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A review of and future research agenda on women entrepreneurship in Africa

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Abstract

Purpose – This paper seeks to systematically review and synthesise existing research knowledge on African women entrepreneurship to identify gaps for future studies.

Design/methodology/approach – The paper conducted a systematic literature review of published studies from 1990 to 2020 on women entrepreneurship in Africa using a 5M gender aware framework of Brushet *et al.* (2009).

Findings – The systematic literature review of published studies found the fragmentation, descriptive and prescriptive orientation of studies on Africa women entrepreneurship and devoid of theoretical focus. Further, women entrepreneurship studies tended to be underpinned from various disciplines, less from the entrepreneurship lens, mostly quantitative, and at its infancy stage of development. With a primary focus on development, enterprise performance and livelihood, studies rarely attended to issues of motherhood and the nuanced understanding of women entrepreneurship's embeddedness in family and institutional contexts of Africa.

Research limitations/implications – The paper questions the view that women entrepreneurship is a “panacea” and unravels how family context, customary practices, poverty and, rural-urban and formal/informal divide, significantly shape and interact with African women entrepreneurs' enterprising experience and firm performance.

Practical implications – The findings and analyses indicate that any initiatives to support women empowerment via entrepreneurship should consider the socially constructed nature of women entrepreneurship and the subtle interplay of the African institutional contexts' intricacies, spatial and locational differences which significantly influence women entrepreneurs' choices, motivations and goals for enterprising.

Originality/value – The paper contributes to a holistic understanding of women entrepreneurship in Africa by using a 5M framework to review the research knowledge. In addition, the paper not only identifies unexplored/or less examined issues but also questions the taken-for-granted assumptions of existing knowledge and suggest adoption of context- and gender-sensitive theories and methods.

Keywords Developing countries, Entrepreneurship, Institutions and institutional theory,

Women entrepreneurs

Paper type Literature review

Introduction

Women entrepreneurship has received a phenomenal interest by academics, policy makers and development practitioners globally not only for its economic benefits and family well-being but also it presents an opportunity for empowerment and meaningful integration into the society (Brixiova *et al.*, 2015; Friedson-Ridenour and Pierotti, 2019). Women entrepreneurs are considered as “untapped sources of economic growth” (Vossenber, 2013, p. 1) and to drive prosperity by stimulating economic growth and reducing poverty (Bruton *et al.*, 2013,

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2021; Korosteleva and Stępień-Baig, 2020; Sutter *et al.*, 2019). In contrast, literatures abound that show how contextual facets such as social, economic, structural and cultural constrain and/or enable women entrepreneurial activities (Bianco *et al.*, 2017; Cabrera and Mauricio, 2017; Marlow and Martinez Dy, 2018; Vracheva and Stoyneva, 2020; Welter *et al.*, 2017). Seen from the institutional perspective, for instance, some regulatory and normative institutions have gendered effects on entrepreneurs. It is common to find property rights restricting female ownership of land and property; inheritance rules disallowing women inheriting land; and labour market laws discriminating against equal employment and pay (Langevang *et al.*, 2015).

This study used a 5M framework of Brush *et al.* (2009) to thematically analyse, discuss the findings and identify issues for further research. A 5M gender-aware framework is considered a useful model to synthesise women entrepreneurship research in Africa as it facilitates the analysis of resource and the institutional underpinnings of women entrepreneurship. Resource wise, the framework allows review of studies that dealt with the African women entrepreneurs' access to the key resources-money, management and market (Bates *et al.*, 2007; Carter *et al.*, 2015). From the institutional perspective, the framework helps dissecting to what extent the reviewed studies addressed how women enterprising efforts were significantly shaped by the household-family context (motherhood) and the meso- and macro-institutional environments. Motherhood represents an important component of a 5M framework to show the influence of the household and family context on women entrepreneurship as social norms and traditional practices continue to ascribe disproportionately domestic and family responsibilities to women (Thébaud, 2015). Such synthesis furthers our understanding of the enabling and/or constraining role of multiple embeddedness of African women entrepreneurship in interconnected systems of relationships (Brush, 1992), institutional facets (Welter *et al.*, 2017), household-family and spatial contexts. Though a 5M framework features, in part, an essentialist assumption to identifying similarities and differences between men and women when enterprising (Henry *et al.*, 2016, Foss *et al.*, 2019), it also allows capturing the socially constructed nature of women entrepreneurship and the influence of formal (rules, regulations) and informal (religious beliefs, traditional norm and practices, and patriarchal systems) institutions (Ejaz *et al.*, 2023). This study is guided by an overarching research question: *What is the state of research knowledge on women entrepreneurship in Africa?* Following this, the five subsidiary research questions which correspond with the dimensions of a 5M framework and that informed this paper are: (1) To what extent women entrepreneurs experience market imperatives? (2) What are the sources of and gaps in women enterprise financing? (3) How do African women entrepreneurs fare in their access to management resources? (4) How does the household-family context enable or constrain women enterprising? (5) How does the embeddedness of women entrepreneurship in meso- and macroenvironments affect their enterprising?

This paper makes three contributions. First, the paper extends a more nuanced appreciation of the African institutional contexts' intricacies and gendered effects (Oppedal Berge and Garcia Pires, 2020) that significantly influence women entrepreneurs' choices, motivations and access to essential resources (Langevang *et al.*, 2018). Second, it furthers scholarly understanding by reviewing the relevance of a 5M framework and other western theories of entrepreneurship, institutional and related perspectives to contexts characterised by under-developed institutions, "extreme poverty or non-opportunity spaces" (Bruton *et al.*, 2022; Mair and Marti, 2009; Muzio, 2022, p. 1). Third, it provides evidence that show how locational disadvantages interact with gendered bias and access to various enterprising resources in influencing women enterprising (Korsgaard *et al.*, 2021; Morris *et al.*, 2020) and firm performance.

The paper is organised as follows. The next section provides the theoretical backdrop followed by the description of the method applied for a systematic literature review in Section

3. Section four thematically analyses and discusses the main findings with the help of a 5M framework. The last section presents the main conclusions and agendas for future research.

Theoretical background

Women entrepreneurs are the fastest-growing segment in global entrepreneurship. Recent studies suggest that women play a pivotal role in entrepreneurial endeavours (Noguera *et al.*,

2013) and contribute significantly to socio-economic development, job creation and boosting the GDP (Ayogu and Agu, 2015; Kelley *et al.*, 2017; Hechevarría *et al.*, 2019). Furthermore, their involvement has beneficial effects in diminishing poverty and societal marginalization (Langowitz and Minniti, 2007; Rae, 2015). Minniti (2009) underscores the complexity of women entrepreneurship, influenced by demographic, socio-economic and cultural factors, and the need for further research to understand these differences and their implications. Gudeta *et al.* (2022) argue that women businesses operate at the intersection of gender, family, culture, religion and institutions to show that how these facets are mutually constituted and work in a tandem to shaping women gendered experience. While there has been significant progress in gender and women entrepreneurship research, there is a lack of a well-established gender-aware framework. This view is further supported by Strawser *et al.* (2021), who emphasizes the need for a framework to guide research in this area. Muntean and Ozkazanc-Pan (2015) and Cardella *et al.* (2020) both underscore the importance of considering gendered assumptions and barriers in entrepreneurship, suggesting that the 5Ms framework could be a valuable tool in addressing these issues. This systematic literature review is thus guided by the 5M framework proposed by Brush *et al.* (2009), which encompasses market, money, management, motherhood and the meso- and macroenvironment. This framework proves beneficial for examining the complex challenges faced by women entrepreneurs in Africa, its limitations and identify issues for future research.

The first 3 Ms, markets, money and management, are considered as fundamental “building blocks” for viable business (Bates *et al.*, 2007; Brush *et al.* (2009)). An increasing number of empirical studies found that women are in a disadvantaged position in relation to the accretion of entrepreneurial resources (Jayawarna *et al.*, 2015), education (Carter *et al.*, 1997), managerial skills (Zolin *et al.*, 2013), social and professional networks (Jayawarna *et al.*, 2015), finance (Freel *et al.*, 2012) and market, money and management (Woldesenbet Beta *et al.*, 2022). For example, growing evidence exists that shows the gender gap in access to finance (Klapper and Parker, 2011), women are less likely to be financed from formal financial institutions (Aterido *et al.*, 2013) and that they rely more on internal or informal credit. Brush *et al.* conceptualised management as human and organisational capital. Largely, formal education and business experiences are used as proxy for a management construct.

The next aspect of the 5M framework, motherhood, is a metaphor (Brush *et al.*, 2009) representing the substantial effect that household and family contexts have on women in comparison to men. This, in turn, impacts their entrepreneurial aspirations, venture creation and management decisions (Jennings and McDougald, 2007). Motherhood is shown to overlap with all the other Ms, demonstrating the overriding influence gendered experience has on enterprising. Ahi and Marlow (2012) and Marlow and Martinez Dy (2018) casted light on how women entrepreneurs’ decision and choices are shaped by the social construction of gender and the embeddedness of masculinity in the entrepreneurial discourse to the advantage of men. Such argument complements the Sullivan and Meek’s (2012) and Fischer *et al.* (1993) observations about the differentiated effects the attributions of society and the socialization processes have on men and women’s an unequal access to resources and opportunities.

Brush *et al.* (2009) conceptualise meso environments as “intermediate structures and institutions” such as local support policies, strategies and initiatives. Other scholars describe meso environment as entrepreneurs’ social networks (Welsh *et al.*, 2018) and professional

networks, business and trade associations (Cabrera and Mauricio, 2017; Ogundana *et al.*, 2021) and their vital importance for women venture creation, success and survival in the context of developing countries where institutions are feeble and trust in institutions are low (De Clercq *et al.*, 2010). The macro-environment captures factors beyond the market as reflected in expectations of society, cultural norms, and influences of national policies, strategies and economy (Brush *et al.*, 2009). Further, scholars such as Brush *et al.* (2019) and De Vita *et al.* (2014) explicate the negative effects of patriarchal system and gender-related discriminations on the confidence, self-efficacy and success of female-owned enterprises as well as on the development of their competence and business experience.

The authors found Sullivan and Meek's (2012) comprehensive review on women entrepreneurship beneficial because it synthesized previous research on entrepreneurial motivation, opportunity recognition, resource acquisition and entrepreneurial performance. Their review, however, was limited to covering issues related to market, management and money in the broader geographical contexts but less in developing economies. Fischer *et al.* (1993), on the other hand, focussed mainly on the consequences of the gendered effects of women's education and experience (can be seen as a "management" theme in a 5M framework) for examining the gender difference. Their finding showed no strong evidence for women enterprises being hindered because of the absence of education and experience and argued for the relevance of feminist lens to explain why women and men can manage businesses differently, yet equally successfully. Using a pluralism perspective, Jennings and Brush's (2013) extensive review on the development of research work on women entrepreneurship highlighted the gendered nature of entrepreneurship, its embeddedness in family, and that it can be necessity or opportunity-driven and can result in goals beyond economic benefits. The review thus signifies the influence of gender, family (motherhood) and motivation (management) for women enterprising and the relevance of feminist, process and motivation theories. The findings from the recent thematic review by Ojediran and Anderson (2020) in the context of Global South showed that women face multiple barriers coming from the interplay of tradition, culture and patriarchy and how women agency and role models would help to cope with such challenges and that women empowerment via entrepreneurship is not full-fledged and takes time. These findings tune with the descriptions of the *meso-macro* environments and the *management* elements of a 5M framework.

