

Feminism and Entrepreneurship: The Economic Impact of Covid-19 on Women Entrepreneurs in Nigeria and South Africa

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Abstract

Feminism and entrepreneurship are topical areas of concern in Africa based on the level of economic development of its member states. The quest of feminism is the strive for gender equality, inclusion and access to opportunities in areas of finance, empowerment and entrepreneurship for economic development. The case of Nigeria and South Africa, however, shows that women entrepreneurs have not received massive support in their various establishments, despite the fact that women are considered as major actors in the development of these two countries. Furthermore, the effort of women in entrepreneurship was affected by the incidence of the COVID-19 pandemic, and this impacted on the family as well as their business performance and survival. The study sought to understand the economic impact of COVID-19 on women entrepreneurs. It also assessed whether or not there was institutional support for women owned businesses during the pandemic. Likewise, the study considered the use of online platform as part of the adaptive strategies for women entrepreneurs during COVID-19 era. Descriptive research design was engaged, which uses in-depth interview guide in sourcing for useful information. Purposive sampling technique was engaged for the study. Data collected were analysed using content analysis. The study concluded that the impact of the pandemic was heavy on women entrepreneurs in terms of their family sustenance, business survival; and a number of women businesses were discontinued because they could not adapt their business to the experience of the pandemic, and also because they lacked business and financial support from the government, both in Nigeria and South Africa.

Keywords: *Economic Impact, COVID-19, Lockdown, Women Entrepreneurs, South Africa, Nigeria.*

INTRODUCTION

Feminism and entrepreneurship are two major topics of interest to be considered within Africa, with varied level of progress across the different states of the continent. Both concepts have become parts of the African society, with feminism being all cases covering gender equality and inclusion, with regards to access to opportunities while entrepreneurship is recognized as pivotal and sustainable to the general growth of the African economy and its member state. However, Madein (2020) established that the financial inclusion of women in matters of the economy suffers setback, especially in Africa because of three reasons: firstly, entrepreneurship is faced with many challenges such as corruption, lack of fund, hostile environment among other reasons.

Secondly, feminism and matters of gender equality has not been perfectly established in the continent, although, it is better in some countries than others (Ncube, 2023). The final reason is the plunging impact of COVID-19 on the economy of nations, especially African nations.

In Africa and especially many global South countries such as South Africa and Nigeria, one of the major issues that is being discussed is the economic empowerment, representation and discrimination against women across different professions and fields amid the existent realities of social development challenges such as high poverty, inequality and unemployment levels, worsened by the pandemic. On a comparative level, while Nigeria is still at a level of constituting subcommittee that will look into gender-related financial inclusion issues and propose on the needful recommendations that will address the high exclusion rates among women in Nigeria (Women Financial Inclusion Web, 2020); South Africa has made significant strides in advancing gender equality through its constitution, which guarantees equal rights for men and women. The country also has various laws and policies aimed at promoting gender equality, such as the Employment Equity Act. Also, ever since South Africa joined the BRICS block in 2010, the country has been actively engaged in matters about the financial inclusion and empowerment of women (Ncube, 2023). However, at socio-cultural level, Nigeria is predominantly a patriarchal society whereas, the Freedom and representation of women has always been prioritized in the nation of South Africa, hence, the eco-political landscape of these two African nations is different.

On issues of economic and financial inclusion of women, there is growing evidence from International Monetary Fund (IMF) research that increasing women's access to and use of financial services can have both economic and societal benefits, not just for their families but their respective nations at large. In a publication by Women Financial Inclusion Web in (2020) titled 'Framework for advancing Women Financial Inclusion in Nigeria, it was established that the framework starts with identifying that Nigerian men are more financially included than Nigerian women; with the financial inclusion rate showing that 67.4 % for men and 58.9% for women in Nigeria, and on registration of formal accounts which speaks to access to finance, the statistics shows 54% for men as compared to 24% for women, especially in the rural areas.

