

**Exploring the Relationship between Cultural Context and Business Growth Aspirations
of Married Women Entrepreneurs in Nigeria.**

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Summary

Despite acknowledging the importance of culture in entrepreneurship, less attention has been given to its impact on the growth aspirations of Married Women Entrepreneurs (MWEs) in developing country contexts. Extending the 5Ms framework, this study explores how the business growth ambitions of MWEs in Kaduna State in Nigeria are influenced by culture. Data from 280 MWEs was collected through a survey distributed both online and in person. Descriptive analysis reveals that MWEs want to grow their businesses, both in terms of employment and quality by acquiring management skills and deploying better strategies but are limited by culturally influenced factors such as gender roles and religion. However, religious institutions, particularly Churches, support MWEs' ambitions, which assists in identifying effective policies, initiatives, and platforms to help these women grow their businesses. The study suggests that government support could be more effective if facilitated through religious organisations, where support is already utilised.

Keywords: Married women entrepreneurs (MWE), Business growth aspirations (BGA), Culture, Motherhood, Religion,
Kaduna State, Nigeria.

Word Count (excluding references and tables): 6920

1.1 Introduction

The contribution of women entrepreneurs to economic transformation is increasingly recognised, particularly in Africa (Ogundana et al., 2023; Simba et al., 2022), where they are the predominant group of business owners (Ojong et al., 2021). Entrepreneurship can offer women liberation, autonomy, and authority (Alkhaled and Berglund, 2018). In Nigeria, Married Women Entrepreneurs (MWEs) are often primary income sources for many households (Akanle et al., 2018), positively impacting their families and communities, and aligning with Sustainable Development Goals (SDGs) such as gender equality, poverty eradication, and economic growth (Muo et al., 2023; Ge et al., 2022; Strawser et al., 2021).

However, entrepreneurial outcomes vary based on contextual factors like Culture and available resources (Onoshakpor et al., 2024; Ngoasong, 2023; Ogundana et al., 2022). In Sub-Saharan Africa, women face greater cultural adherence pressure than men (Adom and Anambane, 2020; Baughn et al., 2006; Women's Manifesto for Ghana, 2004), which impacts their personal and business decisions (Basaffar et al., 2018; Mordi et al., 2010). Married women often encounter double influences from their parents' and husbands' families (Jaim, 2021), leading to double subordination. In patriarchal societies like Nigeria, balancing traditional roles and business ambitions is especially tough for married women (Bullough et al., 2022; Johnstone et al., 2011), affecting their work-life balance and business commitment, particularly if family support is lacking, (Anambane and Adom, 2018; Basaffar et al., 2018), resulting in unique challenges and experiences distinct from those of single women and married men. Despite the Nigerian constitution on gender equality, patriarchal religious beliefs often emphasize male leadership in marriage, relegating women to subservient roles (Ahl and Marlow, 2021; Stephen et al., 2019; Mordi et al., 2010). In Northern Nigeria, the Hausa-Fulani ethnic group often restricts married women from public interactions especially with men, for personal or business reasons (Amodu et al., 2015). However, MWEs with supportive families successfully leverage social contacts to grow their networks and businesses (Muhammed and Abdulkarim, 2015). Considering Nigeria's collectivist society (Hofstede et al., 2010), family support can ease the complexities women face in balancing traditional roles and business aspirations.

Despite numerous studies on women entrepreneurs in Nigeria (e.g., Ogundana et al., 2023; Simba et al., 2022; Aladejebi, 2020), little attention has been given to MWEs in a patriarchal society like Nigeria. Scholars have observed that entrepreneurship is contextual, varying by culture, ethnicity, gender (Onoshakpor et al., 2024; Tao et al., 2021; Abimbola and Agboola, 2011), religion, and region (Siwale et al., 2023; Althalathini et al., 2022), and we argue 'marital statuses'. Many studies overlook how these contexts impact married women's entrepreneurship, limiting understanding of their varied experiences (Onoshakpor et al., 2024). For example, MWEs in Western and Eastern Nigeria actively engage in business, while cultural factors such as gender roles and religion present substantial barriers for MWEs in the North, compelling them to depend on their husbands for financial support (Giwa and Babakatun, 2019; Amaechi, 2016). Recognising the influence of religion, cultural practices, languages, tribes/ethnicity, and levels of patriarchal influence, which vary across Nigeria's regions (Ngoasong, 2023; Salihu, 2019), this study explores how these factors affect their Business Growth Ambitions (BGAs) and how they navigate multiple forces to grow. To achieve this, the study argues that all women entrepreneurs in Nigeria cannot be generalised and must be categorised to understand their nuanced experiences. Therefore, this study focuses on MWEs in Kaduna state, benefitting not only MWEs in Kaduna but society at large.

Kaduna state, located in Northern Nigeria, is known for its multiethnic and multicultural composition (Salihu, 2019). Conflicts, insecurities, and religious divisions have long

characterised Kaduna, with distinct Christian and Muslim communities, significantly impacting MWEs. Despite religion's visible influence on entrepreneurship, it remains understudied (Shinnar and Zamantılı Nayır, 2019). Considering the importance of religion in cultural contexts (Siwale et al., 2023; Anderson et al., 2000), this study examines how religious practices affect the BGAs of MWEs in Kaduna, addressing research gaps by exploring the challenges MWEs encounter in balancing business operations with marital responsibilities, and the strategies they employ to navigate cultural constraints. Using the 5M's theory (Brush et al., 2009), this research analyses how cultural factors shape MWEs' entrepreneurial experiences in non-Western contexts, contributing to African entrepreneurship literature and theoretical development of entrepreneurship frameworks that consider diverse cultural settings (De Avillez et al., 2020; Bruton et al., 2022). It provides insights for policymakers and support agencies to develop targeted strategies, initiatives, and policies that promote gender equality and empower MWEs in Kaduna and beyond.

To achieve the objective of this research, the study considers the following research question:

“What Cultural factors affect the Business Growth Ambitions of Married Women Entrepreneurs in Kaduna and how can they be supported to achieve their full growth potential?”

The research objective is to examine the connection between cultural factors and MWEs' growth aspirations using a quantitative approach. Data from 280 MWEs in Kaduna state was collected through online and in-person surveys, encompassing multiple choice and open-ended questions. Correlations were undertaken to identify cultural factors affecting MWEs and their BGAs, with open-ended questions providing insights on support for MWEs.

The paper is structured as follows: Section 2 reviews extant literature while Section 3 outlines the research method and data collection process. Section 4 presents survey findings and Section 5 discusses findings and concludes, highlighting policy and practice implications, study limitations and future research recommendations.

2 Literature Review

To understand how culture influences MWEs' growth ambitions, the key concepts of the study (Culture, female entrepreneurship and business growth ambitions) are defined in various sections to provide context. These elements are also examined through Hofstede's six cultural dimensions and the 5Ms framework. Integrating these frameworks offers insight into MWEs' nuanced experiences and growth ambitions in an African setting and adapts these ideas to Kaduna State's context. Furthermore, the relationship between these elements is discussed in-depth.

2.1 Contextualising the Six Cultural Dimensions Framework

This study defines culture as the prevailing ways of life and collective mindsets of people, encompassing shared customs, beliefs, values, norms, and attitudes that distinguish one group from another and shape individual behaviour and interactions within their environment (Amaechi, 2016; Huggins and Thompson, 2016; Hofstede 2001). These collective mindsets may influence how MWEs navigate and respond to societal expectations.