Yudav and Unni's (2016) review shows women entrepreneurship research is yet to achieve a strong theoretical base, is dominated by the positivist paradigm and mainly conducted in developed countries. These authors thus argue for embracing innovative methods such as a constructionist approach and feminist theories. Mentioning the lack of rigour in previous studies on women entrepreneurship due to small sample, low response rate and quantitative analysis, Henry *et al.* (2016) challenge the dominant paradigms and knowledge about women enterprising and argue for the use of a postmodernist feminist epistemology and related research methods. Though not specifically dealt with a 5M elements, the thoughtful critique of the mainstream research on women entrepreneurship by Marlow and Martinez Dy's (2018) and Ahl and Marlow (2012) inform this review in two ways. First, it is important to consider the multiplicity and complexity of gender in enterprising. Second, to understand how gendered assumptions restrict epistemological scope of research on women entrepreneurship and why women are disadvantaged by gendered ascriptions theoretically and in practice (McAdam, 2012). We build on these insights to examine the theories and methods which underpinned women entrepreneurship studies in Africa and whether these allow the development of cumulative knowledge on this important area.

Using a 5M gender-aware framework, this paper critically assesses the strengths and limitations of the Africa-focused women entrepreneurship studies in terms of evidencing how the women entrepreneurship is a gendered phenomenon, the interplay of institutions and resources in shaping women enterprising and the diversity of methodological and theoretical

approaches that used to study women entrepreneurship. In doing so, the paper identifies issues for future research in view of developing a 5M integrative framework that help a holistic understanding of multifaceted contextual issues related to women entrepreneurship in developing countries contexts and beyond.

Research method

To examine the current state of research and theory about women's entrepreneurship in the African context and to identify research knowledge gaps, this study conducted a systematic literature review of academic publications on women entrepreneurship. This study followed methodological recommendations of [Tranfield et al. \(2003\)](#), [Podsakoff et al., \(2005\)](#) and [Thorpe et al. \(2005\)](#) and used the PRISMA flow chart to ensure a systematic, transparent and replicable process. This study searched the most widely used three databases ScienceDirect, Web of Science and ProQuest for relevant publications on gender and entrepreneurship in Africa. As research on women entrepreneurship in Africa is at its infancy and is less likely to be published in top journals, this study searches targeted journal articles published in the above databases in the period 1990–2020 for maximum search return. The initial search returned 2,180 records (1943, 67 and 170 from Science Direct, Web of Science and ProQuest databases, respectively). The number of search results emanated from the nature of the search that was conducted. The premise of this study was the unclear knowledge landscape of women's entrepreneurship in Africa. Restricting the search to only these terms (women, entrepreneurship, Africa) yielded insufficient results due to the infancy of the field. The search was therefore broadened to encompass related terms. The related terms in the search for "women" included "female" and "gender". The related terms for "entrepreneurship" included "business" and "venture", "micro, small and medium enterprises, and their derivatives". The related terms for "Africa" included the names of African countries. This resulted in combined search terms such "wom*n entrepreneurship AND Africa; female entrepreneurship AND Africa; Gender AND Entrepreneurship AND Africa; Wom*n AND Business AND Africa; women business AND family; Gender AND Entrepreneurship AND context. To maximise the search results, the authors also added a 5M elements of "money", "market", "management", "motherhood" and "meso–macro environments" and their derivatives in combination with "women/gender" and "entrepreneurship".

Of these, 1878 duplicate records were removed, and 302 studies retained for initial screening of which a further 65 records were excluded after reading abstracts and keywords. These studies were excluded because although some articles incorporated some related keywords in their title, abstract and keywords, the articles were not fit for purpose. At the third screening stage of the 237 studies, further 134 studies were excluded using the exclusion criteria such as a lack of fit to at least one of the 5M dimensions of money, management, market, motherhood and meso–macro environment; coverage beyond Africa and non-specificity to women entrepreneurship in Africa (see [Figure 1](#)).

Final sample consists of 105 articles on women entrepreneurship in the African context. Of these articles, 30% (32 articles) are on money, 60% (63 articles) deal with management, 12% (13 articles) on the market, 48% (50 articles) on the meso/macro environment and 20% (21 articles) on the motherhood dimension of a 5M framework. Most of the articles addressed multiple themes making them relevant to more than one of a 5M framework.

The authors downloaded, read and coded all the 105 articles in order to standardize the information gathered and identified the core dimensions of a 5M theoretical framework, the methodologies used, key findings and empirical/research contexts. Each article then was classified/coded according to the relevant 5M framework dimensions by two researchers to understand the level and depth of coverage. The cross-comparison of the coded themes and

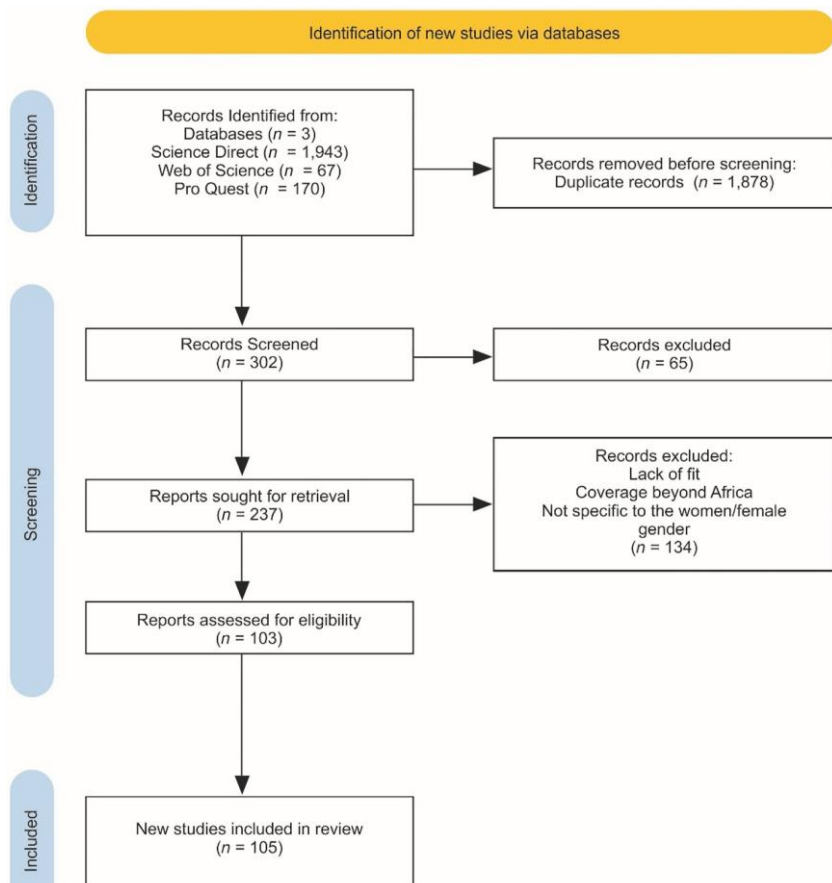


Figure 1.
Identification of new
studies via databases

Source(s): Authors' work based on the PRISAM Framework

subthemes showed 92% similarity and the third researcher was called in to review the 8% difference in order to reach at the commonly agreed final theme/subthemes.

The analysis of the geographical coverage showed that 28 African countries out of 54 were covered by the reviewed studies. Many of the studies have been conducted in South Africa (31%), Ethiopia (15%) and Ghana (13%) with research scantily conducted in the other parts of Africa indicating that these African countries have been left out of published conversations on women entrepreneurship (Figure 2). This representation is somewhat unexpected given the absence of the continent's most populous nation, Nigeria, which is renowned as the most entrepreneurial by number of start-ups as at 2022 (Statista, 2023). Anecdotal evidence suggests that the reasons for this may include the fact that South Africa, Ghana and Ethiopia not only have high numbers of female entrepreneurs but also have high numbers of formal support mechanisms (Galal, 2023), This may make these contexts have data that is easier to access and publish in a scientifically acceptable format.

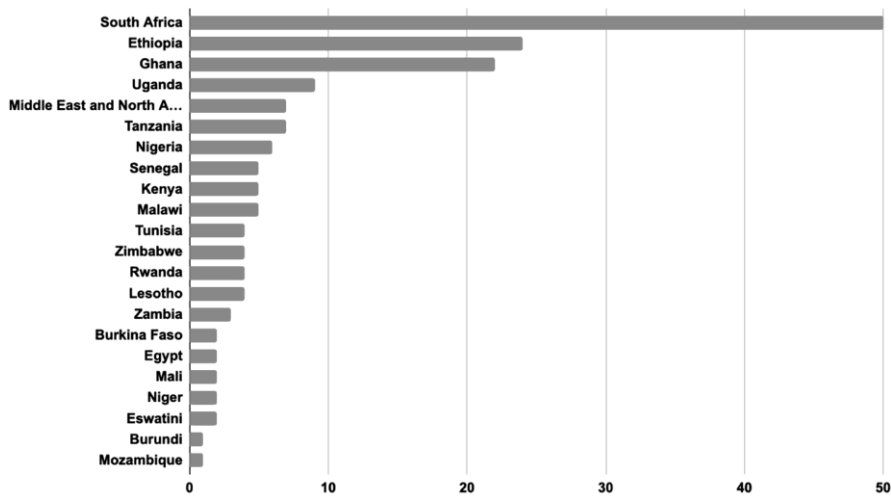


Figure 2. Publications by countries

Source(s): Authors' own work

This review also showed that the interest in women entrepreneurship in Africa has received little attention up to 2010, slowly increased by 2014 and then significantly increased in the period 2015–2020 (Figure 3).

Thematic analysis of main findings

The thematic analysis of the SLR was conducted using a 5M framework of Market, Money, Management, Motherhood and Macro/Meso environments to understand the studies on women entrepreneurship in Africa, to identify its limitations and to suggest ideas for future research. Table 1 provides a summary of the key features of each of the dimensions of a 5M framework and the relative attention they have received. The paper offers further details on the aims, theories and methods used, key findings and the dimension (s) covered by the

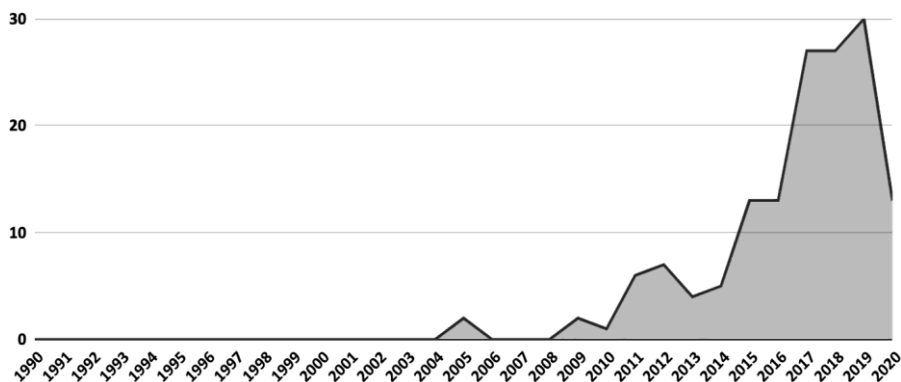


Figure 3. Number of publications by year (1990–2020)