Likewise, Ojo (2020) established that gender equality is the fourth goal that emphasizes that women having direct access to financial and economic opportunities, which promotes opportunities for them to be business giants, entrepreneurs, independent philanthropists and decision makers both in their families and the community respectively. However, Khumalo (2017) mentioned that in spite of the fact that South Africa's financial systems and socio-economic system have been of benefit to women and the number of financially dependent women and entrepreneurs have increased, one major challenge that remains for the female gender is the lack of knowledge of financial freedom in terms of long term investments that give capital returns and reduces risks. This implies that financial empowerment is the solution to financial exclusion and reducing poverty which will promotes a vibrant economy (Ojo, 2020)

In the case of Nigeria, the level of urbanization or rurality significantly affects financial inclusion in that women in the southern areas of Nigeria are significantly more financially included than women in the northern areas. This is due to lower income levels in the North, cultural factors, higher rates of illiteracy, religious factors, and a lack of appropriate financial products for the mainly Muslim population (ADB, 2023). According to Ncube (2023), despite many efforts, financial exclusion remains a significant challenge in South Africa, particularly for rural communities and women.

Moreover, the heavy impact of the global pandemic (COVID - 19) is certain to affect financial systems, national economies, and entrepreneurial establishment, even for women (Torres et al., 2022); because it mandated economic shutdowns to curb the virus spread, hence,

the world economy entered into a deep recession in 2020. In the findings of Torres et al., (2022), the analysis proves that women-led firms were heavily affected by the pandemic as compared to businesses that are led by men, especially, women-led businesses in the hospitality industry (hotels and restaurants), across countries were more severely affected by the pandemic as their operation became slower and reported larger fall in sales revenues, as well as fall in arrears (Torres et al., 2022).

Objectives of the Study

- 1) To consider the economic challenges on Women Entrepreneurs as a result of COVID-19.
- 2) To ascertain whether or not there was government aid to Women Entrepreneurs during COVID-19
- 3) To assess the use of online platforms as an adaptive strategies for Women Entrepreneurs during the COVID-19 pandemic.

Women Entrepreneurs

Entrepreneurship is considered to be a reliable solution to the problem of unemployment especially for the increasing youth population in Africa (Legas, 2015). Women who start and organize a business are referred to as women entrepreneurs. Accordingly, a woman entrepreneur is a self-assured, inventive, and creative woman who seeks financial independence while also generating job chances for others (Raniga, 2019). They create jobs, as well as more work for suppliers and other spin-off business connections, and they invest a lot of energy, time, and capital into their communities (Iyiola and Azhu, 2014). Over 400 million women are actively establishing and expanding firms, accounting for well over one third of the estimated one billion businesses currently operating in the world, according to the Global Entrepreneurship Monitor (GEM 2018/2019).

To their families, communities, markets, and the global economy, these women-owned enterprises contribute significantly financially. According to Bullough et al. (2019), the value of women-owned firms to the world economy is projected to be \$2.5 trillion. According to several studies, the rising proportion of women who start their own businesses is positively correlated with rising economic pressure, which raises awareness of the value of women to the economy of a country (Tambunan, 2008). Women dominate the informal business sector in South Africa and Nigeria, which estimates indicate that this sector is responsible for more than half of the nation's economic activity (Garba, 2011).

The Experience and Challenges of Women in Entrepreneurship

Nigeria

The statistics given by the Africa Development Bank Group stated that in Nigeria, women are 49% of the population (ADB, 2023) and are known to play important roles as mothers, producers, managers, community developers/organizers; likewise, their contribution to the socio-economic development of Nigeria at a rate that is more than half the contribution of men (Makama, 2013). As a matter of fact, innovation, job creation, wealth creation, poverty reduction, improved family welfare are all possible dividends from women entrepreneurship in Africa (Crittenden et al., 2019). Speaking of formal businesses, 23 percent of 73,081 SMEs are owned by women, which is 16,808 represents 0.04 percentage of total businesses while men accounted for 57 percent of jobs created as SMEs (ADB, 2023).

Despite the participation of women in both formal and informal structures, where decisions regarding the distribution and use of societal resources generated by both men and women are made, the contribution of women is considered insignificant (Makama, 2013). The patriarchal nature of the Nigerian society has been the major explanation for this social outcome. In the CEC Report (2007) as cited by (Makama, 2013), the impact of women in entrepreneurship is often undervalued because most entrepreneurs operate micro-businesses in the informal sectors, usually with low scale, profit and incomes, poor work conditions, with little or no social protection.

