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How underdog barks the loudest

Supporting female micro-entrepreneurship in Sub-Saharan Africa

International Business
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Master's thesis

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Entrepreneurship is widely recognized as a driving force for social change. Not only because it creates added value to society but recently also because entrepreneurship can serve as a way of demarginalization for individuals confronting societal or environmental challenges. Researchers argue that the experience of being an underdog can advance the development of invaluable human capital, including self-efficacy, risk tolerance, resilience, and creativity, all of which are essential for entrepreneurial success. In Sub-Saharan Africa, a significant proportion of adult females engage in entrepreneurship, primarily as micro-entrepreneurs and often due to limited alternative opportunities. However, the entrepreneurial environment in the region is challenging due to a variety of factors, necessitating support and equal access to different resources in order to establish successful and sustainable businesses. Historical legacies, notably colonialism, and future projections, including rapid population growth, highlight the imperative for international stakeholders to act towards sustainable development of the African continent.

This study aims to investigate female micro-entrepreneurship in Sub-Saharan Africa and propose strategies for its support. The main research question guiding this thesis is: *How could female micro-entrepreneurship in Sub-Saharan Africa be supported?* Employing a qualitative research approach, the empirical data was collected through semi-structured interviews with nine female micro-entrepreneurs in Namibia, representing various business sectors. Additionally, observations of the entrepreneurial environment in Namibia were conducted, including photographic documentation illustrating the nature of selected business activities.

The findings of the empirical data underscore the diversity of female micro-entrepreneurship and the unique creativity and persistence demonstrated by women navigating their circumstances. The theoretical contributions confirm previous academic research on female entrepreneurship in Sub-Saharan Africa, highlighting the importance of context and showing that especially institutional voids, resource scarcities, family responsibilities and trust issues create barriers to business. The findings further follow the Challenge-based entrepreneurship and bricolage -theories by noting that with persistence, hard-working mentality, family support and creativity female micro-entrepreneurs can turn challenging environments into opportunities and success. A novel finding of this study is that while many female micro-entrepreneurs may initiate businesses out of necessity, most of them exhibit strong opportunity-driven entrepreneurial ambitions.

The aim of this study was achieved by formulating practical implications for supporting female entrepreneurship in Sub-Saharan Africa. These suggestions include the *enrichment of intangible resources* such as *business skills, networking opportunities, and entrepreneurial self-esteem*, alongside providing direct assistance, including *essential equipment or financial support*. Effective implementation of these strategies requires careful research and planning to identify suitable support recipients and actions and to avoid misallocation of resources. Moreover, it is essential to notice female entrepreneurs as innovative specialists within their unique contexts, already endowed with many characteristics that foster entrepreneurial success.

Key words: entrepreneurship, entrepreneurial ecosystem, female micro-entrepreneurship, challenge-based entrepreneurship, bricolage, Sub-Saharan Africa, sustainable development, support

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Yrittäjyys tunnetaan laajalti yhteiskunnallisen muutoksen liikkeellepanevana voimana. Ei pelkästään siksi, että se luo yhteisöllistä lisäarvoa, vaan myös siksi, että sen kautta yhteiskunnallisia ja ympäristöllisiä haasteita kohtaavat ihmiset voivat saavuttaa paremman elintason. Tutkijoiden mukaan altavastaajana olemisen kokemus voi edistää aineettoman pääoman, kuten oma-aloitteisuuden, riskinsietokyvyn ja luovuuden kehittymistä, jotka kaikki ovat välttämättömiä ominaisuuksia menestyvälle yrittäjälle. Saharan eteläpuolisessa Afrikassa merkittävä osa aikuisesta naisväestöstä harjoittaa yrittäjyyttä pääasiassa mikroyrittäjänä ja usein siksi, että tarjolla ei ole paljolti muita mahdollisuuksia. Alueen yrittäjyysympäristö on kuitenkin useiden tekijöiden seurauksena haastava, edellyttäen tukea ja tasavertaista pääsyä resursseihin menestyvien ja kestävien yritysten perustamiseksi. Afrikan synkkä historia, erityisesti kolonialismi, ja tulevaisuuden ennusteet, kuten nopea väestönkasvu, korostavat kansainvälisten sidosryhmien vastuuta ja välttämättömiä toimia kohti mantereen kestävästä kehitystä.