Source(s): Authors' own work

Table 1.
Women
entrepreneurship
research in Africa
by SMS

5M framework	Market	Management	Money	Meso/Macro environment	Motherhood
Key issues	Opportunities, access to market, marketing strategies, value chain, goods and services, demand, market conditions, informal markets, informal networks, digital tools and networked technologies, rural, MSMEs	Human capital, education, entrepreneurial competencies, (Meta) cognition entrepreneurial orientation Business success/growth	Start-up capital, Access to finance, financial inclusion, financial support, Credit constraints, Microcredit, forms of financial capital	Traditional and societal norms, culture, institutional influence, business associations, networks, social networks, education, religion, laws, spatial (rural)	Family/family role, role conflicts, livelihoods, vulnerabilities, women empowerment, household, marital status, home-based enterprise
Elaborations	Market interactions, strategic choice networking, social capital, relational approaches The use of information technology for accessing or operating in the given market, informal market space, growth strategies, rural location, productivity	Level of education, entrepreneurial competence/ skills, Cognition and entrepreneurial intention Gender and Entrepreneurial orientation, Motivation and personality traits	Internal sources of financing, external sources of financing, microfinance and microcredit, Constraints to accessing debt financing	expectations of society and cultural norms, religion, laws and policies, intermediate institutions and, business services and women's entrepreneurial activity initiatives	Interplay between gender and access to resources, marital status and women enterprising, boundary management issues, motherhood and home-based business
Macro theories	Economic Theories	Economic Theories, Psychological Cognitive Theories, Feminist Theories	Economic, Feminist, Sociological, Strategic management, social capital, Value chain	Family and social structure, prospect	Feminist, Network Sociological Strategic Management

(continued)

5M framework	Market	Management	Money	Meso/Macro environment	Motherhood
Micro theories	Human capital, Geography, Marketing	Human capital, competence model, post-structural feminist perspective	Resource paradox, Feminist empiricism, post-structural feminism, Theory of change, Resource-based view, social capital, Property right theory	Stereotype threat theory, Entrepreneurial orientation gender	Boundary management, Resource-based view of human and social capital, social protection; theory of change
Levels of analysis	Individual, firm	Individual, household, firm	Individual, firm, household	Firm, household	Individual, household
Core disciplines	Development, Planning, Marketing	Economics, Management, Entrepreneurship	Entrepreneurial finance, development, gender	Entrepreneurship, Sociology, Gender	Gender, Development, Sociology
Number of papers	13	63	30	50	21
Empirical contexts	Africa, Ethiopia, Ghana, Nigeria, Kenya, Middle East and North Africa (MENA) region, South Africa, Tanzania, Uganda	Egypt, Ethiopia, Ghana, Tunisia, South Africa	Ethiopia, Ghana, Lesotho, Mali, Malawi, MENA, Nigeria, Uganda, Zambia, Zimbabwe	Botswana, Ethiopia, Ghana, Kenya, Mali, Malawi, Namibia, Rwanda, South Africa, Tanzania, Uganda, Zambia	Ethiopia, Ghana, Kenya, Lesotho, Malawi, Niger, South Africa, South Africa, Tanzania, Uganda, Zambia, Zimbabwe
Representative works	Adam et al. (2017) , Hodges et al. (2015) , Kwami (2015) , Mang'unyi and Govender (2019) , Meier zu Selhausen (2016) , Ndhlovu and Spring (2009) , Rijkers et al. (2010) , Saviano et al. (2017) , Scott et al. (2012) , Sesan et al. (2019) , Sowatey et al. (2018) , Uzuegbunam and Uzuegbunam (2018)	Adom (2015) , Botha and Bignotti (2017) , Bignotti and le Roux (2018) , Cinar et al. (2019) , Mersha and Sriram (2019) , Nyakudya et al. (2018) , Peters et al. (2014) , Uzuegbunam and Uzuegbunam (2018) , Wu et al. (2019)	Brixiová et al. (2020b) , Gottlieb (2016) , Karakire Guma (2015) , Mezgebo et al., 2017 , Saviano et al. (2017)	Aterido et al. (2013) , Gottlieb (2016) , Gebrehiwot et al. (2018) , Pueyo et al. (2020)	Acheampong (2018) , Dedehouanou and Araar (2020) , Fisher et al. (2017) , Foss et al. (2019) , Gray et al. (2019) , Meier zu Selhausen (2016) , Pueyo et al. (2020) , Sequeira et al. (2016) , Witbooi and Ukpere (2011)

Source(s): Author's own work

reviewed studies in [Appendix](#) because of a space limitation; important syntheses, however, are presented in this section as appropriate.

Market

Market is a vital resource and an opportunity structure for any business. Of the reviewed papers, 13 studies (e.g. [Asare et al., 2015](#); [Kwami, 2015](#); [Mang'unyi and Govender, 2019](#); [Rijkers et al., 2010](#); [Sowatey et al., 2018](#); [Uzuegbunam and Uzuegbunam, 2018](#)) studied the market dimension of women enterprises albeit insufficiently and scantily. Apart from [Mang'unyi and Govender \(2019\)](#) who studied the link between marketing strategies and rural SMEs' growth in South Africa, other studies focused on the interplay of various resources such as strategic choice-making, networking, social capital and use of information technology to access or operate in a given market. [Mang'unyi and Govender \(2019\)](#) in the context of rural micro-, small and medium enterprises (MSMEs) in South Africa found positive and significant relationship between the use of market penetration and pricing strategies and MSMEs' growth. They also found that the gender of the owner–manager has no influence on the growth of the MSMEs; an overall growth of MSMEs is generally more driven by customer base, competitive advantage and customer satisfaction. Women in apparel industry in South Africa also found to be creative in using traditional, online word-of-mouth and building relationship strategies to market their products ([Hodges et al. \(2015\)](#)).

[Sowatey et al. \(2018\)](#) examined the strategic choices that market women practise to gain access and survive in informal working spaces. Interestingly, the study findings show that: (1) women's ability to develop and sustain ties they have with acquaintances, middlemen and kinsmen significantly determine their entry into informal working spaces; (2) the relationships that women traders have among themselves including rival sellers in the market spaces transcends their differences in religion, ethnic, language and other generational divides. [Kwami \(2015\)](#) in the study of gender, entrepreneurship and informal markets in Africa highlighted that in many African countries, trade and enterprise among entrepreneurs revolve around their informal networks that are both local and international. In Ghana, women entrepreneurs depend heavily on social capital, networks, family connections and ties to gain access to market and their customers and, the digital tools and networked technologies such as mobile phones have become an important part of trading practices. Further, [Uzuegbunam and Uzuegbunam \(2018\)](#) assessed the gender differences that exist in the relational orientation of entrepreneurs in their market interactions with customers in sub-Saharan Africa using the case of two new ventures in Nigeria and Ghana. They found that female entrepreneurs more than their male counterparts are more likely to apply a relational approach in their transactions such as relational payments and relational contracts. The study by [Asare et al. \(2015\)](#) in Ghana highlighted the positive relationship between levels of education and competencies and, exploitation of market opportunities and increase in performance but that the effects are significant for men compared to women.

In summary, to a certain extent, the review provided a fresh insight into how African women enter and operate in informal markets and spaces by navigating social norms, networks and using context-driven strategies. Less studied, however, were the African women's lived experience of market, market opportunities, marketing strategies and tools.

Money

Overall, 32 (30%) studies examined the constraints related to access to finance and gender gap; various sources of finance and the firm contexts, however, were barely studied.

Access to finance constraints and women enterprising

Several authors ([Abubakar, 2015](#); [Brixiová et al., 2020](#); [Gottlieb, 2016](#); [Hodges et al., 2015](#); [Karakire Guma, 2015](#); [Mezgebo et al., 2017](#); [Saviano et al., 2017](#); [Witbooi and Ukpere, 2011](#)) state that businesses owned and managed by women are more credit constrained than the men-owned enterprises. These studies indicate that although constraints in accessing finance limit women participation and growth in entrepreneurship, increasing access to this resource also does not always help overcome discriminatory gender norms; on the contrary, it may

even exacerbate them. In case of Uganda, collateral requirement and gender discrimination are the greatest barriers for women to access finance and for entrepreneurial development ([Karakire Guma, 2015](#)).

To determine the effects of capital constraints on business growth, [Fiala \(2018\)](#) conducted an experimental test of microfinance programs using a sample of 1,550 business owners with interest in receiving debt finance across Uganda. Although offering loans to both men and women successfully expanded the access to more loans by 50%, [Fiala \(2018\)](#) found no effects for female-owned enterprises because of an increased access to either form of capital but the opposite was true for male-owned enterprises as male entrepreneurs with access to loans reported an increase in their business profit. The outcome difference by gender is attributed to the fact that microfinance targets “poor women” who mostly operate businesses that are not easily expanded due to community and household constraints. [Gottlieb \(2016\)](#), using the “resource paradox” perspective, argues that increasing resources among women can lead to negative outcomes. Based on the interviews and focused groups in Mali, [Gottlieb \(2016\)](#) found that increasing resources among women does not help to overcome the gender bias and norms which widened the gender gap. This is because the potential benefits women gain from an increased access to resources could be inverted or neutralised in the presence of asymmetric or gendered social norms within the Malian context. [Saviano et al. \(2017\)](#) investigated women’s financial inclusion as a critical component of the competitiveness of the market for entrepreneurship and sustainable development in the Middle East and North Africa (MENA) region. These authors reported that women entrepreneurs underperform because of significant challenges they face compared to men in accessing formal finance and the short-term nature of financial institutions’ credit.

Drawing on the resource-based view and survey of 2,727 families on the relationship between microfinance participation and entrepreneurial behaviour of Ghanaian families, [Acheampong \(2018\)](#) found that: (1) women entrepreneurs are better utilizers of the micro-financial resources for entrepreneurial purposes compared to their male counterparts; (2) microfinance affects positively early-stage entrepreneurial activity in women; (3) the gender of family head moderates the effect of microfinance. Similarly, [Acheampong \(2018\)](#) and [Washington and Chapman \(2014\)](#) found that access to finance affects positively entrepreneurial activity in women and that women entrepreneurs are better utilizers of their financial resources for entrepreneurial purposes compared to their male counterparts. [Ahmed and Kar \(2019\)](#) also provided an interesting insight by investigating the gender perceived differences in challenges to entrepreneurship in Ethiopia using self-reported questionnaires from 350 young entrepreneurs. Contrary to existing assumptions that suggest male entrepreneur have more access to resources and report better performance compared to female entrepreneurs, the findings from this study indicate that women entrepreneurs report equal revenue and have equal access to capital despite the fact that these women entrepreneurs were found to be younger, less educated and lacked entrepreneurial family background and faced significantly higher levels of challenges in their businesses compared to their male counterparts. Also, from the resource-based view of human and social capital, [Sequeira et al. \(2016\)](#) explored the relationship that exists among individual and entrepreneurial factors, institutional factors and women’s venture success in developing countries. They found that increase

in household income decreases venture success while a decrease in income from upper tier to lower tier increases job creation among female entrepreneurs. This appears to buttress the studies that show that women entrepreneurs are necessity-driven and involve in entrepreneurship because of absence of alternatives to other sources of survival.

Based on the theory of change, [Fisher et al. \(2017\)](#) and [Foss et al. \(2019\)](#) examined the impact of gender differences on access to cash transfer (CT) and its effect on promoting livelihoods within household economies and social networks. Empirical evidence was gathered through a cross-case qualitative study of six CT programs in six African countries (Ethiopia, Ghana, Kenya, Lesotho, Malawi, Zambia and Zimbabwe) across 36 communities. The findings of their study indicated that strategic livelihood choices and productive investments can be stimulated and improved by a small but predictable flow of cash; irregularity on the other hand, impacts the beneficiaries negatively. The study found that access to finance transformed women's access to and control over the resources of the household, improved their capability and improved their decision-making. Although access to finance was found to improve women entrepreneurial activities, this impact was dependent on social norms and culture. [Fisher et al. \(2017\)](#) and [Foss et al. \(2019\)](#) argue that although constraints in accessing finance limit women participation in entrepreneurship, increasing access to financial resources through cash transfers does not reduce the overall burden of women's domestic and productive activities, and does not always help overcome discriminatory gender norms, on the contrary it may even exacerbate them especially if the financial resources are not regular and predictable. In the context of South-East Nigeria, [Ukanwa, Xiong and Anderson \(2018\)](#) found that poor women access microfinance primarily for business survival and not for its growth. Poor women entrepreneurs perceived that microfinance posed a great risk; its potential benefit outweighed its likely benefits if they became unable to repay the debt because of family responsibilities. [Ukanwa et al. \(2018\)](#) thus argue that it is unrealistic for microfinance providers to assume that family differs from business in the face of extreme poverty and vulnerability.