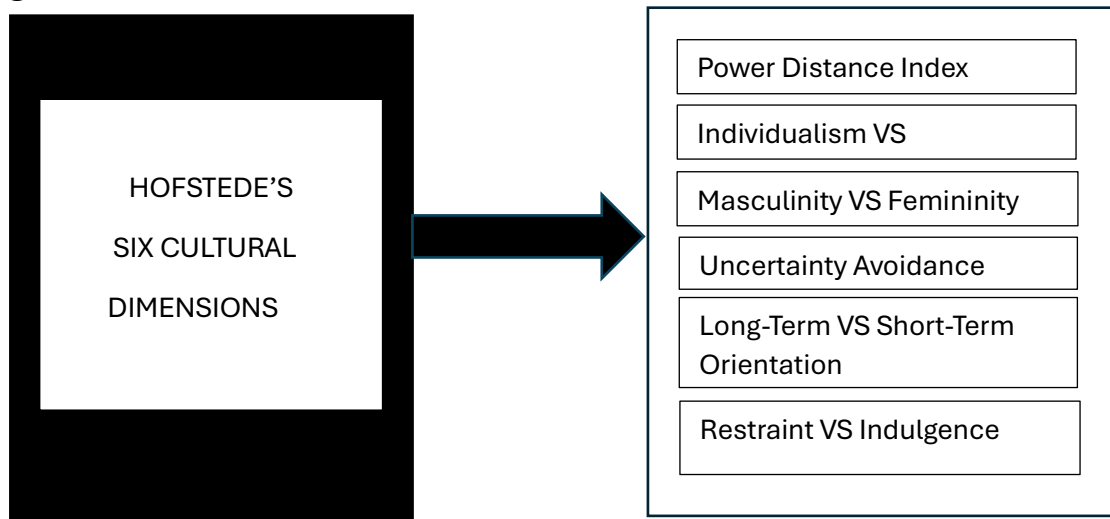
To analyse cultural influences MWEs' experiences in Kaduna, Hofstede's (2010; 1980) cultural dimensions schema serves as a foundational structure. Despite criticisms for oversimplification, Hofstede's schema has been extensively accepted and applied in various cultural contexts, including Nigeria (Akanji et al., 2021; Akanji, 2017; Bamgboje-Ayodele and

Ellis, 2015), providing a robust foundation for analysis within Kaduna state. Critics argue that focusing on organisational rather than national culture oversimplifies cultural diversity and individual personalities (Blodgett et al., 2008), particularly in regions like Kaduna influenced by religion. However, scholars like Huggins and Thompson (2021) suggest that cultural factors at the group level may interact with individual personality traits, influencing entrepreneurial activities. Therefore, this study opts for Hofstede's schema due to its comprehensive framework, facilitating a thorough examination of cultural factors influencing MWEs' BGAs, strategies and success. Aligning closely with Nigeria's cultural context, this approach contributes to the development of targeted support mechanisms and policies to promote women's entrepreneurship in Nigeria.

Hofstede's cultural dimensions such as Power Distance Index, reflect hierarchical distribution of power and wealth in societies like Nigeria, impacting MWEs' access to resources and decision-making. Religious beliefs of male leadership in homes across Christianity, Islam and Traditional religions reinforce hierarchical structures, influencing gender roles and shaping how women perceive their societal and business roles, thus affecting their entrepreneurial opportunities. Moreover, Nigeria's collectivist culture (Akanji et al., 2021) emphasizes the importance of family ties and community bonds, as indicated by the Individualism vs Collectivism dimension. Religious beliefs promoting family values and expectations can strongly influence MWEs business decisions, whether they prioritise individual success or family and communal harmony. MWEs may depend on familial and community support for business operations (Aladejebi, 2020; Amaechi, 2016), which can either promote or limit their entrepreneurial endeavours and decision-making. For example, Nigeria's high Power Distance Index (PDI: 80) and strong collectivism (30) contrast with scores from developed countries like Great Britain (PDI: 35, Individualism: 89) (Hofstede, 2010; 1980), underscoring cultural influences on MWEs' business strategies and interactions within their communities.

The Masculinity vs Femininity dimension affects traditional gender roles, particularly in patriarchal societies like Nigeria, often reinforced by religious beliefs and practices. This may limit acceptance and support for MWEs' business activities, aligning with Hofstede's (2001) definition where masculinity emphasises assertiveness, toughness, and material success for men, contrasting with modesty, tenderness and quality of life concerns for women. Such gender stereotypes at home and biases in marketplaces, can potentially hinder MWEs' access to resources and opportunities, impacting their business success compared to men. Additionally, MWEs' inclination to take risks and improve business strategies may be influenced by Nigeria's high uncertainty avoidance culture, which suggests preference for predictability, control, stability, and risk aversion (Hofstede et al., 2010). Once again, Nigeria scored 60 in Masculinity and 55 for Uncertainty avoidance. In terms of Long vs Short-term orientation dimension, MWEs may prioritise short-term goals and immediate gratification over long-term planning, while the Indulgence vs Restraint dimension encourages free gratification of people's drives and emotions, which could be influenced by cultural interpretations of religious teachings. Religious beliefs encourage perseverance, which can influence MWEs attitudes and market behaviours, impacting their strategic planning and adoptive innovative practices. Again, Nigeria scored 13 and 84 for Long-term orientation and indulgence, respectively. Section 2.5 further discusses how religion impacts MWEs' experiences.

Figure 1: The Six Cultural Dimensions- Hofstede



Having introduced the cultural framework considered, the following section highlights the interaction between the entrepreneurial growth elements and the experiences of MWEs. This is outlined using Brush et al.'s (2009) framework of the 5Ms.

2.2 Contextualising The 5M's Framework for MWEs in Kaduna.

To comprehensively understand women's entrepreneurship within a specific context, it is crucial to thoroughly examine their experiences at regional and local levels, considering that each country possesses distinct social and economic circumstances and will utilise available resources to promote entrepreneurship and innovation that suits its unique context (Ngoasong, 2023). Female entrepreneurship is defined diversely across theoretical perspectives. For this study, female entrepreneurship is women's decision and determined efforts to launch, sustain and grow a business for profit while creating or adding value (Khanka, 2000; Cole, 1949). This could signify that the growth of a business is related to its success. However, ambiguity remains regarding whether growth here refers to firm size, increased business activities, or other forms of development or improvement.

As a theoretical foundation, the study utilises Brush et al.'s (2009) 5M's framework, which extends the traditional 3Ms (Market, Money, and Management) by incorporating Motherhood, and Meso/Macro Environment. Although this model has been widely applied in female entrepreneurship research (e.g. Gibert and Chalus-Sauvannet, 2022; Ogundana et al., 2021), this research focuses specifically on MWEs in Kaduna, Nigeria. By integrating the 5Ms, the study provides a comprehensive perspective to explore women's entrepreneurship within Kaduna's cultural and religious context.

