context, social approval and reputation management are as important as access to finance in determining business start-up and growth (Caman & Johnson (2018); Ibrahim, (2022); Ezeama (2023); Obizue & Obizue (2024)).

Conclusion

This study concludes that socio-cultural factors such as family expectations, community norms, and religious beliefs significantly constrain female entrepreneurial engagement in Nigeria. Addressing these barriers through cultural reorientation, family support programs, and women's networking platforms is essential for enhancing women's participation and contribution to the national economy.

Recommendations

1. Families and community leaders should be sensitized through campaigns and workshops to recognize women's entrepreneurship as valuable to household and national development.

2. Government and NGOs should design programs that engage spouses and parents, to foster approval and shared responsibility for women's business activities.

3. Establish mentorship and peer-support platforms where women entrepreneurs can share experiences, resources, and coping strategies.

4. Provide training that addresses both business skills and negotiation of socio-cultural barriers, especially for women in rural and conservative communities.

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