Gender gap in access to money

Several studies attempted to explain the gender gap in access to financial services. First, studies such as [Aterido and Hallward-Driemeier \(2011\)](#), [Brixiová et al. \(2020a\)](#), [Gottlieb \(2016\)](#), [Solano and Rooks \(2018\)](#), [Fisher et al. \(2017\)](#) and [Fiala \(2018\)](#) emphasise the role that gender bias, norms and culture, and social capital play in influencing women entrepreneurs' access to finance. [Brixiová et al. \(2020\)](#) with focus on gender gap analysed access to credit as a barrier to entrepreneurship using firm-level data obtained from the 2016 World Bank Enterprise Surveys for Eswatini, Lesotho and Zimbabwe. The study showed that women entrepreneurs were more constrained to accessing finance and other resources; the performance and productivity of women enterprises were affected as a result. [Solano and Rooks \(2018\)](#) using survey data of urban (Kampala) and rural (Nakaseke) Ugandan entrepreneurs and face-to-face interview with 608 respondents found that gender differences influence entrepreneur's probability of obtaining financial resources through their contacts (social capital) because contrary to men, women contacts are more likely to request financial support.

Money received a decent level of attention by studies in Africa although such studies tended to be narrow with more focus on microfinance, access to credit and the constraints women entrepreneurs face in accessing debt financing with little attention given to other sources of finance. Women entrepreneurs access to, and experience of, rotating savings, formal (banks) and entrepreneurial financing (e.g. technology-enabled financial services, crowdfunding) and their impact on women were rarely studied.

Management

In total 63 (60%) papers dealt with management theme by its own and/or in a combination with other dimensions of the framework (see [Appendix](#)). Silent issues, however far and in between, covered in the reviewed Africa women's studies included education, prior experience and entrepreneurial competencies on business success/growth ([Adom, 2015](#); [Adom and Asare-Yeboah, 2016](#); [Nyakudya et al., 2018](#); [Irene, 2017](#); [Peters et al., 2014](#)); relationship between cognitive adaptability and entrepreneurial intentions ([Botha and](#)

[Bignotti, 2017](#); [Wu et al., 2019](#)); and entrepreneurial motivations and traits ([Bignotti and le Roux, 2018](#); [Mersha and Sriram, 2019](#); [Uzuegbunam and Uzuegbunam, 2018](#)).

Human capital

Various studies reported mixed results on the effect of management (human capital, competencies and cognition) and how effective entrepreneurial training is in resolving gender gap in entrepreneurial performance in Africa ([van der Sluis et al., 2005](#); [Fiala, 2018](#); [Brixiova et al., 2020a](#)). Whilst [Aterido and Hallward-Driemeier \(2011\)](#) reported the importance of education and management techniques to success in entrepreneurship, [Brixiova et al. \(2020a\)](#) found that tertiary education influences performance of women entrepreneurs by acting as a channel for effective training compared to men. They also provide evidence that whilst cognitive skills promote strong sales performance particularly for tenacious women entrepreneurs, financial literacy training for women entrepreneurs does not result in increase in sales levels compared to the direct benefits it has for men.

Other studies established a link between women's lack of adequate abilities and gender gap in enterprising ([Nyakudya et al., 2018](#)), female's human capital and their success in entrepreneurship ([Adom and Asare-Yeboah, 2016](#); [Baranik et al., 2018](#)), university level education and increasing likelihood of women enterprising ([Eijdenberg and van Montfort, 2017](#)), and less or no education and involvement in necessity entrepreneurship, and low enterprise performance ([Adom, 2015](#); [Anambane and Adom, 2018](#)). Highly educated women entrepreneurs, on the other hand, were shown to be opportunity-driven and achieve increased performance and income ([Adom, 2015](#)). [Cinar et al. \(2019\)](#) reported entrepreneurial activities to differ by gender, especially in North Africa where females were found to be less educated, less networked and thus become less entrepreneurial compared to male. [Anambane and Adom \(2018\)](#) opined that some cultures and norms consider entrepreneurship as a remit for un/less-educated women in Africa making highly educated women to seek formal employment rather than self-employment.

[Irene \(2017\)](#) examined the roles that competencies play in the experience of success or failures in women entrepreneurship in South Africa using a competence model survey data from 1,075 female business owners. Findings from the study showed that entrepreneurial competencies were portrayed in the ways female entrepreneurs behave in South Africa and helped to minimise the impact of other negative factors and were strongly important in determining success of a business. By contrast, [Peters et al. \(2014\)](#) did not find any significant differences between gender, education and enterprise growth. The authors attributed equal success of women to that of men to the similarities of processes that underlie the performance of enterprises by gender and the recent improvement in educational attainment amongst women.

Cognition and entrepreneurial intention

This element of management captures the "people side of entrepreneurship" ([Haynie and Shepherd, 2009](#), p. 695) in terms of "learning, problem identification, and decision-making abilities of entrepreneurs" ([Mitchell et al., 2002](#), p. 93). [Botha and Bignotti \(2017\)](#) drawing on existing studies on the dimensions of cognitive adaptability in entrepreneurial contexts and

entrepreneurial intentions, and using data collected from 602 potential entrepreneurs in South Africa, found that goal orientation, metacognitive experience and metacognitive choice are three cognitive adaptability dimensions that have positive relationships with entrepreneurial intention. When gender is used as a moderating variable, goal orientation positively and significantly influenced females' entrepreneurial intentions, but monitoring had a stronger negative effect on female entrepreneurial intention. This later result may suggest that women are able to identify and decide on competing role expectations given their social contexts but less so in exercising rational business planning and its outcomes. [Wu et al. \(2019\)](#) related women's poor entrepreneurial cognition combined to female's low-level participation in entrepreneurship in 28 countries including South Africa.

Motivation and personality traits

With some sort of creative blending, [Bignotti and le Roux \(2018\)](#) used personality traits and other contextual variables commonly associated with entrepreneurship to examine what composes entrepreneurial endowments among youths in South Africa. The survey data was collected from 827 secondary school students. The results indicate that male and female differ in some dimensions of entrepreneurial endowments; female secondary students were reported to have higher levels of need for achievement than males; and female participants rely more on people who act as mentors and on social networks in a view of overcoming barriers associated with gender stereotypes. [Mersha and Sriram \(2019\)](#) survey of 157 Ethiopian entrepreneurs reported a significant difference in male and female entrepreneurs' characteristics. Whilst the male entrepreneurs were generally more confident of their ability to succeed, female entrepreneurs, on the other hand, were less confident, they lacked entrepreneurial skills and control, exhibited higher fear of failure in their entrepreneurial activities. [Uzuegbunam and Uzuegbunam \(2018\)](#), on the other side, reported that women social networks (particularly the outcomes of their groups) to be a significant component of their personal context and influences the realization of women's social entrepreneurial intentions in the context of Nigeria and Ghana.

Whilst management is considered as a key building block for women success in business, the systematic review results showed rarity and absence of studies focused on this area. The studies reviewed whilst covering a broad area related to management, were too fragmented and insufficient to provide contextually rich representative studies for Africa as a whole. Most of them suffer from methodological and theoretical limitations due to their motivation to find differences by gender (as a control variable) rather than providing a holistic understanding of women entrepreneurship in an African context.

Motherhood

The literature reviewed considering a 5M framework found that concepts related to motherhood were discussed ambiguously, less distinctively and infrequently. Of the 21 papers, only four papers dealt with the motherhood issues extensively whilst other 17 papers infer motherhood in their discussion of gender. So rather than taking a thematic approach to premise the discussion of motherhood, the authors looked at the methodological design to unpack the meaning attributed to motherhood in these studies. Especially, the authors explore with interest in the qualitative papers as they do not endorse the "gender as a variable" ([Cromie, 1987](#)) perspective adopted by most quantitative approaches.

Motherhood – findings from qualitative works

[Fisher et al. \(2017\)](#) investigated the impact on livelihoods of cash transfers with specific attention to gender issues. They used a participatory action approach and found that

although cash transfers supported entrepreneurial risk taking and productive investments, this was stifled where women were vulnerable. Vulnerability emanates from being elderly, an orphaned girl child heading a household, having food insecurity, living in extreme poverty, disabled and the effects of HIV/AIDS. These “invisible” vulnerabilities have far-reaching impacts on women’s ability to enterprise in Africa and may not have been considered in the original conceptualisation of motherhood.

Fisher *et al.* (2017) further found that women’s labour constraints emanating from their

multiple household roles also mediated the impact of cash transfers on enterprising. This is consistent with the original conceptualisation of motherhood. Women’s labour in Africa however is further compounded by the intense manual labour required in agrarian households which leaves little energy for non-agrarian activity. Tillmar (2016) supports these findings in her study of women entrepreneurs in Tanzania whose businesses, she reports, have been adjusted to suit their family situation and domestic activities. Tillmar’s (2016) work found that single women’s enterprises were larger and more formalised than those of married women and this may be linked to the difference in household responsibility. Woldegies (2016) in case studies of women enterprising in Ethiopia found that the motherhood role has strong labour prescriptions as reflected in the local discourses about familial roles. Gudeta and van Engen (2018), also studying women in Ethiopia, found that the normative expectations of motherhood include shouldering care and household responsibilities. Using boundary management theory, they found that these expectations are inseparably intertwined with their enterprising; motherhood informs enterprising and enterprising informs motherhood. In rural patriarchal Nigeria, women receive no help from their spouses and this burden of motherhood affects their enterprising (Ukanwa *et al.*, 2018).

In contrast to most scholars who conceptualise motherhood as merely an attribute of women, Wu *et al.* (2019) went further to explicitly recognise it as “a gender inequality barrier” (p. 905). Although Brush *et al.* (2009) imply the same, this premise of motherhood is not explicitly stated, and the authors argue that it should. Wu *et al.* (2019) distinguished their work as one that recognises that the understanding of women’s entrepreneurial barriers is a separate issue from empowering women enterprising. Wu *et al.* (2019), using fuzzy set qualitative comparative analysis, found that motherhood was irrelevant to women’s enterprising in South Africa. South Africa has the narrowest gender inequality gap in Africa and this may explain Wu *et al.*’s (2019) finding.

Motherhood – mixed methods findings

Studies based on mixed methods (e.g. Abubakar, 2015; Aterido and Hallward-Driemeier, 2011; Witbooi and Ukpere, 2011) provide less insight into the impacts of motherhood for accessing finance because of their focus on formal institutional barriers and gender gap and failure to explain the nature of motherhood. Although Witbooi and Ukpere (2011) mention a gendered division of labour and the proliferation of female headed households, this is not linked back to women enterprising. And Aterido and Hallward-Driemeier (2011) report that even with access to finance, women’s enterprises do not benefit as much as they could as finances are diverted to the household. This finding is consistent with the findings of Fisher *et al.* (2017) and Tillmar (2016). Marital status was found to influence women enterprising with single women becoming more successful than married women (Aterido and Hallward-Driemeier, 2011). The difference in Aterido and Hallward-Driemeier’s (2011) study appears to be linked to the level of household responsibility as widowed and divorced women also tend to fare better than married women but only when there are no children in the household. Hundera *et al.* (2019) and Mezgebo *et al.* (2017) link role conflict to women enterprising in Ethiopia. They found that the social roles attributed to motherhood are often in contention with their entrepreneurial roles.