Market, Money, and Management are critical factors influencing entrepreneurial growth and success (Brush et al., 2009). This study examines market opportunities available to MWEs considering cultural and economic conditions, alongside financial resources including access to capital and credit. MWEs often face challenges accessing loans and business funds due to cultural norms, gender biases and institutional barriers. Effective management skills and strategies are essential for overcoming these challenges, enhancing business growth, and may be navigating the specific issues faced by MWEs in this study's context. Given the interactions and inter-relations of the Ms, this study aims to develop greater theoretical clarity and empirical

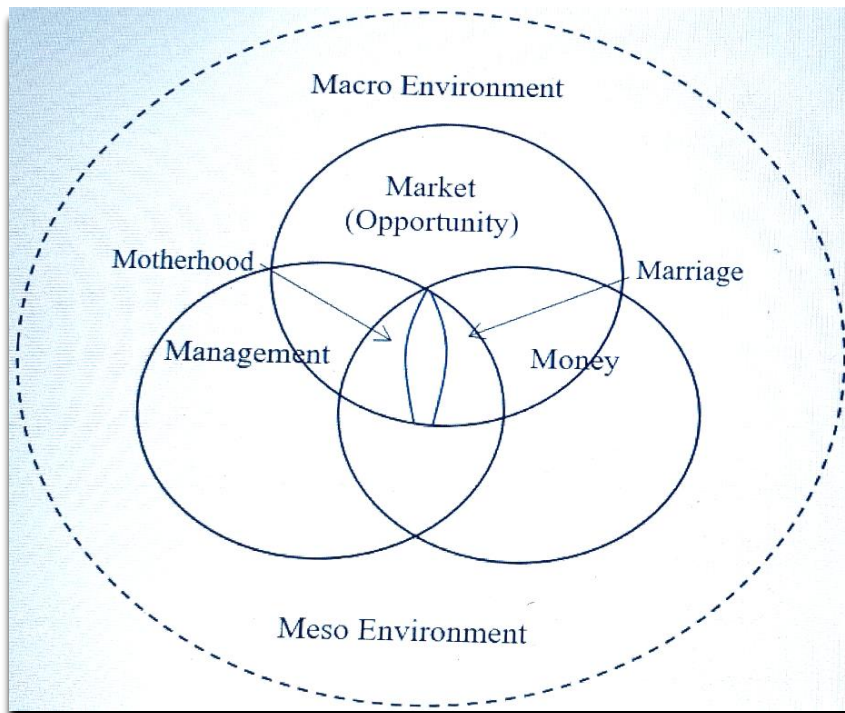
insight into how MWEs in Kaduna balance their family and business responsibilities, use support mechanisms and develop strategies to help them grow their businesses.

This study emphasises the Motherhood facet, acknowledging its crucial role in MWEs' experiences. It highlights the unique challenges and opportunities MWEs face in balancing motherhood and entrepreneurship (Gibard and Chalus-Sauvannet, 2022) within the context of Kaduna. The research investigates how cultural norms and societal expectations on motherhood influence time management, business decisions and growth aspirations. However, the study proposes the inclusion of Marriage as an additional 'M' to the framework, distinct from Motherhood since marriage can affect MWEs differently. Previous research subsumed this under Motherhood, but the study argues they should be separated because some mothers are not married and some married women do not have children, leading to varied experiences. The addition of Marriage acknowledges its potential similarities and subtle differences, which can influence MWEs' entrepreneurial journeys even without children. Cultural and religious expectations such as gender roles and extended family responsibilities intensify pressures on married women, impacting their experiences and entrepreneurial activities differently (Tijjani et al., 2020; Johnstone et al., 2011; Williams, 2003). Therefore, researchers should consider both motherhood and marriage, along with their family implications on women's entrepreneurship, in their research and analysis processes.

Furthermore, the study considers Meso and Macro environments, incorporating societal, cultural, and institutional factors critical to supporting the BGAs of MWEs (Brush et al., 2009). Culture functions as both a meso factor (networks and social relations formed) and macro factor (broader societal perspectives on gender roles). Ogundana et al. (2022) highlight that these environments impact women's business growth and aspirations differently depending on cultural and institutional contexts. This study aims to address these dynamics and explore strategies and initiatives that promote a supportive environment for MWEs in Kaduna.

The figure below presents the adapted 5Ms framework, placing motherhood at the centre to highlight the importance of women's (Mothers) roles in the family and the need for gender awareness in analysis (Brush et al., 2009). In our adapted version of the framework, we also separate out 'Marriage' which appears, and overlaps, with 'Motherhood' in the centre of the framework but is a distinct factor.

Fig.2: Adapted Women’s Entrepreneurship “5M” Framework (Brush et al., 2009)



The following sub-sections examine the role of various aspects of culture, specifically those relevant to the Kaduna context, and considers how they interact with motherhood and marriage to affect growth aspirations.

2.3 Influence of Culture on MWE’s Business Growth Ambitions

The discourse on women entrepreneurship and culture presents various viewpoints. To avoid imposing perspectives of growth from Western contexts or male-dominated entrepreneurial studies, this study adopts a broad perspective that combines multiple concepts of female entrepreneurship and growth. The study defines business growth ambition as women entrepreneurs’ desire to improve their established businesses, including increasing business activities, increasing production capacity (Khanka, 2000) or developing their business in some other manner. This ambition may prioritise profitability or pursue other objective, influenced by cultural factors, shaping individual perceptions and interpretations of entrepreneurial success for MWEs.

Historically, cultural perceptions linking entrepreneurship with masculinity and male breadwinners discouraged women from entrepreneurial activities (Boateng, 2014). However, a global increase in women-owned businesses signifies shifting cultural norms, women empowerment and economic growth (Boateng, 2014; Ascher, 2012; National Women Business Council, 2012). Socio-cultural and environmental factors significantly influence the performance and growth of women entrepreneurs (Anambane and Adom, 2018; Ramadani et al., 2015).

Women-owned businesses in developing countries differ from their western counterparts due to distinct social, cultural, institutional, and business contexts (Ogundana et al., 2022). In many African countries, culture poses greater constraints and unique challenges for MWEs (Anambane and Adom, 2018; Mordi et al., 2010). Challenges such as limited support, confidence issues, inadequate education, traditional gender roles, restricted movement (Adisa et al., 2021; Tijjani et al., 2020) and limited financial access (Justo et al., 2015) hinder their

progress. This suggests that women-owned businesses in economies like Nigeria, may require distinct support mechanisms compared to those in developed economies (Ogundana et al., 2022).

Ogundana et al. (2022) highlight socio-cultural restrictions as significant obstacles for women entrepreneurs' growth in Nigeria. The significant gender gap in property ownership and inheritance issues, coupled with patriarchal norms and gender discrimination rooted in culture can limit Nigerian women in business (Aladejebi, 2020; Garba, 2011). Nigeria's high-power distance index and masculinity shape societal structures, impacting women entrepreneurs (Amaechi, 2016; Yusuf, 2013). Overcoming cultural barriers by shunning practices that support gender inequality is crucial for women to develop business skills and contribute to economic development (Boateng, 2014).

Cultural constraints on women persist across Africa, with gender roles and religious practices particularly significant (Anambane and Adom, 2018; Aderinto et al; 2018). Since culture impacts individuals and families differently, shaping varied women's entrepreneurship experiences (Akinbami and Aransiola, 2016; Audretsch et al., 2013), how gender roles and religion affect MWEs is now examined.

2.4 Gender roles affecting MWEs.

Culture and family may impede the growth and expansion of MWEs' business in Africa and other developing countries (Anambane and Adom, 2018; Basaffar et al., 2018), especially where support from spouses and family members is minimal, in sharing household responsibilities to enable them focus on their businesses. Family structures significantly determines the types of ventures women pursue, with family largely influencing their entrepreneurial paths (Mordi et al., 2010; Brush et al., 2009). Bullough et al. (2022) and Brush et al (2009) emphasise the societal and business environment's role in shaping the women's business opportunities. Women's ability to recognise these opportunities depends on societal definitions of their roles, as society prioritises women's family responsibilities over entrepreneurship (Aladejebi, 2020; Amaechi, 2016). Achieving a work-family balance is important for MWEs to attain business growth and success (Ojong et al., 2022; Adisa et al., 2021).