Tämän tutkielman tavoitteena on tutkia Saharan eteläpuolisen Afrikan naismikroyrittäjyyttä ja ehdottaa menetelmiä sen tukemiseksi. Tutkielmaa ohjaava pääkysymys on: *Miten Saharan eteläpuolisen Afrikan naismikroyrittäjyyttä voitaisiin tukea?* Tutkimuksen empiirinen aineisto kerättiin kvalitatiivista tutkimusta hyödyntäen haastatteluina, joihin valittiin mukaan yhdeksän namibialaista naismikroyrittäjää, kaikki edustaen eri toimialoja. Lisäksi tehtiin havainnoita Namibian yrittäjyysympäristöstä, sisältäen esimerkiksi valokuvadokumentaation, joka havainnollistaa valikoitujen yritysten toimintaa ja liikeympäristöä.

Empiirisen aineiston havainnot korostavat naisyrittäjyyden monimuotoisuutta sekä uniikkia luovuutta ja sinnikkyyttä, jota yrittäjät osoittavat selvittääkseen liiketoimintaympäristössään. Teoreettiset kontribuutiot vahvistavat aiempaa akateemista tutkimusta naisyrittäjyydestä Saharan eteläpuolisessa Afrikassa, korostaen kontekstin merkitystä ja osoittaen, että erityisesti institutionaaliset tekijät, resurssien niukkuus, perhevastuut ja luottamuskysymykset luovat esteitä liiketoiminnalle. Tulokset seuraavat myös ”haastepohjaista yrittäjyysteoriaa” toteamalla, että sinnikkyydellä, ahkeralla mentaliteetilla, perheen tuella ja luovuudella altavastaajan asemassa olevat naismikroyrittäjät voivat vaikuttaa haastavaan ympäristöönsä ja myös hyödyntää haasteita menestyksen saavuttamiseksi. Eräs tutkimuksen löytö selvittää, että vaikka monien naismikroyrittäjien alkuperäinen motivaatio liiketoiminnalle on pakko, suurimmalla osalla heistä on silti vahvoja tavoitteita yrityksen kasvun ja tulevaisuuden suhteen.

Tutkimuksen tavoite saavutettiin muodostamalla käytännön suosituksia naismikroyrittäjien tukemiselle Saharan eteläpuolisessa Afrikassa. Suositukseen kuuluvat *aineettomien resurssien*, kuten *liiketoimintataitojen*, *verkostoitumismahdollisuuksien* ja *liiketoiminnallisen itsetunnon edistäminen*. Myös suoran aineellisen avun antaminen *välttämättömien tarvikkeiden* ja *taloudellisen tuen* kautta nähtiin vaihtoehtoina. Näiden strategioiden tehokas toteuttaminen edellyttää kuitenkin huolellista tutkimusta ja suunnittelua sopivien tuen saajien ja toimien tunnistamiseksi ja resurssien väärin kohdistamisen välttämiseksi. Lisäksi on tärkeää huomioida naisyrittäjät innovatiivisina oman ympäristönsä asiantuntijoina, joilla on jo valmiiksi monia yrittäjyyttä edistäviä ominaisuuksia ja vahvuuksia.

Avainsanat: yrittäjyys, yrittäjyyskosysteemi, naismikroyrittäjyys, haastepohjainen yrittäjyys, Saharan eteläpuolinen Afrika, kestävä kehitys, tuki

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1 Introduction

1.1 Background for the topic

Africa has the highest rate of female entrepreneurs in the world (Global Entrepreneurship Monitor 2017). Why? Not necessarily because women in Africa have the most entrepreneurial mindset, but because there is no other choice. In general, wage jobs are relatively scarce in Africa which forces people look for alternative income-generating activities. Women may also face discrimination in hiring practices due to, for example, lower levels of formal education and social positioning (World Bank 2019; Lim 2019; Sajjad et al. 2020). While the scale of these businesses may be small, they can have a significant impact on local communities and economies by creating jobs and providing goods and services (Yu et al. 2023).