Motherhood – quantitative studies' findings

Quantitative studies on motherhood consider gender as a variable and fail to explicate or further the nuanced understanding of motherhood and its subtle influence on women enterprising. [Hallward-Driemeier and Gajigo \(2015\)](#) study the effects of a change in Ethiopia's family law which in turn reshapes motherhood and find that the resulting strengthened economic rights, bargaining power and broader occupational choice encourage women to enterprise. [Acheampong's \(2018\)](#) study of enterprises did not explicitly examine the role of household despite households were the unit of analysis and gender a moderating variable. Similarly, [Dedehouanou and Araar \(2020\)](#) in their study of enterprises in Niger found a gender effect on enterprising but the nature of motherhood was unexplained. Marital status hinders enterprising in South Africa ([Nelson et al., 2017](#)) but not in Tunisia ([Baranik et al., 2018](#)) as marriage was necessary to overcome the barriers around access to resources. Both studies, however, fall short in attributing marital status to motherhood.

Some other studies ([Bastian et al., 2019](#); [Meier zu Selhausen, 2016](#); [Sequeira et al., 2016](#)) also failed to study motherhood directly but made some inferences. [Sequeira et al. \(2016\)](#) in their study of women enterprising in South Africa, [Bastian et al. \(2019\)](#) in their research on women enterprising in North Africa and [Mersha and Sriram \(2019\)](#) on Ethiopia discussed the influence of gendered cultural norms on enterprising. [Gray et al. \(2019\)](#) in their study of women enterprising in Tanzania allude to motherhood in their explanation for gendered differences for energy use in enterprises. [Meier zu Selhausen \(2016\)](#) investigates intrahousehold dynamics in Uganda and their gendered outcomes on enterprising. [Rijkers and Costa \(2012\)](#) in a quantitative probit model of enterprising in Ethiopia also found that motherhood enabled enterprising but only under the condition that the enterprise was home-based. These conflicting findings suggest unrecognised layers of complexity in how motherhood is conceptualised that warrants further investigation. The gendered role also shapes women's choice of nature of entrepreneurial activities (necessity, lifestyle, informal), business types, business sector and business location ([Adom and Anambane, 2019](#); [Rijkers and Söderbom, 2013](#)).

In summary, the prevalence of quantitative studies over qualitative on women entrepreneurship in Africa is a significant contributing factor to the invisibility of motherhood, which is a social dimension in that it is a lived experience rather than explicitly visible and measurable. Quantitative studies tend to embed motherhood in the macro environment and do not recognise it as a distinct factor of the microenvironment.

The meso-macro environment

Fifty (48%) papers dealt with the meso–macro environment. Traditional and societal norms, social networks and formal institutions featured strongly in these studies.

Traditional and societal norms

Forty-eight papers reviewed, to a different extent, explored traditional and societal norms influence on women entrepreneurship. Access to money and market and an ability to manage are largely influenced by customary practices that tend to disfavour women enterprising. These were found to be the cases across the continent in Mali ([Gottlieb, 2016](#)), Uganda ([Meier zu Selhausen, 2016](#)), Tunisia ([Drine and Grach, 2012](#)), Burkina Faso ([Bambio and Agha, 2018](#)), Ethiopia, Ghana, Kenya, Lesotho, Malawi, Zimbabwe and Zambia ([Foss et al., 2019](#)). Some scholars mapped these customary barriers to the reduced likelihood of women enterprises being formalised ([Akor, 2015](#); [Aterido et al., 2013](#); [Bosiakoh and Tetteh, 2019](#); [Grant, 2013](#); [Karakire, 2015](#); [Sowatey et al., 2018](#)). This then creates a cyclical effect for informal

enterprises not being able to access resources through formal channels and effectively stifling their formalisation and growth.

A few studies (Adom and Williams, 2012; Hailemariam *et al.*, 2019; Olowu and Vanroose, 2017; Rijkers and Costa, 2012; Rijkers and Söderbom, 2013) demonstrated how social and cultural factors limit women's motivation and preference to informal and necessity-driven entrepreneurship; perform less than men in their business and help sustain gender inequality. Regarding cultural influence, power distance and uncertainty avoidance had the greater

impact on women enterprising in Sub-Saharan Africa (Adom and Anambane, 2019; Anlenyisa *et al.*, 2019) by lowering their risk taking but not deterring their enterprising, whereas collectivism has a greater impact on North African women (Bastian and Zali, 2016) deterring individual enterprising of women.

Some customary beliefs prescribed or proscribed women enterprising in Africa. Areas of prohibition in Ethiopia and Ghana include livestock management, wholesale trading and cash crop trading (Gebrehiwot *et al.*, 2018; Pueyo *et al.*, 2020). Further findings in Ethiopia and Ghana were that women's community roles in supporting the bereaved hindered their enterprising (Adom and Williams, 2012; Hailemariam *et al.*, 2019). Studies in South Africa and Nigeria attributed the restrictions in women enterprising to familism (Irene, 2017; Ojong, 2017; Ukanwa *et al.*, 2018). It is no surprise then that disintegrated social structures (through marital separation or familial isolation) tend to support women enterprising in some settings where this was examined in Kenya (George *et al.*, 2016) and South Africa (Grant, 2013).

Social networks

Social networks enable women enterprising particularly where their access to resources is stifled by formal and cultural barriers. Access to relevant social networks has been linked to access to information (Gottlieb, 2016; Meier zu Selhausen, 2016; Woldegies, 2016) and informal credit through revolving schemes (Dawa and Namatovu, 2015; Hodges *et al.*, 2015; Sequeira *et al.*, 2016; Solano and Rooks, 2018). Access to familial social networks has been linked to lightening the motherhood load and enabling enterprising (Adom and Williams, 2012; Baranik *et al.*, 2018; Bignotti and Le Roux, 2017; Bosiakoh and Tetteh, 2019; Fisher *et al.*, 2017; Foss *et al.*, 2019; Hailemariam *et al.*, 2019; Hundera *et al.*, 2019). Social networks also enable market access (Ahmed and Kar, 2019; Hikido, 2018; Grant, 2013; Preisendoerfer *et al.*, 2014; Tillmar, 2016).

Ironically, social networks are found to make no difference to women enterprising in North Africa (Cinar *et al.*, 2019). Cinar *et al.* (2019) attribute this to the necessity-driven nature of entrepreneurship and suggest that women in North Africa do not deliberately seek to enterprise. On the contrary, in South Africa, Mahadea *et al.* (2011) as well as Halberstadt and Spiegler (2018) found that social networks presented entrepreneurial role models with ability to enterprise in opportunity- or necessity-driven entrepreneurship. Whilst social networks may be especially relevant for women entrepreneurs because of the relational nature of their contracts (Uzuegbunam and Uzuegbunam, 2018), their effects on entrepreneurship and enterprise growth are inconclusive (Dawa and Namatovu, 2015; Solano and Rooks, 2018).

Formal

Gebrehiwot *et al.* (2018) used a fit/misfit approach to examine whether the formal institutions (legal instruments) targeting discriminatory informal institutions (cultural practices) were effective in enabling women enterprising in Ethiopia. They found that formal institutions could not address inequality, and this was largely confirmed in other studies across the continent (Akor, 2015; Bambio and Agha, 2018; Drine and Grach, 2012; Fisher *et al.*, 2017; Gottlieb, 2016; Sequeira *et al.*, 2016; Tillmar 2016; Urban, 2020). Formal institutions were also found to be barriers when they were insensitive to gendered society (Ahmed and Kar, 2019; Aterido *et al.*, 2013; Mukorera, 2020), immigrant women (Bosiakoh and Tetteh, 2019;

institutions

Mang'anyi and Govender, 2019; Ojong, 2017) and racially discriminated women (Mahadea *et al.*, 2011). Thus, they exacerbate the level of informality and marginalisation of women entrepreneurs. In contrast, when functional, formal institutions can greatly enable women enterprising (Ndhlovu and Spring, 2009; Nelson *et al.*, 2017; Grant, 2013; Hallward-Driemeier and Gajigo, 2015; Woldegies, 2016). Social and political reforms have been found to have empowering economic outcomes for women in these studies.

Spatial variations

A crucially important for business success, but not explicitly considered by the Brush *et al.* (2009) gender aware framework is the effect of spatial variation on women entrepreneurial activities. Associated with spatial differences are the fact that many women operate nano- and micro-enterprises in informal sectors and in disadvantaged/deprived locations. Studies that reported on rurality linked this to extreme poverty which limits women enterprising (Fisher *et al.*, 2017; Gottlieb, 2016; Karakire Guma, 2015) and negative productivity performance (Rijkers *et al.*, 2010). Rurality also introduces geographical access barriers to key resources and markets (Drine and Grach, 2012). For women in urban areas, their distinction in enterprising depends on whether their activity is informal or formal. Women in urban areas with informal enterprises tend to have a restricted access to resources (Adom, 2012; Karakire Guma, 2015). They, however, have the benefit of greater flexibility and can navigate multiple entrepreneurial spaces and be involved in diversified activities (Bosiakoh and Tetteh, 2019; Sowatey, 2018). Women in urban areas with formal enterprise are generally larger in scale, have higher access to resources but also experience greater role conflict (Tillmar, 2016).

Conclusions and ideas for further research

The systematic literature review on women enterprising in Africa using a 5M framework provided answers to the main and five subsidiary research questions that guided the review and identified issues for further research. Overall, the paper makes five conclusions to show its contribution to knowledge. First, one of the key conclusions is research knowledge on women entrepreneurship in Africa is fragmented, undertheorized, mainly quantitative for the sake of examining the gender difference and for mainstreaming of gender, and less from the entrepreneurship discipline. The fragmented nature of research knowledge concerning women entrepreneurship in Africa arises due to a lack of cumulative knowledge, indicating that studies often exist in isolation without building upon or integrating previous findings. Furthermore, the existing body of research tends to be undertheorized. This means that many studies lack robust theoretical frameworks, resulting in untheoretical approaches and selective application of theories. Moreover, a significant portion of the research is predominantly quantitative in nature. While quantitative methods can provide valuable insights into gender differences and aid in mainstreaming gender considerations, they may not fully capture the nuances and complexities of women's entrepreneurship experiences. Additionally, there appears to be a limited contribution from the entrepreneurship discipline specifically, suggesting a gap in applying entrepreneurial theories, concepts and methodologies to understand women's entrepreneurial endeavours in the African context. The gendered assumptions thus limited the epistemological breadth; the consideration of the multiplicity and complexity of gender in enterprising (Marlow and Martinez Dy, 2018; Ahmed and Kar, 2019); and the use of innovative methods such as qualitative approaches (e.g. narrative, intersectionality, constructionist) and feminist theories for a nuanced understanding of African women entrepreneurship. Thus, there is a pressing need for more comprehensive, theoretically grounded and discipline-specific research to advance our understanding of women entrepreneurship in Africa. Second, resources, family contexts and

institutional environments interplay in complex ways to enable or constrain women enterprising in Africa. Women's access to finance, market and management resources are largely influenced by the contextual facets that tend to disfavour women enterprising. For instance, the review findings question the taken-for-granted assumption that money and targeted interventions matter for women entrepreneurship and instead provide insight into the need to address the interplay of other contextual factors that shape women's choices, motivations along with such interventions. Third, the impediments caused by motherhood

and meso-macro environments on women enterprising have profound effects on women entrepreneurial intentions, motivations, behaviours and actions in distinct ways in Africa. Of these, customary and societal/cultural norms pose significant, invisible, barriers to women enterprising in Africa. Fourth, women's vulnerability associated with extreme poverty, family livelihood insecurity and non-opportunity spaces interact with underdeveloped or discriminatory institutions to define the types and forms of women enterprising. Fifth, whilst a 5M framework is found to be helpful to structure the research knowledge on women enterprising in Africa, it has limitations and need further development. Figure 4 summarises the main findings and issues for further research to improve the viability of a 5M framework and help develop cumulative knowledge on women entrepreneurship in Africa.