Women's success in business challenges traditional gender roles in some communities, facing societal backlash (Anambane and Adom, 2018). Particularly in Africa, prevalent gender roles hinder women's economic empowerment (World Bank, 2014; 2012), with some perceiving successful women entrepreneurs as threats to their leadership, authority, and traditional breadwinner position (Ojong et al, 2021; Muhammad and Abdulkarim, 2015). Such notions can constrain the performance and growth of women-owned businesses in Sub-Saharan Africa and other developing countries (Ogundana et al., 2023; Ojong et al, 2021). It is noteworthy to see that if given a choice, most women would pick family-first considering the importance and reliance on family support for MWEs in Nigeria who operate within familial structures (Adom et al., 2018).

Therefore, understanding the impact of gender roles and family responsibilities on MWEs' BGAs is essential, regardless of whether they are mothers or not. Existing literature highlights the challenges encountered by women entrepreneurs in Africa, but often overlooks how women develop strategies, support, and innovative mechanisms to access resources and navigate these constraints (Ojong et al., 2021; Aladejebi, 2020). Ojong et al (2021) call for further research on how women entrepreneurs in Africa work around cultural constraints to develop strategies,

innovative mechanisms, and access resources for the growth of their businesses, which this study seeks to address in Kaduna state's context.

2.5 Impact of religion on married women entrepreneurs

Religion significantly shapes the entrepreneurial activities of women, especially in religious societies like Africa (Kumar et al., 2022; Ojong et al., 2021; Dana, 2009). It influences MWEs' perceptions, behaviours, and entrepreneurial decisions based on local contexts (Kumar et al., 2022). In Nigeria, religion can significantly affect the beliefs and identity of MWEs. While religion is a component of culture (Siwale et al., 2023; Sulaiman et al., 2019), this study argues that the place of religion and its impact on the experiences of MWEs can be somewhat distinct from broader cultural influences. Therefore, understanding culture when studying religion is essential (Beyers, 2017). Religion may liberate MWEs in some regards while cultural practices bind them to societal expectations. Both can have distinct yet reinforcing effects on entrepreneurship (Beyers, 2017), exposing MWEs to dual influences. For example, gender roles and societal expectations stem from the interpretation of religious teachings within the culture, reinforcing hierarchical structures, not the actual religious texts in the holy books (Udoh et al., 2020). Hofstede's cultural dimensions help to understand how religious teachings and beliefs shape entrepreneurial behaviours as seen in section 2.1 above.

MWEs in developing countries encounter diverse business experiences due to strong religious beliefs, connotations, and contexts (Siwale et al., 2023; Jaim, 2021; Eze et al., 2021). For example, in Saudi Arabia, (a highly religious society), government restrictions based on Islamic law interpretations limit women's job opportunities, prompting them to use social media platforms for business marketing (Sulaiman et al., 2019; Basaffar et al., 2018). According to Attoh (2017), Nigerian women are interiorized by doctrines of Christianity, Islam, and African traditional religions. A study of Muslim women entrepreneurs in Nigeria found that 64.1% experienced restricted movements, impacting their business activities (Muhammad and Abdulkarim, 2015).

Many African women entrepreneurs note that their religious backgrounds affect their business activities and growth yet, spirituality and religion in entrepreneurship are underexplored (Sulaiman et al., 2019; Quagrainie et al., 2018; Ojo, 2015). In a religious society like Nigeria, religious values and beliefs significantly impact the decisions of women entrepreneurs and their families (Ojong et al., 2021; Eze et al; 2021). The wider culture interprets religion in different contexts (Siwale et al., 2023; Udoh et al., 2020), affecting how Muslim and Christian women in Kaduna, Nigeria, relate to the experiences and restrictions of women elsewhere. Further investigation is needed to understand its impact on their BGAs.

3 Data Collection and Methodology

An explanatory study design is used to identify the relationships between variables and provide an understanding of the cultural factors influencing MWEs' growth ambitions. To identify the context-specific challenges MWEs in Kaduna encounter and to understand their distinct experiences influenced by culture, the research utilizes a quantitative approach to analyse data collected through surveys distributed both online and in-person. The survey included some open questions, providing detailed insights into the mechanisms behind observed patterns.

Participants were selected using purposive and snowball sampling techniques because the research targets a specific group- MWEs aged 18 and above in Kaduna state. Purposive and snowball sampling techniques enable the researcher to identify and select information-rich

cases and participants possessing relevant qualities such as experience, marital status, willingness to participate, and knowledge required to assist the study (Ishak and Baka, 2014).

Data was collected from 280 MWEs online through a link shared via social media platforms including Whatsapp, Facebook and Instagram, and through manual administration of questionnaires. Popularly known and easily accessible Female Entrepreneurs' Societies such as Women Affairs Commission and the Al-Manar Women Association of the Elite Hausa Women (AMWA) in Kaduna were approached to help disseminate the survey link. Women fellowships of Churches, market women associations and individuals within the state were also asked to share the link among their networks of MWEs.

The scope of this study consists of MWEs who independently or jointly own and run micro, small and medium scale businesses, with 0-50 employees (SMEDAN, 2017), in business from 0 years+, and within the informal sector of Kaduna State. The questionnaire focused on MWEs' business information, experiences, the impact of marriage on their business growth ambitions based on local culture, awareness of government initiatives, and future growth strategies.

As noted above MWE's benefits and objectives from business ownership in developing economies may be quite different from those in developed economy contexts (Akanle et al., 2018; Alkhaled and Berglund, 2018). Therefore, imposing tight definitions of BGAs from a western perspective is likely to be inappropriate (Ogundana et al., 2021). As most female business owners are likely to indicate that they wish to grow, we focus not on having growth aspirations, but rather the form that these growth aspirations take which can be broad (Khanka, 2000). The growth indicators we consider include Employ more qualified staff, Acquire more financial management skills, Improve business strategy, Have ownership/control of assets, Ensure business grows larger nationally and/or internationally, Maintain business at present level as they are already satisfied, Access to and use of technology, and Increased business sales/services. Analysis of these different BGAs will provide an understanding of how cultural influences affect MWEs choice of how they can/want to grow their businesses, as well as how religious beliefs that support or limit MWEs relate to these BGAs.

Data was analysed using Pearson's correlation, regression analysis and frequencies to identify positive and negative relationships between variables, indicating areas for further enquiry in future studies.

4 Research Findings

Before considering MWEs' growth ambitions and the impact of culture in the form of gender roles and religion, it is worth first considering the nature of the sample and their business information. The motivation for growth and measures of BGAs will then be considered, followed by a deeper look at the impact of cultural factors such as gender roles and religion on these BGAs.

4.1 Sample Description

Table 1 below presents the age distribution and business information of the respondents. A majority of the respondents were between 35-44 years, followed by 45-54 years as the next most frequently selected age group. Respondents were asked if their businesses were registered with the Corporate Affairs Commission (A body of the Nigerian Government responsible for the regulation and Management of Companies in Nigeria). Only 30.9% responded positively as the majority were yet to register their businesses, stating that it was due to financial instability and the nature of their businesses being informal, with slow growth also dissuading them.

The businesses were all what would be classed as micro-businesses in a Western context. A majority had no employees apart from themselves. Also, over 80% of participants had no formal training related to their businesses. To understand the effect that marriage plays in how MWEs run their businesses, we start by considering if women feel they need the authorisation of their husbands to start and run their businesses. 74.4% of respondents indicated they needed their husband's permission to register and run their businesses based on local cultural norms. This shows the impact that gender norms have on the autonomy that MWEs feel they have over their business affairs.