Likewise in the publication by African development Bank Group, it is hard to track most micro-businesses as 97.7 percent of them are informal, which created challenges when trying to plan new evidence based financial policy and regulation, and this is worse for women small and medium scaled businesses because they tend to be concentrated in low growth and low profit sectors (ADB, 2023). Other socio-cultural reasons why the contribution of women to the growth of the economy is not considered significant include gender roles, bias and discrimination, limited access to opportunities, poor representation in government, policy issues among others.

Women endeavour to make their efficiency and productivity known by not only participating in the economic sectors as workers, but establishing businesses as entrepreneurs (Makama, 2013). In the statement of Iyiola & Azuh, (2014), it was established that women entrepreneurs are contributors to the economy of their respective countries and globally by participating in economic activities, especially, with benefits such as employment generation for themselves and others (Sajuyigbe & Fadeyibi, 2017). The opportunities for women to establish private owned business is as a result of the deregulation of the economy which was sponsored by the Beijing Accord of 1995; and this opened a new chapter of the emergence of Women entrepreneurs which is a shift away from the traditional perception of women as family keepers and caregivers to agents responsible for economic development (Motilewa et al., 2015).

The participation of Nigerian women in the mainstream economic and entrepreneurial activities is affected by poor access to education, gender-issues, difficult social norms and traditional practices, and poor access to finance. From another perspective, Madein, (2020) stated that limited knowledge of available investment and financing opportunities, poor business management knowledge, and financial literacy hinders women in accessing microloans.

South Africa

South Africa is a member of the Group of Twenty (G20) since 1999 which is an international forum that promotes global economic growth, trade, and financial stability (Cooper and Thakur 2013). Ncube (2023) asserted that a major objective of the G20 is the promotion of financial inclusion, especially for women, who were often excluded from the formal financial system, hence, the G20 has contributed to the financial inclusion of women in South Africa by promoting policies and initiatives that encourages more women to have access to financial services. In an online publication by Biz community, it was stated that South Africa is one economy across the globe where the entrepreneurial activity rates of women increased in 2021, with 11.1% of working-age women engaged in early-stage entrepreneurial activities (Bizcommunity, 2021). Women entrepreneurialism in South Africa has increased due to various factors, such as a significant increase in female necessity-driven entrepreneurship,

perception of opportunities to start a business, and self-perception of business capabilities. However, women-led businesses in South Africa only amounts to 21% of the formal SME sector.

On a comparatively similar note to the case of Nigeria, women represent over half of the population in South Africa, however, they have not been much engagement and support for women in entrepreneurship and are often excluded from formal financial services, and this bears serious consequences for their economic and social growth in the country (Ncube, 2023). In an online publication by Women's Report, the participation of women is essential in the economic and social development of South Africa; nevertheless, in South Africa, gender imbalances remains a hindering factor to the entry and participation of women.

In the work of Nanziri (2016), it was stated that women are often excluded from the financial system due to a range of factor such as having limited access to financial education and this poses the problem of understanding financial products and services, management of finances, and make informed decisions about money. Also, there are certain cultural beliefs and expectations in South Africa that prevent the financial inclusion of women, such as denial women the right to own properties or work outside their homes (Ojo 2020).

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Entrepreneurial Feminism Theory in the Context of this Study

Many female entrepreneurs do not identify as being business owners. This is a result of patriarchy and modesty (Orser, Barbara; Elliott, Catherine; Leck, Joanne 2013). Barbara Orser and Catherine Elliott created the notion of entrepreneurial feminism from social feminism, which focuses on how feminist values are implemented through the venture creation process to enhance the status of women in society (Orser, Elliott & Leck 2011). According to both concepts, entrepreneurship can help girls and women achieve economic independence and outcomes that are based on equity (Orser & Elliott, 2015). According to these well-known authors, entrepreneurial feminists engage in the marketplace to generate money and social change based on the values of collaboration, equality, and respect for others.