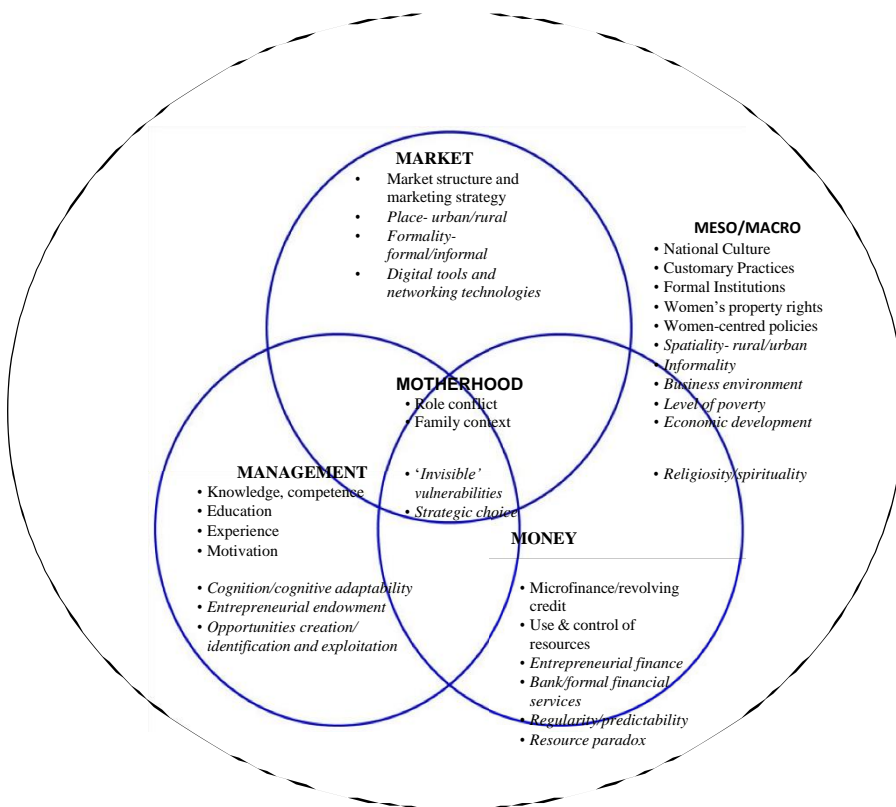


Figure 4. Key findings and issues for future research

Source(s): Authors' work based on a 5M Framework Analysis

Issues for further research

The African women enterprising activities were less studied in such a way that advances scholarly knowledge, questions the taken-for-granted assumptions of gender and entrepreneurship, and less in showing the subtle interplay between agency, family, place, informality, institutions and other contextual facets such as extreme poverty and spatial differences. The review identified the following ideas for future research.

- (1) Management as a strategic resource has been rarely studied on its own in an African context, with more attention given to the interplay between management aspects, household contexts and performance of enterprises. Management areas that show women's agentic behaviour amidst multiple layers of contexts and how women identify opportunities, however, remained unexplored in reviewed studies and in the framework. The authors suggest that both entrepreneurial cognition and motivation to be considered as facets of management because all human actions are the consequences of both factors and that these help to capture how women entrepreneurs think, reason and behave to create value through identification and exploitation of enterprise opportunities (Mitchell *et al.*, 2007). In addition, exploring how in African women entrepreneurs identify/create and exploit opportunities in resource, culturally and institutionally constrained environments is in order.
- (2) In area of money, the reviewed studies have inherent limitations in terms of coverage, depth and women experience. Future studies can examine the role of rotating savings, access from formal banks, resource paradox and regularity in sourcing finance. Most importantly, future studies may consider the role of entrepreneurial finance and how the emerging financial technologies (Fintech) could transform the financial access landscape as these were not integrated into a 5M framework before.
- (3) Despite market and market structures having profound effects on women enterprising globally, these are the areas largely underexplored by scholars so far; thus, issues such as navigating competitive landscape, formal/informal markets/marketing and the use of digital or network technology merit scholarly attention.
- (4) For a nuanced understanding of the household-family context on women enterprising, future studies need to explore how the "motherhood" shapes the lived experiences of African women entrepreneurs; the invisible vulnerabilities caused by extreme poverty and family circumstances; and strategic choice making.
- (5) Issues such as how women experience [extreme] poverty and spatially concentrated deprivation; the subtle interaction of spatiality and formal/informality; the differentiating effects of social-networking, culture and religiosity in North/Sub-Saharan regions for women enterprising need exploring.
- (6) Whilst studies that focussed on gender gap provided important empirical evidence and policy implications, substantial works remain to critically understand and navigate through the subtle interplay of the cultural, institutional, firm and individual-level factors. Typical quantitative approaches based on correlation analysis are symmetrical by design and suggest the reversibility of the effect of a given predictable variable (for example, resource accessibility and use) on the dependent variable (performance of women enterprises). Such research designs are less suitable in addressing the underlying multiple embeddedness of women entrepreneurship as they tend to suggest the mainstreaming of gender with appropriate interventions to either reduce or to remove barriers to women enterprising. Thus, scholars studying women entrepreneurship in Africa should

examine the appropriateness of their chosen research methodology and theories in view of furthering, qualitative, deeper understanding and addressing the real challenges women entrepreneurs face in Africa.

- (7) Related to above, the under theorization and quantitative nature of studies on women entrepreneurship raise some concerns for the field's development. Many studies' findings portray women in Africa as necessity-driven, poor, mediocre and subordinate and as such they require empowerment in line with the Western feminist views and mainstreaming the gender initiatives. However, less is known and studied about how the African colonial history and, diverse culture and institutions affect women enterprising. So, the authors call for an indigenous African approach to study women entrepreneurship considering their history, gender, politics, race, economics and social dynamics to diligently capture the women's lived experience, voices and narratives, agency, and creativity (Miguel Imas and Garcia-Lorenzo, 2023)

Policy and practice implications and limitation of the study

The findings, discussion and conclusions of this review have a few policy and practical implications. First, any initiatives to support women empowerment via entrepreneurship should consider the socially constructed nature of women entrepreneurship, the influence of formal and informal institutions and the family contexts. Second, it is important to develop a more nuanced appreciation of the African institutional contexts' intricacies, spatial and locational differences and the gendered effects that significantly influence women entrepreneurs' choices, motivations and goals for enterprising. Third,

developing an in-depth understanding of women's lived experience of "doing gender", navigating role conflicts and expectation from enterprising, along the above points, help developing women and entrepreneurship/enterprise policies and support mechanisms.

This systematic literature review paper has the following limitations. First, the authors might have missed some publications from other databases not included in this review and published in non-English language written journals that could have enriched the findings. Second, the structuring of the review using the existing framework whilst helpful in furthering insights and identifying gaps as per the framework, alternative analytical approaches could be used for contrast and complementing. Third, African continent is too diverse and heterogenous socially, culturally and institutionally; hence these conditions need to be considered when interpreting the findings, conclusions and implications.

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Author(s) and date	Research aims/questions	Theories used	Research methods	Main findings	5M (s) covered
Abubakar (2015)	How financial literacy impacts entrepreneurship development in Africa	Financial literacy	Conceptual/ Review	Access to finance, market, absence of entrepreneurship training programmes, policy support and entrepreneurship culture constraints in Africa has a very strong implication for financial literacy of MSMEs and gender gap	Money Market Meso-Macro
Acheampong (2018)	To explore microfinance, gender and entrepreneurial behaviour of families in Ghana	Resource-based theory	Quantitative	Microfinance participation is positively and significantly related to a family's decision to own an enterprise. Female-headed families are better utilizers of micro-financial resources for entrepreneurial purposes compared to their male counterparts	Money, Management Meso-macro
Adam <i>et al.</i> (2017)	The situation of women in the agribusiness sector in Africa	N/A	Conceptual/ Review	Women's role in agriculture (smallholder farming) is important but their participation in post-production downstream supply chain activities is limited	Money, Market
Adom (2015)	What is the contribution of female entrepreneurs to socio-economic development in SSA?	Human capital Networking	Qualitative	Women have potential to become key players for economic development although male entrepreneurs contribute significantly more than them	Meso-Macro
Adom and Asare-Yeboah (2016)	To evaluate how the elements of human capital theory influence female entrepreneurship in sub-Saharan Africa	Human capital	Qualitative	Level of education, business training and work experience are crucial factors for female entrepreneurs' success	Management

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Table A1.

Author(s) and date	Research aims/questions	Theories used	Research methods	Main findings	5M (s) covered
Adom and Anambane (2019)	Explore the role of culture and gender stereotypes in the entrepreneurial journey of women entrepreneurs in Ghana	Stereotype threat	Qualitative	Culture, through gender stereotypes, acted as a “push” motivational factor of women entrepreneurship and breeds more necessity-driven women entrepreneurs than opportunity-driven ones Due to gender stereotypes, many women entrepreneurs were less confident to venturing into “unknown sector” and large-size business	Management, Meso-Macro
Adom and Williams (2012)	Evaluating informal entrepreneurs’ motives in sub-Saharan Africa	Motivation Opportunity	Qualitative	Whilst the majority of women informal entrepreneurs are predominantly necessity-driven, some of them can become more opportunity-driven entrepreneurs over time	Management
Agyire-Tettey et al. (2018)	To assess determinants of returns to male and female entrepreneurship in Ghana, Kenya and Uganda	N/A	Quantitative	Substantial differences in determinants of returns to male and female entrepreneurship along the distribution Gender gaps in returns to entrepreneurship exist at the lower end of distribution Gender bias against female entrepreneurship exists in the three countries	Money, Meso-Macro

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Author(s) and date	Research aims/questions	Theories used	Research methods	Main findings	5M (s) covered
Ahmed and Kar (2019)	Investigates perceived differences in challenges to entrepreneurship between genders in Ethiopia	N/A	Quantitative	Women entrepreneurs are younger, less-educated, come from a non-business family background, have less work experience compared to men, and yet, they report equal revenue, employment in their organization and have equal access to capital Women report significantly higher level of challenges to develop their business contact and develop network, administrative and bureaucratic burden as compared to men	Money/ Management
Ajumobi and Kyobe (2017)	To determine the best way women-led SMEs align human competencies, mobile phone technology and the appropriate business strategy	Gestalt theory	Quantitative	Gestalt theory is helpful in providing insight into ways women-led SMEs can combine these three variables to achieve high business performance	Management
Akor (2015)	Examines the interaction between culture, gender, and entrepreneurship	Hofstede's cultural dimensions	Quantitative	The future of Africa's development depends more on women	Meso-Macro
Anambane and Adom (2018)	Explores the role of cultural practices on female entrepreneurship	Stereotype threat	Qualitative	Because of cultural influences and norms, entrepreneurship is perceived to fall within the remit of uneducated women as highly educated women seek formal employment than self-employment The value and respect for traditions limit the growth and expansion of female-owned enterprises	Management, Meso-Macro

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Table A1.