Table 1- Demographics (Age and Business Information)

Age	Percent	
	18-34	21.5
	35-44	36.1
	45-54	24.3
	55+	13.5
Business Registered with Corporate Affairs Commission	Yes	30.9
Size of firm (Number of employees excluding self)	None	71.3
	1-9	27.6
	10+	1.1
Formal Training of MWEs on business	No	80.6
Needed husband's authorisation to register and run business	Yes	74.4
Want to grow the business	Yes	99.2
Aware of Government Initiatives	No	68.4

The relationship between age and husband's approval, and marriage and husband's approval to register a business are examined in more depth using crosstabulation, in Table 2 below.

Table 2- Crosstabulation of Age, Years of Marriage, and Husband's Approval

		Husband's Authorisation	
		Yes (Percent)	No (Percent)
Age	18-34	73.2	26.8
	35-44	79.0	21.0
	45-54	79.7	20.3
	55+	65.6	34.4
		Yes (Percent)	No (Percent)
Years of Marriage	Under 5 years	65.8	34.2
	6-9 years	80.8	19.2
	10-15 years	71.7	28.3
	16-20 years	83.8	16.2
	21+ years	78.4	21.6

It was found that the respondents who were most likely to need their husband's authorisation were the mid-aged women aged between 35-54 years old. More of the older respondents, 55+ years of age, responded negatively to the question. This might be because the longer women have been married, the more lenient and understanding their husbands are. However, a contrary result was observed when considering the relationship between the length of marriage and the need for husband's approval. Participants married under 5 years were less likely to need their husband's approval to register and run their businesses (65.8%) in contrast around four fifths of those married longer.

4.2 MWE's Business Growth Motivations and Ambitions

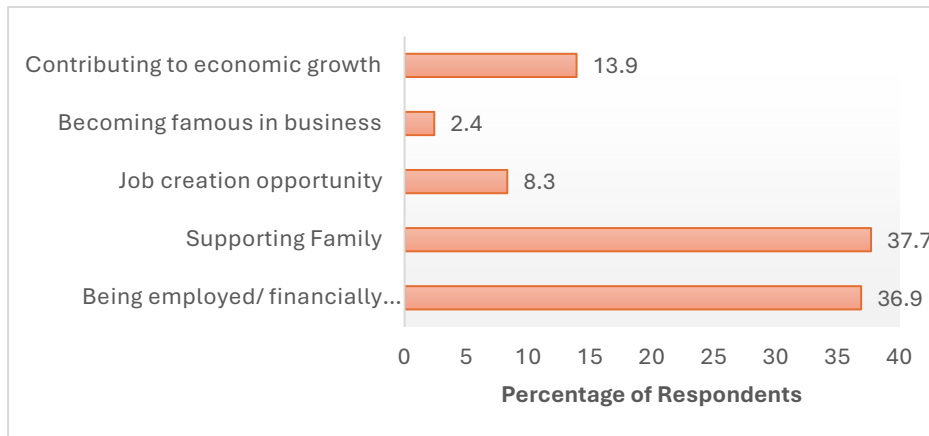
Participants were asked if they wanted to grow and 99.2% responded in the affirmative. When asked why they wanted to grow, a small proportion of participants gave reasons such as: contributing to economic growth (13.9%), creating jobs/supporting employees (8.3%), and becoming famous in business (2.4%), more of the participants were indicated that they wanted to be employed/busy and financially independent (36.9%), while the largest percentage (37.7%) stated that their main motivation was to support their families.

4.21 MWE's Motivation to grow their businesses.

The figure below shows that the major motivation for growth for the largest percent of women is to support their families (37.7%), followed closely by those who want to be employed and financially independent (36.9%). Figure 2 shows that acquiring more financial management skills and training fits the definition of growth for the most participants (30.7%), followed by

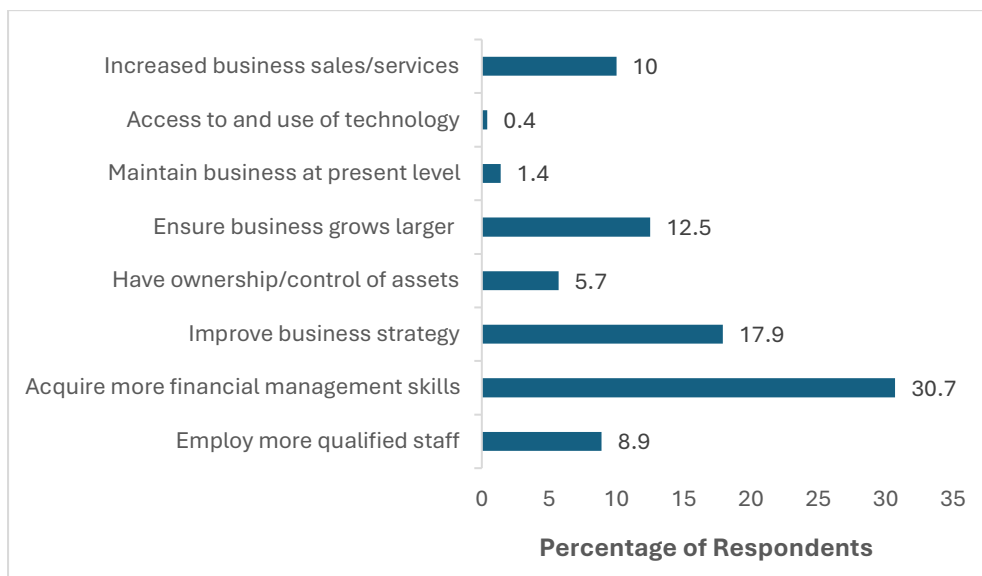
those who wish to improve business strategy (17.9%). Surprisingly, only 0.4% consider access to and use of technology their growth indicator.

Figure 1: MWEs' Major Motivation for Growth



Source: created by authors.

Figure 2: Growth Indicators for Participants

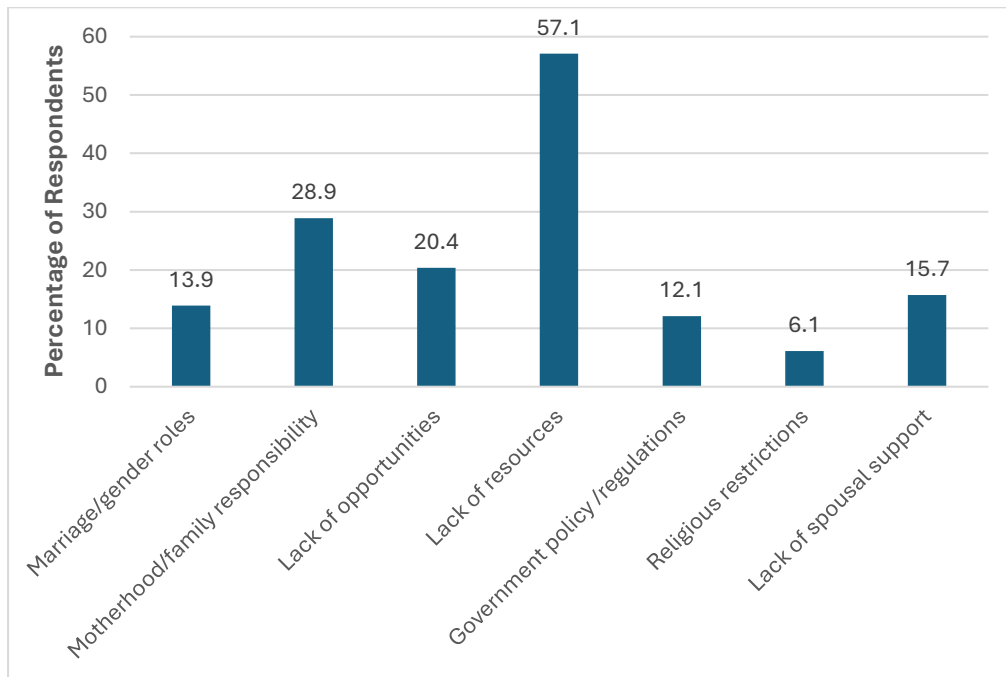


Source: created by authors.