Due to the fact that the majority of entrepreneurship research has been conducted by men, Orser and Elliot (2015) took the initiative to look into the relationship between gender and entrepreneurship. Due to ingrained expectations of women's roles and the dehumanizing perceptions of women who wield power and go beyond those roles, the achievements of women entrepreneurs went unacknowledged and unexamined for a long time. Therefore, this quiet had been maintained as a result of the masculinization of business in general and entrepreneurship in particular.

Due to the fact that feminism and entrepreneurship continue to be separate fields of research and debate, both theorists attempted to combine their own fields. How feminist ideals are practiced and made evident during the process of starting a business is demonstrated by Orser, Elliott, and Leck (2012). By expanding the broader understanding of entrepreneurial identity and disproving the gendered construct of entrepreneurship, the authors of this study seek to contribute to the body of literature in general. Orser noted that few research had called into question the applicability or validity of the binary masculine/feminine terminology used to describe entrepreneurs.

Compared to men, women are less inclined to claim credit for commercial ventures and entrepreneurial achievements. Systemic sexism in the corporate world goes a long way toward explaining why entrepreneurial feminism is so important. The lack of business education for women and the gender wage gap are the two main factors preventing more women from starting their own businesses in the unorganized sector. Studies in India demonstrate that adopting feminist collaborative learning can assist reach women in more historically oppressed geographic locations, according to Vivakaran et al. (2017). Women entrepreneurs are becoming more prevalent as a result of increased education in this area. Facebook has been a useful instrument for promoting female entrepreneurship in India through the use of technology.

Women have a significant role in economic growth, hence it is important to encourage women's entrepreneurship as a means of expansion. This is due to the possibility that female entrepreneurs have a stronger sense of social responsibility than male counterparts, making them more inclined to give priority to issues like work-life balance, diversity, and gender equality. Additionally, female business owners may be more sensitive to the needs of their communities and more willing to participate in charitable endeavors or implement environmentally friendly corporate practices. The economic experiences of women entrepreneurs during COVID-19 in South Africa and Nigeria were discussed by the researchers using this idea as the main underlying theory.

METHODOLOGY

The study was carried out in Southwestern part of Nigeria and Guateng in South Africa. The study area were selected based on present women entrepreneurship, as well as the environmental response to the incidence of COVID-19 pandemic and its impact. The study areas are reputable for their social and cultural essences, as it applies to women and their business enterprises. The study engaged a descriptive research design through qualitative approach. Primary sources of data were engaged.

Structured interview guides were used to conduct interview with the participants. Purposive sampling technique was used in selecting 25 participants in the respective countries in each of the study areas, totaling 50 participants. Participants were selected based on preset criteria: Gender (Female), Entrepreneurship and whether the participants has established the business prior to the COVID-19 pandemic. Also, participants ranged in age from 22 to 60 years. Confidentiality and informed consent clause were upheld in the study.

Limitations of the Study

There was difficulty experienced in the process of getting participants for this study; time constraint and the extra effort required in convincing the participants about the study posed limitation to carrying out the study.

DISCUSSION OF FINDINGS

DEMOGRAPHIC DISTRIBUTION	RESPONDENTS OF THIS STUDY N=50			
	FREQUENCY		PERCENTAGE	
	Nigeria	South Africa	Nigeria	South Africa
AGE				
20-29	4	8	16	32
30-39	14	14	56	56
40yrs and above	7	3	28	12
Total	25	25	100	100
Marital Status				
Single	4	9	16	36
Married	17	5	68	20
Divorced	2	6	8	24
Single parents	2	5	8	20
Total	25	25	100	100
Highest Educational Level				
Tertiary	13	21	52	84
Grade 12/O Level	12	4	48	16
Total	25	25	100	100
Entrepreneurial Activities Frequencies				
1) Hairdressing/beauty therapy &hair products	1	6	4	24
2) Bakery/food outlet/ Event management/catering	2	4	8	16
3) Fashion & sewing Business	4	6	16	24
4) Vegetable vending/gardening/selling fruits/ poultry/ farming	2	7	8	28
5) Spaza shop,	1	2	4	8
6) Photographing/photographing/video/printing	1	0	4	0