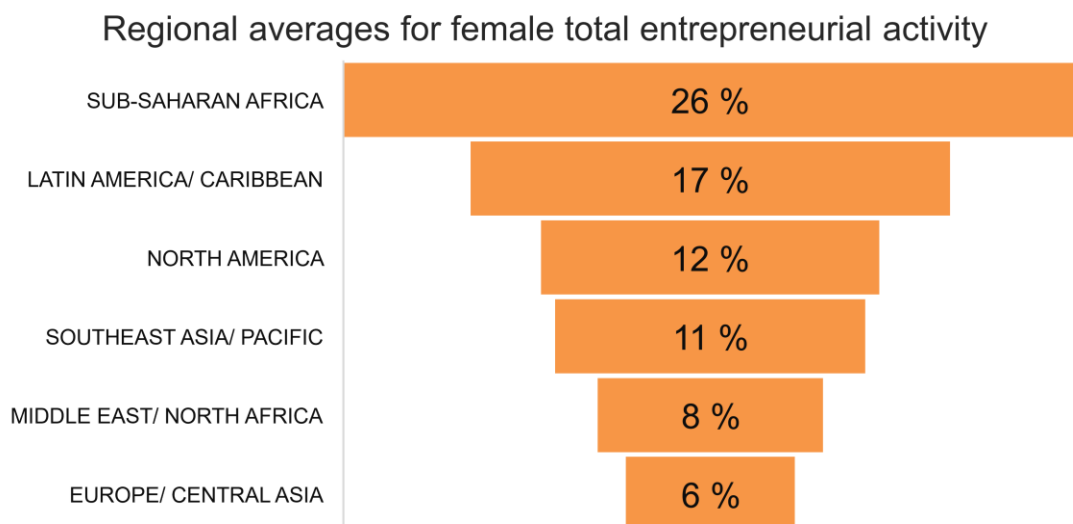


Figure 1 Shares of all women as entrepreneurs per region (% of female population aged 18-64) (Global entrepreneurship monitor 2017)

As seen in Figure 1, 26% of the total adult female population in Sub-Saharan Africa (SSA) is engaging in entrepreneurial activities. To compare, in Europe and Central Asia the same percentage is 6% which is one fourth of the percentage of female micro-entrepreneurship in Sub-Saharan Africa. (Global Entrepreneurship Monitor 2017). Majority of the African female entrepreneurs work as **micro-entrepreneurs**, meaning that they manage and own a small business that employs fewer than 10 people (Ranabahu

& Barret 2020, 884; OECD 2023). Micro-entrepreneurship is common in developing countries and often associated with individuals who operate home-based businesses, or are self-employed individuals who provide services or products to their local community. These businesses may include a variety of activities such as crafts, food production, retail sales, and services. (Yu et al. 2023). Further, many female micro-entrepreneurs operate informal businesses, often without formal registration or licenses (Kwame & Jayne 2018). For example, Swid et al. (2023) state that in Tanzania there is a common belief among entrepreneurs that only big businesses need to be officially registered and pay taxes.

Generally, entrepreneurship has been widely recognized as a driving force for social change. The bigger picture in business and management studies sees entrepreneurs as cultural heroes who create added value for society by combining favorable economic and sociocultural environments with their personal advantages and strengths. (Maalaoui et al. 2020, 663; Martinez Dy 2020, 687). The other side of entrepreneurial research, however, addresses entrepreneurship as a way of demarginalization as it can be a necessity or a more favorable option for those facing societal or environmental challenges (Pidduck & Clark 2021, 1084). This challenge-based entrepreneurship is an emerging area of research that focuses on disadvantaged or the so-called *underdog entrepreneurs*: individuals who for one reason or another are in an arduous position in the traditional labor market, thus, can be accompanied by characteristics that support entrepreneurial activities. (Miller & Le Breton-Miller 2017; Gargam 2020; Maalaoui et al. 2020). Women micro-entrepreneurs in Africa fall into the category of underdog entrepreneurs as they face both economic and societal challenges in their surrounding environments (Sajjad et al. 2020; Ojong et al. 2021). Academics have widely been celebrating entrepreneurship as a way for these disadvantaged people to overcome their challenges and achieve a better life.