4.3 Marriage, Gender Roles, and Business Growth Indicators of MWEs

Given that a majority of MWEs (99.2%) wish to grow, but may not achieve this, we now consider the factors that have increased barriers to growth due to the prevailing culture in Figure 3, and the major challenges affecting growth strategy in Table 3. The Pearson's correlation coefficients were used to identify significant relationships between 8 growth indicators (indicators 1 to 8) and the challenges considered (indicators 9 to 14).

Figure 3: Factors that have increased barriers to growth due to prevailing culture



Source: Created by authors

Table 3- Correlation of Growth indicators and Major Challenges affecting MWE's BGAs

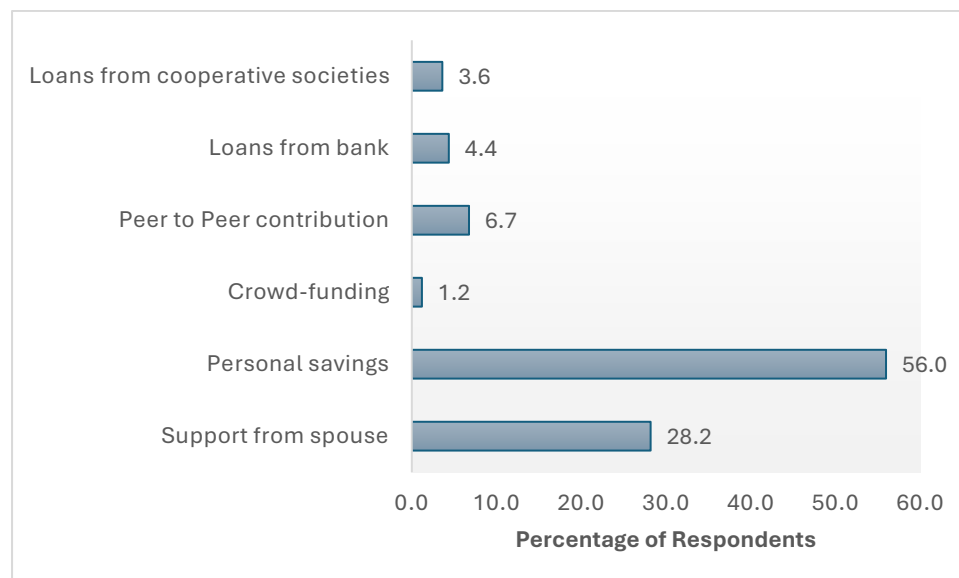
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
(1) Employ more qualified staff	1.00													
(2) Acquire more financial management skills	-0.21**													
(3) Improve business strategy	-0.15*	-0.31**												
(4) Have ownership/control of assets	-0.08	-0.16**	-0.11											
(5) Ensure business grows larger	-0.12*	-0.25**	-0.18**	-0.09										
(6) Maintain business at present level	-0.04	-0.08	-0.06	-0.03	-0.05									
(7) Access to and use of technology	-0.02	-0.04	-0.03	-0.01	-0.02	-0.01								
(8) Increased business sales/services	-0.10	-0.22**	-0.16**	-0.08	-0.13*	-0.04	-0.02							
(9) Marriage/gender roles	0.13*	0.02	-0.03	-0.01	0.00	-0.05	-0.02	0.07						
(10) Motherhood/family responsibility	-0.09	0.19**	-0.05	-0.02	-0.03	0.06	-0.04	0.08	0.27**					
(11) Lack of opportunities	0.09	0.09	-0.05	0.03	0.02	-0.06	0.12*	-0.08	0.03	-0.03				
(12) Lack of resources	-0.01	0.11	0.06	0.03	0.07	-0.02	0.05	0.02	0.04	-0.16**	0.08			
(13) Government policy/regulations	0.11	0.11	-0.14*	-0.04	0.02	-0.04	-0.02	0.09	0.26**	0.25**	0.03	-0.03		
(14) Religious practices/restriction	-0.08	0.09	-0.04	-0.06	0.04	-0.03	0.24**	0.06	0.16**	0.20**	0.09	0.07	0.18**	
(15) Lack of spousal support	0.07	0.18**	0.00	-0.11	-0.01	-0.05	-0.03	-0.08	0.25**	0.16**	0.20**	0.10	0.11	0.22**

p significant at <0.05 and <0.01

MWEs whose main growth barrier is gender roles in marriage are more likely to identify the need to employ more qualified staff/team as their major growth indicator in future. On the other hand, MWE who considered inconsistency in business due to motherhood, lack of time due to gender roles, and lack of spousal support their major growth barriers, indicated interest to acquire more financial management skills, business knowledge, training, and self-development. Given that figure 3 reveals lack of resources as the major factor increasing barriers to growth due to prevailing culture, we now consider business funding sources for MWEs.

Figure 4 indicates that the major source of funding for the largest percent of respondents (56.0%) is personal savings, followed by support from spouse (28.2%). It is not surprising that loans from banks was 4.4% and loans from cooperative societies only 3.6%. peer to peer contribution was 6.7% while the least response was 1.2% for crowdfunding.

Figure 2: Business Funding Sources for MWEs



Source: Created by authors

Table 4 reveals a positive correlation between MWEs whose major source of funds is personal savings and improving business strategy. As seen in Table 1 above, a larger percent (80.6%) of participants have no training related to their businesses and they operate informal businesses, hence, this lack of training may hinder the move to greater formalisation for a large proportion of MWEs or vice versa.

Table 4: Correlation of Growth indicators and Business Funding Sources of MWEs

	1	2	3	4	5	6	7	8	9	10	11	12	13	14
(1) Employ more qualified staff	1.00													
(2) Acquire more financial management skills	-0.21**													
(3) Improve business strategy	-0.15*	-0.31**												
(4) Have ownership/control of assets	-0.08	-0.16**	-0.11											
(5) Ensure business grows larger	-0.12*	-0.25**	-0.18**	-0.09										
(6) Maintain business at present level	-0.04	-0.08	-0.06	-0.03	-0.05									
(7) Access to and use of technology	-0.02	-0.04	-0.03	-0.01	-0.02	-0.01								
(8) Increased business sales/services	-0.10	-0.22**	-0.16**	-0.08	-0.13*	-0.04	-0.02							
(9) Peer-to-peer	0.07	0.12	-0.01	-0.02	0.00	-0.07	-0.03	0.05						
(10) Crowd funding	0.01	0.01	0.07	-0.04	-0.07	0.15*	-0.01	0.01	0.14*					
(11) Cooperative society	-0.01	0.11	0.03	-0.05	0.07	0.01	-0.03	-0.03	0.19**	0.25**				
(12) Personal savings	0.00	0.04	0.15*	-0.05	0.04	0.10	0.05	0.03	0.08	0.11	-0.07			
(13) Loans from family and friends	0.07	0.02	0.00	-0.01	0.00	0.02	-0.03	0.07	0.16**	0.27**	0.18**	-0.06		
(14) Buying on credit to pay later	-0.01	0.17**	-0.08	-0.01	0.01	0.04	-0.02	0.01	0.16**	0.16**	0.12*	0.09	0.20**	
(15) Loans from banks	0.04	0.16**	-0.08	0.03	-0.12	-0.04	-0.02	0.03	0.05	0.02	0.15*	-0.11	0.04	0.14*

P value significant at <0.05 and <0.01

4.4 Religious beliefs and Business Growth Indicators of MWE

The data presented below in Table 5 demonstrates the relationships between the beliefs of MWEs of the extent religious practices are perceived to support their businesses, their religion, and the growth indicators.