7) Trading/textile/electrical/provisions/cement	13	0	52	0
8) School proprietor	1	0	4	0
Total	25	25	100	100
Gender				
Female	25	25	100	100
Male	0	0	0	0
Total	25	25	25	25
Number of Children				
None	4	8	16	32
1	2	2	8	8
2	4	7	16	28
3	4	7	16	28
4 and above	11	1	44	4
Total	25	25	100	100

Findings from the socio-demographic information of the respondents revealed that women entrepreneurs are more within the ages of 30-39, followed by women in older age brackets that are 40 years and more.

Majority of participants who are women entrepreneurs are mostly married (represented at 68%). Over half of the respondents have tertiary education while almost half have secondary education. In order of hierarchy, most of women entrepreneurs operate more in trading, followed by fashion; however, farming, beauty among others.

Data obtained from the fieldworks on the subject of discussion were analyzed, presented and discussed. The discussions were done in line with the focus on the objectives of the research of the paper.

Economic challenges on Women Entrepreneurs as a result of COVID-19

The findings of the interviews conducted shows that women entrepreneurs encountered economic challenges in 3 different regards during the COVID-19 pandemic; family finance, business survival (income), staff salary. With regards to family finance, some of the participants narrated how that the pandemic and the compulsory lockdown hampered their business, and they could not make enough money to feed their family, and also because most customers were thinking about health and survival as priority relative to other wants. They explained that:

“Yes, it was not easy to feed my family” (*Participant/42 years/Divorced/South African/Spaza shop owner/2023*)

“Yes, because business was down, surviving was not easy” (*Participant/43 years/Married/South African/Electronics dealer/2023*)

“Yes sustaining my family & feeding them adequately was very difficult”. (*Participant/38years/Married/Nigerian/Textile dealer/2023*)

31yrs old divorced lady with 2 children and into catering services said “Yes not enough money was made, so feeding my family was not easy” (*Participant/31years/Divorced/South African/Caterer/2023*)

24yrs old single lady in printing press business said “Yes because there was no customer, I had no money and I have to survive by borrowing...The income was

barely coming, so how can it cover my monthly expenses”.
(Participant/24years/Single/Nigerian/Printing Businesswoman/2023)

“Not at all, the money I was making was too small to sustain me and my family”
(Participant/43years/Married/Nigerian/Vendor/2023)

“No feeding was difficult, we have to be skipping meals”
(Participant/43years/Married/South African/Poultry Farmer/2023)

“No income at all from me, only my husband who deals with electrical insulations”
(Participant/52years/Married/South African/Event Manager/2023)

Going with the business concern around matters of capital, poor patronage and poor business performance, it was discovered that women entrepreneurs lost the patronage of their business in a way that affects the profit, income, savings and ultimately, the capital of the business; they had to shut down their business and use the little finance to support their family. They stated thus:

“Yes the capital for my business was affected as a result of not going for business”
(Participant/50years/Married/South African/Textile dealer/2023)

Another participant stated that based on the fact that people were more concerned about their health, as well as reducing the risk of contacting infections, patronage reduced.

“Yes because people were avoiding themselves for fear of contacting the infection, people avoided visiting saloons to do their hair”
(Participant/26years/Single/Nigerian/Hair Stylist/2023)

One of the participants also noted that food and health was prioritized more than other wants like fashion.

“Getting clothes to sew was not easy because people were more concerned about food”
(Participant/28years/Single/Nigerian/Fashion Designer/2023)

Other negative business impact of COVID-19 for women entrepreneurs include inability to keep up with expenses as well as payment of salaries. A participant stated

“Paying my staff salary was difficult”
(Participant/58years/Married/South African/School Proprietor/2023)

Some other participants explained how their business degraded and went to nothing and/or discontinued. They stated:

“My business was at a zero level, so survival was very difficult for me”
(Participant/52years/Married/South African/Event Manager/2023)