Author(s) and date	Research aims/questions	Theories used	Research methods	Main findings	5M (s) covered
Anlesinya et al. (2019)	To examine cultural orientations and intention of Ghanaian women to engage in entrepreneurship while assessing the role of perceived support system	Hofstede's cultural theory	Quantitative	Uncertainty avoidance and power distance cultural orientations have significant positive and negative effects, respectively, on women's participation in formal entrepreneurship Perceived support system has a buffering effect on the adverse consequences of power distance culture on formal entrepreneurship intentions	Management, Meso-Macro
Asare et al. (2015)	Characteristics of MSMEs in Ghana: gender and implications for economic growth	NA	Qualitative	Apprenticeship was the most common form of training received by the MSME and that more men had received training in their business operations than women	Management, Market Money
Aterido and Hallward-Driemeier (2011)	Closing the gender gap in entrepreneurship in Sub-Saharan Africa	Decision-maker criterion theory	Quantitative	Some gender gaps in the prevalence of education, management skills, experience, and the motivation for being an entrepreneur, but that these do not account for the overall gender productivity gap. There are nonlinear impacts by gender in the benefits of having a family background in entrepreneurship; sons rather than daughters benefit from having a father that was an entrepreneur or from joining a family enterprise	Management, Motherhood

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Author(s) and date	Research aims/questions	Theories used	Research methods	Main findings	5M (s) covered
Aterido et al. (2013)	Access to Finance in Sub-Saharan Africa: Is There a Gender Gap?		Quantitative	An unconditional gender gap in Sub-Saharan Africa exists The lower use of formal financial services by women can be explained by gender gaps in other dimensions related to the use of financial services, such as their lower level of income and education, and by their household and employment status	Money, Management
Bambio and Agha (2018)	The impacts of land rights on land-related investment in rural Burkina Faso	Theory of change Property rights	Quantitative	Women and immigrants have less land rights than men and natives, respectively Efficiency gain can be achieved from combining practices in land tenure and investment	Meso-Macro
Baranik et al. (2018)	What Makes Muslim Women Entrepreneurs Successful? A Field Study Examining Religiosity and Social Capital in Tunisia	Social Capital	Quantitative	Two forms of social capital, marital status and wasta, are a critical asset for Muslim women entrepreneurs Religiosity had no statistically significant relationship with entrepreneurial performance	Management, Meso-Macro

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Table A1.

Author(s) and date	Research aims/questions	Theories used	Research methods	Main findings	5M (s) covered
Bardasi et al. (2011)	How do female entrepreneurs perform? Evidence from three developing regions		Quantitative	Significant gender gaps between male- and female-owned companies in terms of firm size, but much smaller gaps in terms of firm efficiency and growth No evidence of gender discrimination in access to formal finance in any of the three regions While female entrepreneurs receive smaller loans than their male counterparts, the returns from each dollar they receive is no lower in terms of overall sales revenue	Money
Bastian et al. (2019)	Assesses how country measures of gender inequality shape men and women's entrepreneurial intentions in MENA Region	Entrepreneurial intention	Quantitative	A culture of inequality leads to limited entrepreneurial behaviour by both men and women in a population	Management, Meso-Macro
Bastian and Zali (2016)	Investigate how educational attainment and entrepreneurial competencies affect entrepreneurial motives of women (vs men) in the MENA	Entrepreneurial motivation	Quantitative	Entrepreneurs with higher levels of education and competencies are more likely to exploit market opportunities; effects from educational attainments and competencies, however, are significantly stronger for men	Management

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Author(s) and date	Research aims/questions	Theories used	Research methods	Main findings	5M (s) covered
Bignotti and le Roux (2018)	To examine the composition of young South Africans' entrepreneurial endowment	Entrepreneurial endowment	Quantitative	There exists an entrepreneurial endowment composed of need for achievement, locus of control, community support, two role models' sub-constructs and two family support sub-constructs. Significant differences reported gender, cultural background and entrepreneurship education	Management, Meso-Macro
Bosiakoh and Tetteh (2019)	Highlight the role of Nigerian female immigrant entrepreneurs in Ghana	Mixed embeddedness	Qualitative	The women's entrepreneurship activities are embedded in their ethnic, informality and policy framework	Meso-macro
Botha and Bignotti (2017)	Exploring moderators in the relationship between cognitive adaptability and entrepreneurial intention: findings from South Africa	Cognitive adaptability; Entrepreneurial intention	Quantitative	Entrepreneurial type moderated the path between metacognitive experience and entrepreneurial intention, which was stronger for necessity than opportunity potential entrepreneurs	Management
Brixiová et al. (2020a)	Training, human capital and gender gaps in entrepreneurial performance	Human Capital	Qualitative	Training does not improve performance when entrepreneurs lack complementary skills Training benefits men but not women entrepreneurs Tertiary education enhances the impact of financial literacy training on the performance of women Non-cognitive skills (tenacity) are critical for well-performing entrepreneurs	Management

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Table A1.

Author(s) and date	Research aims/questions	Theories used	Research methods	Main findings	5M (s) covered
Brixiova et al. (2020b)	When Does Land Ownership Matter for women enterprising?	N/A	Quantitative	Land ownership is important for female entrepreneurial performance in terms of sales levels and removing obstacles to female land tenure and enabling financial institutions to lend against movable collateral is recommended	Money, Meso-Macro
Cinar (2019)	To examine differences in entrepreneurship attitudes between some Northern African vs Northern Mediterranean countries	N/A	Quantitative	Differences exist in attitudes of entrepreneurs in North vs South Mediterranean with respect to needed skills, perceived opportunities, knowing other entrepreneurs and fear of failure Gender makes a difference in entrepreneurial activities, especially in North Africa	Management, Meso-Macro
Dawa and Namatovu (2015)	Examines the influence of the dimensions of social networks on the growth aspirations of female entrepreneurs	Social Networks	Quantitative	Statistically significant relationship exists between belonging to a social network and growth but not with other indicators	Management
De Clercq et al. (2010)	Examines the effect of associational activity on the level of new business activity in emerging economies		Quantitative	Find a positive relationship between a country's associational activity and venture creation; this relationship is stronger for higher regulatory and normative institutional burdens and lower cognitive institutional burdens	Meso-Macro

(continued)

Author(s) and date	Research aims/questions	Theories used	Research methods	Main findings	5M (s) covered
de Groot et al. (2017)	An exploration of the linkages between gender, entrepreneurship and access to energy in the informal food sector	N/A	Conceptual/ review	Although improved access to energy for women in the informal food sector may create a range of benefits, the empirical evidence bases upon which such claims are made is limited	Money Management Meso--Macro
Dedehouanou and Araar (2020)	Analyses the implication of household entrepreneurship on food security in Niger	N/A	Quantitative	Female-managed non-agricultural enterprises are positively related to food accessibility and food availability within female-headed households	Motherhood
van der Sluis et al. (2005)	The impact of schooling on entrepreneurship selection and performance		Meta- Analysis	A marginal year of schooling in developing economies raises enterprise income by an average of 5.5% but the return varies by gender and rural-urban residence	Management
Drine and Grach (2012)	Compares male and female perceptions of typical entrepreneurship support services	N/A	Quantitative	The existing support services are inadequate for promoting female entrepreneurship	Money, Management, Meso--Macro
Eijdenberg and van Montfort (2017)	Explaining firm performance in African Least Developed Countries: Evidence from Burundi and Tanzania	N/A	Quantitative	The link between their nationality, start-up experience, age, gender and highest completed education firm performance seems to be different in LDCs	Management

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Table A1.

Author(s) and date	Research aims/questions	Theories used	Research methods	Main findings	5M (s) covered
Fiala (2018)	To determine the impacts of experimental evidence that the gender of the individual receiving a loan matter	N/A	Quantitative	No short-run effects for female-owned enterprises from either form of capital or the training Male-owned enterprises that were offered loans, however had large effects on profits and sale Cash-constrained men can benefit from subsidized microfinance	Money
Foss et al. (2019)	Examines whether and how CTs go beyond welfare objectives to promote livelihoods	Social protection; theory of change	Qualitative	A small but predictable flow of cash improves strategic livelihood choices and stimulates productive investments	Money, Meso-macro Motherhood
Gebrehiwot et al. (2018)	Examines how the formal and customary institutions address the gender relations in the changing agroforestry home gardens	N/A	Qualitative	Gender relations in rural Ethiopia are embodied in customary practices that deny women from access/control over resources and put them in vulnerable position	Meso-macro
George et al. (2016)	Tests whether the disintegration of social structure attenuates entrepreneurial behaviour	Social Relationship	Quantitative	Individuals rely on their social relationships to enable entrepreneurial activities that have the potential to create a reasonable income gain	Money Management, Meso-macro
Grant (2013)	Gendered Spaces of Informal Entrepreneurship in Soweto, South Africa	Social Capital	Mixed methods	Entrepreneurs create their own social capital in work-related realms, but there are important gender differences	Management

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Author(s) and date	Research aims/questions	Theories used	Research methods	Main findings	5M (s) covered
Gottlieb (2016)	Why might information exacerbate the gender gap in civic participation? Evidence from Mali	Resource paradox	Mixed methods	Increasing resources among women can yield negative outcomes when asymmetric or gendered social norms neutralize, or even invert, whatever benefits the resource confers on the woman	Meso–Macro
Gray <i>et al.</i> (2019)	The power of small-scale solar: gender, energy poverty and entrepreneurship in Tanzania	N/A		Adopting explicit gender lens makes interventions successful. Providing energy access to women translates to a pro-woman, pro-child and pro-family development intervention	Motherhood
Gudeta <i>et al.</i> (2022)	Examines the work–life challenges women entrepreneurs face and its consequence for business growth in Ethiopia	Work–nonwork boundary management and work–family balance	Qualitative	Women’s work–life role and the expectation to take the primary responsibility to care and domestic responsibilities hampers their ability to grow and expand their businesses	Management Motherhood
Gudeta and van Engen (2018)	Explore the work–life boundary management experiences and challenges women entrepreneurs face	Work–family boundary management	Qualitative	Women used integration, as a work–life boundary management because of normative expectations to shoulder care, household and social responsibilities	Motherhood, Meso–Macro
Guma (2015)	Explores major barriers to development of women entrepreneurship in Uganda’s urban informal economy	N/A	Qualitative	Gender-related stereotypes; under-capitalization; multiple responsibilities; bureaucracy; political instability and economic stagnation; and socio-cultural environment are major barriers	All 5 Ms

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Table A1.

Author(s) and date	Research aims/questions	Theories used	Research methods	Main findings	5M (s) covered
Hailemariam et al. (2019)	To understand the socio-cultural context on the satisfaction of basic psychological needs for autonomy, competence, and relatedness in the entrepreneurial activity of women entrepreneurs in Ethiopia	Self-determination theory	Qualitative	Women entrepreneurs experience autonomy-supportive and controlling socio-cultural contexts in their gender role, parent–daughter relationship, husband–wife relationship and their religious affiliation and these in turn influence, positively and negatively, women’s basic psychological needs satisfaction and entrepreneurial activities	Management, Motherhood, Meso–Macro
Halberstadt and Spiegler (2018)	Networks and the idea-fruition process of female social entrepreneurs in South Africa	N/A	Mixed methods	Social networks are an important part of the personal context which influences the idea-fruition process of female social entrepreneurs	Meso–Macro
Hallward-Driemeier and Gajigo (2015)	Evaluating the impact of strengthening legal rights on the types of economic opportunities pursued in Ethiopia	N/A	Quantitative	Women were significantly more likely to work in occupations that require work outside the home, employ more educated workers, and in paid and full-time jobs where the reform had been enacted	Management, Meso–Macro
Hikido (2018)	How black women entrepreneurs develop ties with whites to acquire social, economic, cultural and symbolic forms of capital	Social Capital	Qualitative	The interracial transference of these resources underscores the deep inequalities between blacks and whites	Money, Meso–Macro
Hodges et al. (2015)	To explore strategies used by successful female entrepreneurs to manage the challenges of running a small apparel business	N/A	Qualitative	Women need to be creative in finding resources to start and grow their small apparel businesses, and to manage the competition that they face within this industry	All 5 Ms

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Author(s) and date	Research aims/questions	Theories used	Research methods	Main findings	5M (s) covered
Hundera et al. (2019)	How do women cope with role conflict?	Coping strategies; Process-based view of entrepreneurship	Mixed method	The commonest coping strategies identified were negotiation, committing to the entrepreneurial role, committing to social roles, pleasing all, seeking social support and hiring outside support Female business owners with high levels of personal resources (such as optimism, self-efficacy and resilience) committed more to their entrepreneurial roles than to their social roles	Management, motherhood
Irene (2017)	Explores the role of competencies in business success in South Africa	Gender entrepreneurship	Mixed method	Entrepreneurial competencies are vital for business success The competency variable is viewed and appreciated differently by female entrepreneurs. The Differentiated application of entrepreneurial competencies among the four dominant racial groups implying some cultural variations	Management Meso-Macro
Janssens et al. (2019)	What if mothers are entrepreneurs? Non-farm businesses and child schooling in rural Ghana	N/A	Mixed method	Strong link exists between mother's non-farm entrepreneurship and child secondary education for boys and girls and for high- and low-educated mothers, and stronger link with poorer households Small-scale and informal NFEs can contribute to development	Management

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Table A1.