Table 5- Correlation of Growth indicators and Religious factors that Influence MWE

	1	2	3	4	5	6	7	8	9	10	11	12
(1) Employ more qualified staff	1.00											
(2) Acquire financial management skills	-0.21**											
(3) Improve business strategy	-0.15*	-0.31**										
(4) Have ownership/control of assets	-0.08	-0.16**	-0.11									
(5) Ensure business grows larger	-0.12*	-0.25**	-0.18**	-0.09								
(6) Maintain business at present level	-0.04	-0.08	-0.06	-0.03	-0.05							
(7) Access to and use of technology	-0.02	-0.04	-0.03	-0.01	-0.02	-0.01						
(8) Increased business sales/services	-0.10	-0.22**	-0.16**	-0.08	-0.13*	-0.04	-0.02					
(9) Christian Religion	0.02	0.09	0.19**	-0.05	0.05	-0.08	0.03	0.01				
(10) Islam Religion	0.03	0.02	-0.13*	0.10	0.01	0.11	-0.03	0.05	-0.80**			
(11) Religious beliefs_(Yes)	-0.19*	0.07	-0.07	-0.11	0.16	0.08	-0.13	-0.02	0.03	-0.03		
(12) Location North	0.14*	-0.06	-0.05	0.07	-0.03	0.06	-0.02	-0.08	-0.026**	0.26**	-0.10	0.10

P value significant at <0.05 and <0.01

From the table above, Christian MWEs considered improving their business strategy as their growth indicator, whereas it did not appear important for Muslim MWEs. This may be due to cultural or religious restrictions on their movements or decision making, as well as reliance on approval and support from husbands. As evidenced in the negative correlation seen between MWEs who believe that religious beliefs support their business growth and employing more qualified staff. In contrast, MWEs who believe that religious beliefs limit their BGA appear to prioritise employing more qualified staff.

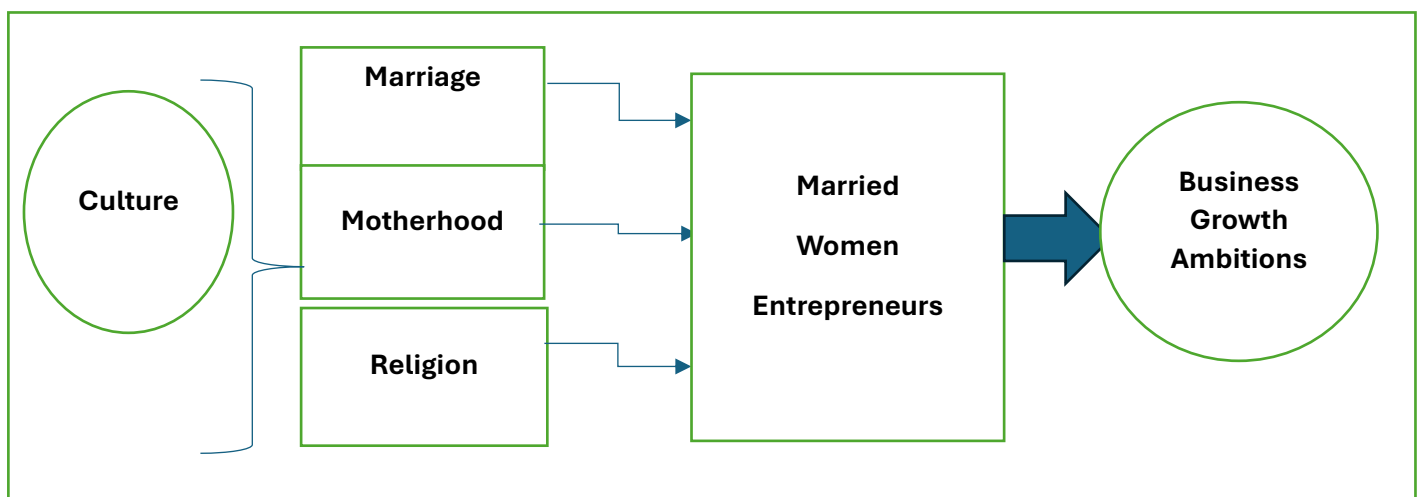
Open-ended responses emphasise the influence of religion and culture on BGAs. Christian MWEs demonstrate positive religious support, with remarks such as: *“Churches organize entrepreneurship programs for women to assist in the family,” “Yes. Some churches help women, by giving them capital to start a business. RCCG church encourage women to start a business not just staying at home.”* Conversely, Muslim respondents expressed that while religious beliefs support women entrepreneurship, cultural interference and interpretations hinder their BGAs, as follows: *“Islamically, it has been narrated that many Muslim women during the lifetime of the prophet were great business women but unfortunately our culture has not allowed women to succeed peacefully in their businesses”, “Norms that portray women as majorly home makers and nothing else”.*

Furthermore, this study found that most (68.4%) of participants were not aware of any existing government initiatives supporting MWEs amidst the cultural factors influencing them. This is even though some initiatives, such as Kaduna State Women Empowerment Fund (KADSWEF) and Empowering Women for Excellence (EWEI) exist. This may help to explain the low levels of training noted earlier.

5 Discussion and Conclusions

Based on the findings from this study, the figure below summarises the factors that influence the business growth ambitions of MWEs in Kaduna.

Fig. 2 Cultural factors affecting MWEs’ Business Growth Ambitions



Source: Created by authors

This research analysed the cultural factors that the business growth aspirations of married women entrepreneurs in Kaduna state, using survey data. The study aimed to contribute positively to understanding how MWEs can achieve their full growth potential by gathering insights from women's experiences, given their important role in family support, nation-building, and economic development (Bullough et al., 2022; Strawser et al., 2021).

The findings reveal that while participants desired to grow their businesses, their primary motivation was to support their families and achieve financial independence. This motivation may also reflect a broader desire among MWEs to break free from male dominance, (Metu and Nwogwugwu, 2022; Simba et al., 2020; Estrin and Mickiewicz, 2011), in a patriarchal society like Nigeria where males typically hold sway (Aladejebi, 2020; Garba, 2011). Moreover, unequal division of labour emanating from gender roles prevalent in African settings (Brush et

al., 2009), can significantly influence MWEs' business growth ambitions, leading to unequal opportunities.

MWEs' decisions are often influenced by their domestic responsibilities and motherhood status, and most times subject to approval by their husbands. This highlights the impact of marriage and familial dynamics on entrepreneurial pursuits (Thompson et al., 2009; Brush et al., 2009). The correlation between the growth indicators and major challenges affecting MWEs' growth strategy indicate that marriage more broadly, rather than motherhood alone, significantly impacts the BGAs of MWEs. Gender roles in marriage and childcare could lead to reduced profits and affect growth, if MWEs struggle to balance their familial responsibilities and business activities. The findings suggest that employing more staff may enable MWEs to engage more consistently in their businesses by allowing them to oversee their staff and manage their time and chores effectively. This aligns with the 5M's framework which emphasizes the importance of effective management skills and time for business operations and growth (Brush et al., 2009). Additionally, the lack of spousal support in marriage can impact MWEs' growth ambitions. Cultural and religious factors such as the need for husband's authorisation can deter women from pursuing business ventures, limiting their access to resources and movement. Without authorisation from their husbands, some MWEs may not proceed with registering and running their businesses, due to lack of funds and avoidance of offending their husbands. These factors highlight the significance of Marriage in shaping the entrepreneurial experiences of MWEs, demonstrating its uneven effect on them.