50yrs old divorced with 4 children & international textile dealer (travels to China) said “I travelled to China to buy my textile materials but during COVID lockdown I couldn’t and it affected my business...the business stopped because I could not travel. So no income, I depended on my saving”
(Participant/50years/Married/South African/Textile dealer/2023)

“I’m into electrical business and support it with catering services when I get one, but during COVID my business went down”
(Participant/43 years/Married/South African/Electronics dealer/2023)

Another participant lamented that the lockdown ceased business operations for her enterprise. She stated:

“42yrs married with 3 children into provision store said “I buy and sell provisions and beverages, but during COVID, I couldn’t travel and buy” (Participant/42 years/Divorced/South African/Spaza shop owner/2023)

“My business suffered because I couldn’t travel to go and buy fabrics from Aba, Imo state”. (Participant/44years/Married/Nigerian/Textile Dealerr/2023)

Assessment of government aid to Women Entrepreneurs during COVID-19

Findings from the interviews revealed that women entrepreneurs did not receive any form of aid or support from the government; it was further deduced that there was publicity about reliefs and aids to help women and businesses against the impact of COVID-19, however, the participants claimed to have received no assistance from the government. Few of the participants explained further that:

“I heard but I did not see, how much more getting one” (Participant/32 years/Single/South African/Beauty Therapy/2023)

“I heard that some rice and fund were given to people but I did not benefit” (Participant/50 years/Married/Nigerian/Textile dealer/2023)

“There was no intervention from the government but I got rice from a philanthropist who shared rice” (Participant/24 years/Single/South African/Printing Businesswoman/2023)

Inasmuch as the participants did not receive any relief from the government, some of them received support from philanthropists, although still not business support. They stated:

“I got rice, indomie & provisions from a philanthropist” (Participant/30 years/Single/South African/Photographer/2023)”

Adaptive Strategies for Women Entrepreneurs during the COVID-19 pandemic

Findings from the interviews conducted showed that women entrepreneurs did not engage online platforms to fast-track and improve their business condition and performance, as many of them were used to the traditional set up of their businesses; coupled with the fact that COVID-19 was neither envisaged nor planned for. Almost all the women said they did not use online platforms to continue their business with their customers during COVID lockdown. Some of the participants explained further that:

“I’m very much aware of online platforms but I was not using it until COVID happened but now I have started, so for future occurrences, I will simply revert to online” (Participant/52 years/Married/Nigeria/Event Management Expert/2023)

“my business was not online based, but her husband’s business was online and that was how they survived COVID” Now I have learnt a better lesson and I have set my business online” (Participant/38 years/Married/Nigeria/Fashion Business Expert/2023)

One of the participants who adapted to using online platform during the pandemic stated thus:

“Initially in my school there was no online teaching but later into COVID following the closure of schools, we started teaching our students online and it worked”
(Participant/58 years/Married/Nigeria/School Proprietor/2023)

CONCLUSION

Over the years, Nigeria and South Africa has made several efforts to ensure gender inclusion in financial and entrepreneurial matters, as both countries have participated in Beijing Accord of 1995 and the G20 summit of 1999; with focus on women entrepreneurial development. However, the socio-cultural landscape of these African societies reflects strong patriarchy, and the structure tends to less support to women, even with regards to business and entrepreneurship. The lack of support that women entrepreneur have experienced over the years is evident in the responses of the participants who claimed to not have received a buffer from the government, especially in mitigating against the overwhelming effects of the COVID-19 pandemics. It was established in the study that it was difficult for women entrepreneurs to survive (in both Nigeria and South Africa) during COVID-19 because the lockdown discouraged general business patronage; with other impacts which reduced the number of customers, poor income, difficulty in payment of salaries, and inability to run business operations, to the extent that the some businesses discontinued.

The study affirmed that there was no business aid, incentive or support to alleviate the heavy impact of the pandemic on women entrepreneurs; except for relief items distributed by philanthropists, and this was for consumption and survival during pandemic. Finally, most of women entrepreneurs did not engage the online platform as an adaptive strategy to ensure business continuity even during COVID-19. The study recommended that the government should make more intentional efforts and develop programmes geared at promoting, supporting and encouraging women entrepreneurship in South Africa and Nigeria respectively.

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