However, Welter and Gartner (2016, 44) note that such image of entrepreneurship as emancipation and the idea of ‘being able to create something from nothing’ can reinforce default justifications and acceptance for disadvantages. Rather than addressing systematic problems like inequality and socioeconomic stagnation, entrepreneurship can be seen as a panacea that especially policymakers might be more than happy to spread around. Therefore, it is highly important to combine research on disadvantaged entrepreneurship and overcoming adversity with a realistic grasp of context. This enables understanding of when and how resourcefulness, responses to adversity, and commitment to emancipation

serve as tools for overcoming structural disadvantages and when and how they contribute to its perpetuation. (Welter and Garter 2016, 49).

The OECD (Organization for Economic Co-operation and Development) states disadvantaged entrepreneurs as groups of individuals who require support and equal access to opportunities and resources in order to establish successful and sustainable businesses. The organization has an inclusive entrepreneurship policy agenda aiming to promote entrepreneurship in order to create jobs, leverage technological development and address economic and social challenges. Women are among the key target groups of this agenda. (OECD 2019; Maalaoui et al. 2020, 663). When executed in a proper way in a right context, supporting entrepreneurship among the disadvantaged people, including women micro-entrepreneurship in Africa, can serve as a response to major societal challenges that are often stemming from institutional failure and voids. As mentioned, entrepreneurship is stated to work as a tool for social change and it can also drive institutional change in environments where the institutions are weak, and governments do not provide proper social services and support (Bjerregaard & Lauring, 2012).

Moreover, the population of the African continent is expected to double by 2036, making up approximately 20% of the world's population by 2050 (Asongu 2013, 14). This poses challenges in ensuring sustainable growth. A way to reinforce the sustainable growth of the African continent could possibly be found on a grassroots level at supporting individuals in doing their day-to-day business practices. It is stated that women entrepreneurs could enhance the overall economic development of Africa to a great extent (Ojong et al. 2021). Further, according to Sajjad et al. (2020, 157), female entrepreneurship is significant in poverty reduction. Market-based solutions, such as entrepreneurship, are stated to present the most promising and substantial opportunity to improve impoverished environments (Bruton et al. 2013, 688). Therefore, supporting women micro-entrepreneurs in Africa would contribute to the UN's sustainable development goals, including SDG1 no poverty and SDG5 gender equality (Nziku & Struthers 2018; United Nations 2022).

Lastly, why should we care about African female micro-entrepreneurs? Western countries have a dark history of exploiting Africa during the colonial times, and a big part of the wealth we also experience in Finland today would not exist without colonialism, even though Finland itself did not have own colonies. The financial advantage European

countries got (and still get) from utilizing their former colonies and their natural and human resources plays a significant role in the way how developed countries are, and how African countries, in turn, struggle from year to year to reach sustainable development and to reduce poverty. (Knuuti, 2023). Asongu et al. (2020, 81) also note that most women in Africa are unemployed and live on less than 2 USD per day, while a cow in the European Union receives a daily subsidy of 2 USD.

The president of Ghana, Nana Addo Dankwa Akufo-Addo (2023), stated in his speech at the general assembly of United Nations in September that African countries accept responsibility for their challenges, but it is essential to recognize the link between present-day conditions and historical injustices of colonialism that have to a great extent enabled the wealth and conditions especially in Europe and the United States. He refers to the subject of reparations, however, the idea of Western world supporting Africa can be embedded to actors also outside the public sector. Providing entrepreneurial support in order to boost sustainable development in Africa should be seen as a reasonable option, for example, for many international companies to execute their Corporate Social Responsibility, especially if the company does business within Africa and utilizes its resources.

1.2 Research objective and study context

This thesis aims to investigate female micro-entrepreneurship in Sub-Saharan Africa and propose strategies for its support. In order to find out how women entrepreneurs could be supported; it will be explored what kind of challenges women micro-entrepreneurs face in their businesses and how they adapt and cope with these issues.

This topic is worth of studying for several reasons. Women entrepreneurship is a significant theme in international business due to its worldwide scope and effects on the sustainable development of today's economy. During past years, there has been an increase in the female entrepreneurship research regarding Sub-Saharan Africa, and earlier studies have shown how women entrepreneurial success creates positive effect on their immediate surroundings and enables economic growth (Ojong et al. 2021; Minniti 2010). Traditionally, business schools also tend to focus on targeting developed countries alone in their education programs and therefore it is relevant to broaden this scope.