Due to financial constraints, many MWEs operate informal businesses and rely heavily on personal savings, with limited evidence of spousal support. This suggests that MWEs who fund their businesses from their own pockets may have more confidence, autonomy, and financial security, enabling them to make strategic decisions and improve their business operations. MWEs' reluctance to engage with formal financial institutions, such as banks, may stem from stringent conditions like collateral requirements, high interest, and potential risks associated with loans and credit purchases, if not responsibly managed (Tsuruta, 2015; Garba, 2011), further impacting their BGAs negatively. However, the positive correlation observed between women who rely on bank loans and credit purchases, and acquiring financial management skills indicates nuanced understanding of financial management, underscoring their desire to enhance financial literacy and awareness of both risks and opportunities through training and self-development. This will empower them to make informed decisions conducive to business growth. Nevertheless, MWEs in Kaduna are likely to use informal financial schemes to fund their businesses compared to their male counterparts (Ngalawa & Viegi, 2013), highlighting the importance of the money and market elements in their entrepreneurial paths. Summarily, financial constraints influenced by barriers to accessing formal financial services and limited spousal support prompts MWEs in Kaduna to rely on personal savings and informal schemes.

While informal schemes such as community financing have benefitted women entrepreneurs in other Nigerian contexts like Lagos State (Simba et al., 2023), where it aligns with the country's strong collectivist culture (Hofstede et al., 2010), its efficacy for MWEs in Kaduna State remains uncertain. There is a need to delve deeper into MWEs' saving practices and possibly identify other financial alternatives better suited to their BGAs. Future research could explore the extent to which the lack of spousal approval impacts MWEs' business decisions and growth aspirations, particularly regarding limited access to finance. Focusing on addressing the specific needs of MWEs through tailored business and financial management training, alongside self-development initiatives, would be beneficial. Not only can such

interventions facilitate professional growth and business growth among MWEs, but they can also enlighten and empower them to combat gender discrimination and societal barriers.

Empowered MWEs, serving as role models, can encourage and inspire others facing similar challenges. Additionally, given the limited engagement with formal training observed in the study, it is imperative to identify alternative strategies and mechanisms to provide more effective support for MWEs, particularly in developing nations. Even if some government initiatives exist, there was not enough awareness created for MWEs, as they strive to find strategies that will help them accommodate cultural influences or opportunities to grow their businesses. Adegbile et al. (2024) and Ahmed and Abubakar (2019) emphasise on the need for government, non-governmental organisations, knowledge institutions and business associations to intervene in women entrepreneurship issues by initiating policies, programs, training, and seminars that will help women promote, grow, and sustain their businesses.

Furthermore, the study reveals contrasting perspectives among MWEs regarding support from religious authorities. While existing literature often portrays religion negatively in the context of women entrepreneurship (Ojong et al., 2021; Basaffar et al., 2018; Muhammad and Abdulkarim, 2015), the open-ended responses from this study highlight positive perceptions among Christian participants regarding the supportive role of religious practices and beliefs in business growth. This contrasts with Muslim respondents' view and contradicts Audretsch et al. (2013), who found Muslims more involved in entrepreneurship than Christians who largely engaged in salaried jobs. Although, there was no clear distinction between Muslim men and Women in their study, as the general categorisation was 'entrepreneurs'.

Many Christian respondents indicated that religious organisations support MWEs by providing access to skill acquisition, training and sometimes capital for married women to encourage independence and help them support their families. However, Muslim respondents felt that culture and religion have restricted MWEs' from succeeding and achieving their full growth potential, as norms portray them primarily as home makers and nothing more. This signifies the need for further research on different religious beliefs and practices and their impact on MWEs' business aspirations, particularly in Kaduna State's religiously divided landscape. Such research can inform more targeted support initiatives tailored to suit different religious groups' needs. The study recommends that the government collaborate and work closely with religious organisations that MWEs already regard as partly providing support, rather than trying to operate independently to provide support and training for MWEs.

In conclusion, this research contributes both theoretically and empirically to the growing entrepreneurship literature on understanding how the cultural influences affecting MWEs' BGA within Kaduna. This reinforces cultural influences on their business growth and contributes further on contextualised entrepreneurship literature beyond the lightweight discourse on general entrepreneurship and economic issues, with the element of marital influence given due attention. By adapting the existing theoretical framework of Brush et al. (2009) for a non-western/African context, the role of 'Marriage' can be clearly identified. Although marriage clearly impinges on growth ambitions, there are also indications of MWEs navigating these constraints through self-help by utilising their own resources, as well as spousal support. Moreover, MWEs express a desire to acquire more skills as part of the growth ambitions, but there is little awareness of support initiatives currently available to them, especially from the government. While the study's quantitative approach provides valuable insights on the factors affecting MWEs growth ambitions and some of the causes, it lacks in-depth exploration of the mechanisms at play fully. Therefore, future research can incorporate qualitative method to

explore the specific mechanisms and the influence of religion, particularly on MWEs perception to improve their business strategies, particularly the positive and negative relationship between Christians and Muslims in this regard. This will ultimately provide a more comprehensive understanding of the cultural factors influencing MWEs' BGAs and advance women entrepreneurship in non-western contexts like Kaduna state.

Furthermore, this study also considers the interconnection of culture and religion and how religious institutions play key roles to support MWEs, with no clarity of government initiatives intervening and supporting them, despite the level of patriarchy existing in the state. Also, the perceptions of MWEs on societal expectations place them in more difficult situations as on one hand they desire to break free and grow their businesses but do not have the finances to do so, on the other hand, familial structures put them in check as the home remains their priority and earning their spouses/family support is essential. While it is impossible to eradicate these long-aged traditions, cultural practices and religious beliefs that disadvantage women, continuous studies such as this, which create awareness and understanding of the challenges faced by MWEs and possible strategies to ease their burdens and bolster their business growth, will make headway, as incremental progress yields significant results. Creating and implementing more focused strategies and initiatives such as government going through religious institutions to not just support MWEs but enlighten the men on gender equality and the rights of women according to the constitution might lead to shunning negative cultural practices against women someday.

Another limitation of this study is its focus on a single state, Kaduna, which limits the scope of analysis. Although, Kaduna, being a multicultural state with distinct geographic delineations, offers a controlled environment to explore varied influences. Future research could focus on comparing MWEs' experiences in different Nigerian states to examine differences and similarities in cultural practices, including religion, gender roles in marriage, motherhood, and family responsibilities, which impact their BGAs. By doing so, researchers can contribute to the achievement of Sustainable Development Goals linked to zero hunger, poverty eradication, decent work, economic growth, and reduced inequalities. This broader comparative analysis is essential considering evidence that MWEs aspire to grow not only for their personal growth, but also for the greater good of their families and communities (Simba et al., 2023; Meyer, 2020). Moreover, there remains a need for further research on the diverse support mechanisms and innovative strategies employed by women entrepreneurs in Africa, despite prevalent cultural and religious constraints. This additional inquiry would enrich existing literature on the mechanisms facilitating the expansion of women-owned ventures.

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