Author(s) and date	Research aims/questions	Theories used	Research methods	Main findings	5M (s) covered
Karakire Guma (2015)	Explores major barriers that obstruct smooth development of women entrepreneurship in Uganda's urban informal economy	N/A Literature on barriers	Interviews with 10 women	Women entrepreneurs face a variety of barriers coming from political instabilities and economic recession, lack of access to finance, multiple responsibilities, cultural and social practices, unfavourable competition, inadequate management and marketing skills but also show resilience	Money Management Market Motherhood Meso-macro
Kwami (2015)	Examines gender and information and communication technology use in the Ghanaian marketplace	N/A	Qualitative	ICTs such as mobile phone, while gendered, are central to organizing and managing these micro-enterprises	
Mahadea et al. (2011)	Assessing entrepreneurship perceptions of high school learners in Pietermaritzburg, KwaZulu-Natal	N/A	Quantitative	Gender, ethnic background, having a role model, having personal skills are significant factors influencing an individual's propensity to venture into business creation. Black and male learners are perceived to have a significantly higher probability to enter business than other groups and females, respectively	
Mang'unyi and Govender (2019)	Empirically analyse impactful strategies on various measures of growth associated with rural MSMEs in South Africa	N/A	Quantitative	The use and implementation of market penetration and pricing strategies have a positive and significant impact on the MSMEs' growth	

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date	Research aims/questions	Theories used	methods	Main findings	5M (s) covered
Meier zu Selhausen (2016)	Investigates the determinants of women's participation in cooperatives and women's intensity of participation	N/A	Quantitative	Access to and control over land enables women's participation in cooperatives Duration of membership, access to extension services, more equal intrahousehold power relations and joint land ownership positively influence women's ability to commit to collective action	Market, Meso-Macro, Management
Mersha and Sriram (2019)	Compares the characteristics and relative successes of men and women entrepreneurs in Ethiopia	N/A	Quantitative	Women were more influenced by family factors Men entrepreneurs were generally more confident in their ability to succeed, whereas women exhibited higher fear of failure, external locus of control, lower business and entrepreneurial skills Male entrepreneurs outperformed females in terms of sales, employment growth and profitability	Management, Motherhood
Mukorera (2020)	Is entrepreneurship the solution for female empowerment in South Africa	Gender equity	Quantitative	Entrepreneurship has a positive impact on economic empowerment but no significant relationship on political and social empowerment	Meso-Macro

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Table A1.

Author(s) and date	Research aims/questions	Theories used	Research methods	Main findings	5M (s) covered
<i>Nelson et al. (2017)</i>	Examines certain individual factors affecting family-friendly work perceptions (FFWP)	N/A	Quantitative	The six-country comparative analysis shows differences: in the demographic factors in the effects of gender, age and marital status, and the work context factors of number of work hours and type of employer on FFWP	Management Meso-Macro
<i>Ndhlovu and Spring (2009)</i>	To identify conceptual and theoretical frameworks	Social	Conceptual/ Review	The social transformation approach best captures the complex interplay of gender and race and entrepreneurship	Meso-Market, Motherhood
<i>Nyakudya et al. (2018)</i>	Examines the extent to which risk aversion and entrepreneurial ability influence an individual's decision to enterprising	Risk aversion; Entrepreneurial ability	Quantitative	Lower levels of knowledge and skills among women explain a substantial part of the gender gap Entrepreneurial-specific skills required to successfully engage in entrepreneurship	Management
<i>Ojong (2017)</i>	The economics of hairdressing and its implications for gender power in Durban South Africa	Reactive or situational factors	Qualitative	In transnationalism, gender and gendered space become unimportant while migrant's opportunistic tendency is given primacy	Management Meso-Macro
<i>Olowu et al. (2017)</i>	Examines the relationship between entrepreneurial activities and gender differences in West Africa	Liberal feminist theory	Quantitative	Women contributed lesser than men to entrepreneurship	Management

Peters *et al.* (2014) Impacts of the level of education and gender on the SMMEs' growth

Qualitative

A positive relationship between a level of education and business growth
No relationship between gender and business growth

Management

(continued)

Author(s) and date	Research aims/questions	Theories used	Research methods	Main findings	5M (s) covered
Porter et al. (2020)	Mobile phones, gender and female empowerment in sub-Saharan Africa	N/A	Mixed methods	Little support for the concept of the mobile phone as an instrument of positive transformative change and the phone's application in romantic and sexual relationships may thwart women's empowerment Existing inequalities are being re-inscribed and reinforced due to structures of patriarchy and chronic poverty	Management Meso-Macro
Preisendoerfer et al. (2014)	Black entrepreneurship: a case study on entrepreneurial activities and ambitions in a South African township	N/A	Qualitative	All entrepreneurial activity (inclusive of informal businesses) cannot be qualified as low in the township under investigation. Socio-demographic attributes (gender, age), human capital factors (schooling, health) and social network resources (membership of organizations, self-employed friends) are significant predictors of entrepreneurial activity	Management Meso-Macro
Pueyo et al. (2020)	Exploring the linkages between energy, gender and enterprise	N/A	Mixed methods	Provides new evidence about how men and women use energy in rural micro-enterprises in Tanzania Men-owned enterprises use electricity more frequently than women and achieve better business performance	Management

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Table A1.

Author(s) and date	Research aims/questions	Theories used	Research methods	Main findings	SM (s) covered
Rijkers et al. (2010)	Compares and contrasts the performance of rural manufacturing enterprises in Ethiopia with their urban counterparts	N/A	Quantitative	Female managed firms in rural areas showed negative performance due to poor business environments where the enterprises are located, discrimination or lack alternative labour market options	Money Management Meso-Macro
Rijkers and Costa (2012)	Which income-earning activities do men and women engage in and what accounts for gender differences in activity portfolios? How and why does non-farm enterprise performance, in terms of productivity, vary by gender?	N/A	Quantitative	Apart from Ethiopia, women are less likely to be non-farm entrepreneurs than men are. Women's non-farm entrepreneurship is neither strongly correlated with household composition nor with educational attainment. Female firms are smaller and less productive in all countries except Indonesia. Sector and size, not other variables, explain productivity difference	Money Management, Motherhood
Rijkers and Søderbom (2013)	Assesses the impact of risk and shocks on non-farm enterprise development in rural Ethiopia	N/A	Quantitative	Female-owned businesses consistently out-survive male-owned businesses in many industries and areas	Management
Saviano et al. (2017)	Investigates women's financial inclusion as a critical element for the competitiveness of the Middle East and North Africa market		Conceptual/ Review	The financial gap by gender exists and systematic approach is needed to address financial inclusion	Money Meso-Macro

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Author(s) and date	Research aims/questions	Theories used	Research methods	Main findings	5M (s) covered
Sequeira et al. (2016)	Explores the relationship among individual, entrepreneurial, and institutional factors and women's venture success in developing countries	Resource-based view of human and social capital	Quantitative	Certain factors (i.e. household income, knowing an entrepreneur, and country of origin) play a role in venture success for female entrepreneurs The developing country's economic freedom, cultural norms, financial support, and government help may also impact women's venture success	Money Management Meso-Macro
Simo Kengne (2016)	To investigate whether the presence of women among owner-stakeholders affects firms' financial performance	Stakeholder theory	Quantitative	Firms jointly owned by men and women appear to perform better than those owned by men although the presence of women among owners does not correlate with firm survival	Money
Solano and Rooks (2018)	Addresses gender differences in the social capital of entrepreneurs in a developing country	N/A	Quantitative	Access to, and requests for, financial resources differ by gender	Money Management
Sowatey et al. (2018)	Examines the strategic choices that market women pursue to gain access to and thrive in informal working spaces and ensure long-term survival	N/A	Qualitative	Entry into the informal working spaces is contingent on women's ability to forge and nourish ties and alliances with acquaintances, rival sellers, kinsmen and middlemen that transcended religious, ethnic, linguistic and generational divides Women articulate the rationale behind informal entrepreneurship in ways that align with local and national development agenda for legitimacy	Market Meso-Macro

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Table A1.

Author(s) and date	Research aims/questions	Theories used	Research methods	Main findings	5M (s) covered
Tillmar (2016)	The gendering of commercial justice: the experiences of urban women entrepreneurs	Commercial justice	Qualitative	Perceived availability of commercial justice is not only determined by the formal legal rights but also the informal institutions view of the marital status of the women and the attitude of their husbands	Meso–macro
Ukanwa et al. (2018)	Why the poorest, most disadvantaged groups such as rural African women, benefit less from microfinance?	Functionalist economic theory	Qualitative	For poor entrepreneurial women, a livelihood for survival, putting food on the table and paying school fees are priorities, not business growth; microcredit is seen as debt and a great risk	Money Motherhood Meso–Macro
Urban (2020)	Examines to what extant beliefs and cognitions shape social entrepreneurial intentions	Entrepreneurial alertness; self-efficacy	Quantitative	Entrepreneurial alertness significantly explained social entrepreneurial intentions, while self-efficacy showed a positive mediating effect in this relationship	Management
Washington and Chapman (2014)	Investigates the effects of microfinance on early and later stage entrepreneurial activity	N/A	Quantitative	Microfinance relates positively to early-stage entrepreneurial activity overall and by women; negatively to early-stage entrepreneurial activity by men; and negatively relates to later stage entrepreneurial activity overall	Money
Witbooi and Ukpere (2011)	Examines the financial service providers' awareness of the challenges facing women entrepreneurs in South Africa	N/A	Mixed methods	In South Africa, access to financial services continues to be largely racially defined and the gender gap between men and women does exist	Money, Meso–Macro

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Author(s) and date	Research aims/questions	Theories used	Research methods	Main findings	5M (s) covered
Woldegies (2016)	Options for gender empowerment in Amhara Regional State, Ethiopia	N/A	Qualitative	Women's attempt to improve their incomes and bargaining power over time need their strength and commitment as well as support from their families, community and government	Management, Motherhood, Meso-Macro
Wu et al. (2019)	Investigates how the four barriers (motherhood, entrepreneurial cognitions, norms and finance) combine explain the low level of female entrepreneurship	Post-structural feminist perspective	Qualitative	Poor female entrepreneurial cognitions and initial start-up capital barrier lead to low level of female entrepreneurship. Provide four causal paths that help achieving a high level of female entrepreneurship	All 5Ms

Source(s): Authors' own work

About

the

authors

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