Moreover, it is important to investigate which specific challenges female micro-entrepreneurs face in order to know which resources could best benefit them. Welter and Gartner (2016, 25) note, that even though some entrepreneurial challenges may seem generic, such as finding customers, the way these challenges are solved might differ across context and culture. They state that an outsider to a specific context might struggle interpreting what is critical and relevant and actors willing to support female micro-entrepreneurs can find it difficult and overwhelming to analyse these topics. Therefore, in order for people to better understand how to provide support in this context in question, closer examination of the local conditions is needed. The main research question of this study is formulated as follows:

How could female micro-entrepreneurship in Sub-Saharan Africa be supported?

To answer the main research question, sub-questions of this thesis are:

1. *What does female micro-entrepreneurship in Sub-Saharan Africa mean?*
2. *What challenges and resources do female micro-entrepreneurs in Sub-Saharan Africa have?*
3. *How can the entrepreneurial ecosystem in Sub-Saharan Africa help overcome the challenges?*

The context of this study is limited to Sub-Saharan Africa because female micro-entrepreneurship is an important aspect of the economy in the region, with a significant number of women engaged in small-scale business activities. According to Quak et al. (2022), several studies show that micro-enterprises are the most important source of work in Sub-Saharan Africa. In general, most of the literature on female micro-entrepreneurship in Africa is either from a specific Sub-Saharan African country or from the Sub-Saharan African region.

At this point it is essential to note that Sub-Saharan Africa is very vast and diverse. There are countries with highly varying populations and there are also differences when it comes to female micro-entrepreneurship and the entrepreneurial environment. The region of SSA is illustrated in Figure 2.

(World Population Review 2024). Namibia is a former German colony (at that time known as the German South-West Africa), and it became independent in 1990. Before independence, Namibia was part of South Africa as Germany lost its colonies during the First World War in 1915. While belonging to South Africa, Namibia was also under the institutionalized racial segregation of apartheid for decades. (Britannica 2024). The influence of both German and South African history is still noticeable in the country with, for example, Namibia being dependent on many South African imports and Germany being the biggest trade partner of the country outside of Africa (World Bank 2021; Namibian 2023).

Namibia was selected for the purposes of this thesis for three reasons. Firstly, it represents an example of a Sub-Saharan African country where women today are actively engaging in business activities. In 2021, women in Namibia accounted for 56.25 percent of the total self-employment of the country, of which informal sector comprises the majority (Bobek et al. 2022, 59). Secondly, despite the low population, there are several ethnic groups in Namibia which makes it a good fit for the research. A common feature for countries in Sub-Saharan Africa is the diversity of local ethnic groups and languages, which is significant to understand when studying the context of SSA. In Namibia, the population can be divided into (at least) 9 ethnic groups, of which Owambos account for the great majority (World Population Review 2024). There are also around 154,000 white Namibians in the country (Mochere 2024), which allows interpretation of issues related to today's power structures and possible race confrontation in female micro-entrepreneurship. The percentual rate of white citizens in Namibia (around 6%) is higher than in most other countries in SSA, as for example, in Ghana the rate is less than 1% of the total of around 34.5 million people (Mochere 2024; World Population Review 2024).

Lastly, the opportunity to spend an exchange semester in Namibia during the spring and summer 2023 allowed me to interview local people and observe the local entrepreneurial environment in this specific Sub-Saharan African country. Therefore, the focus of the results is on Namibia, however, the outcomes of the research will be reflected to the current literature of the broader context of female micro-entrepreneurship in Sub-Saharan Africa.

1.3 Structure of the thesis

Chapters 1.1 and 1.2. have presented the subject and objectives of this thesis, and highlighted why the topic is worth of investigating. Also, the research context was shortly introduced to explain the reader where and why the empirical part of the study has been collected. The following two chapters will cover the literature review and theoretical background of the thesis.

First, the entrepreneurial ecosystem of Sub-Saharan Africa will be discussed in Chapter 2. The purpose of the chapter is to give a deeper overview of the entrepreneurial context of Sub-Saharan Africa where several factors influence both challenges and opportunities of female micro-entrepreneurs in the region. After understanding the context, Chapter 3 sheds light on the Challenge-based entrepreneurship theory referring to disadvantaged entrepreneurship. The chapter focuses on exploring versatile aspects of the theory and combines them to the topics discussed in Chapter 2 regarding the entrepreneurial ecosystem in SSA.

In Chapter 4, the methodological choices of this research will be introduced. This includes description of research approach, data collection and analysis and evaluation of the study. Furthermore, the ethical concerns of the study will be shortly discussed to analyse the nature of the research setup. Chapter 5 introduces the empirical findings of the data collection which are the highlight of this study. This chapter is divided into four sub-chapters with a focus on challenges and resources of the interviewed female micro-entrepreneurs in Namibia.

Chapter 6 consists of conclusions of the study where the results are combined to the previous literature around female micro-entrepreneurship in SSA and Challenge-based entrepreneurship. The conclusions offer theoretical contributions and practical implications, and address limitations of this study. In addition, the chapter provides a few suggestions for future research. Finally, Chapter 7 includes a short summary of the research and the whole thesis.

2 Entrepreneurial ecosystem in Sub-Saharan Africa

Being an entrepreneur in a developing country differs significantly from the concept of entrepreneurship known in the Western world, which is why it is important to delve deeper into the context. In this chapter, the entrepreneurial business environment of Sub-Saharan Africa will be examined.

2.1 Defining entrepreneurial ecosystem

Women entrepreneurial activities are shaped by the external environments of the different Sub-Saharan African countries and societies they emerge in (Ojong et al. 2021). In this thesis, the business context is reviewed through the concept of *entrepreneurial ecosystem*. In the academic literature, the term “ecosystem” was initially borrowed from biology and applied to the realm of business by Moore (1993) as he used the concept of business ecosystem to illustrate the interconnection and mutual evolution that defines modern business activities. Today, other conceptualizations of this approach are, for example, innovation ecosystem, platform ecosystem and service ecosystem. (Aarikka-Stenroos & Ritala 2017, 23).

Entrepreneurial ecosystem has several definitions in the literature, and it is stated to rather encompass a variety of perspectives on the geography of entrepreneurship than forming one coherent theory (Spiegel 2017, 49; Cavallo et al. 2019, 1300). For example, Auerswald and Dani (2017, 113) see entrepreneurial ecosystem as a higher-level infrastructure that facilitates interactions between entrepreneurial actors and institutions. According to Qian et al. (2012, 561-562) entrepreneurial ecosystem refers to “*those economic, social, institutional and all other important factors that interactively influence the creation, discovery and exploitation of entrepreneurial opportunities*”. Most definitions highlight the interdependent nature of several different actors and features within an ecosystem which refers to its original biological concept (Cavallo et al. 2019).

In the literature, there are also various frameworks to conceptualize the main components of an entrepreneurial ecosystem. One of the most well-known is that of Isenberg (2011) which has been used as a base for several recent studies on the issue (Mack & Mayer 2015; Stam 2015; Brown & Mason 2017). The entrepreneurial ecosystem framework of Isenberg (2011, 6) includes six main domains that are: *policy, finance, culture, supports, human capital* and *markets*. The framework approach of entrepreneurial ecosystem has

also received critiques of not giving proper emphasis on the connections between different elements of the framework and ignoring the possibility of missing elements (Mack & Mayer 2015; Stam 2015). However, the framework approach will be utilized in this thesis due to its ability to examine and introduce a rather unknown context in a clear manner.

In addition, Sheriff and Muffatto (2015, 18) and Cao and Shi (2021, 75) state that most of the academic research on entrepreneurial ecosystems has been focused on advanced economies, and that those theories are not directly applicable to entrepreneurial ecosystems of emerging economies. This is because most of the assumptions behind those theories are grounded to sound resource, structural and institutional environments which are generally insufficient in emerging economies (Cao & Shi 2021, 85). Therefore, Cao and Shi (2021) provide three central characteristics that influence entrepreneurial ecosystems in emerging economies: *institutional voids*, *resource scarcities* and *structural gaps*. The entrepreneurial ecosystem in SSA will be analyzed through the six dimensions of Isenberg while noting how the three distinguishing features of emerging economies influence the business environment. All the elements are illustrated in Figure 3.

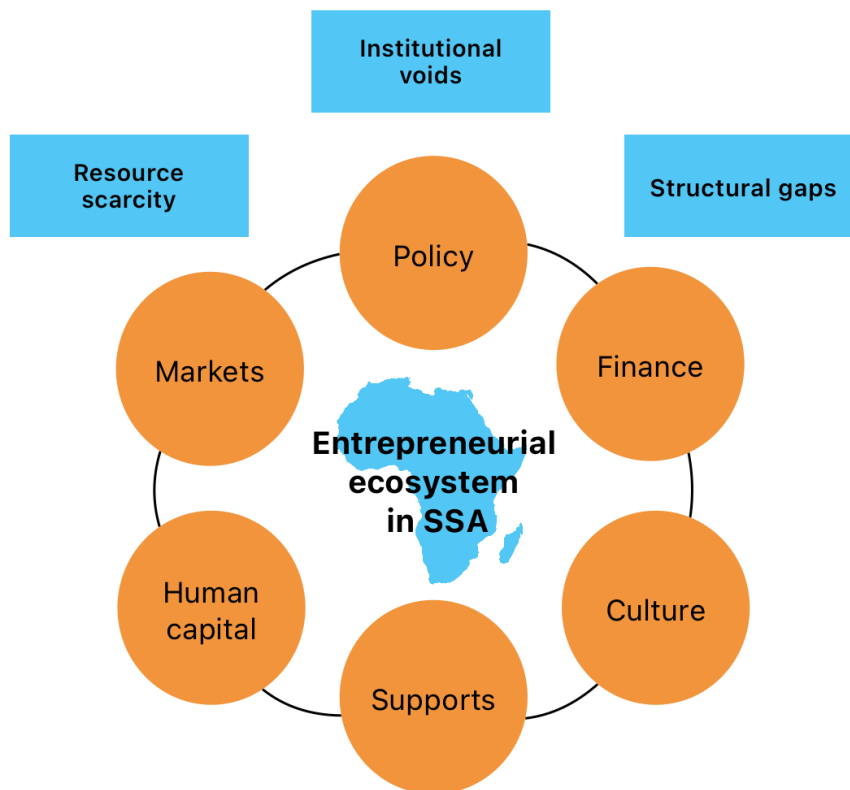


Figure 3 Elements of entrepreneurial ecosystem in Sub-Saharan Africa. Adapted from Isenberg (2011) and Cao and Shi (2021)

2.2 Elements of entrepreneurial ecosystem in Sub-Saharan Africa

2.2.1 Policy

Policy in entrepreneurial ecosystem refers to affecting policies for entrepreneurship with regards to government and leadership (Isenberg 2011). Entrepreneurship is stated to be highly context-dependent and that institutions have a critical role in shaping entrepreneurial activities (Isenberg 2011; Stam 2015). This draws upon institutional theory which describes institutions as humanly structured formal or informal guidelines that regulate economic, political, and social activities. Government and leadership are part of formal institutions that consist of legal and political structures and written rules, whereas informal institutions refer to cultural and societal norms, values, and traditions. (Williams & Shahid 2016). Informal institutions of entrepreneurial ecosystem will be closer discussed in Chapter 2.2.3.

A lot of entrepreneurial research focuses on the role of formal institutions as barriers or facilitators to entrepreneurship in developing countries as they largely cause the biggest differences between emerging and mature economies (Bruton et al. 2013, 684; Bruton et al. 2021). In emerging economies, formal institutions' components supporting a modern market economy, such as, firm entry procedures and property protections are often either weak or non-existent. This, in turn, strengthens the prevalence of *institutional voids*. (Bruton et al. 2013; Dutt et al. 2016; Cao & Shi 2021, 85). Institutional voids arising in the context of developing countries' entrepreneurial ecosystems include, for example, bureaucracy, unclear and inconsistent government policy, and lack of support (Cao & Shi 2021, 86). These deficiencies are stated to inhibit establishment of new entrepreneurial ventures and hinder access to resources for growth and markets which is why many entrepreneurs in emerging countries are also more likely to be necessity- than opportunity-driven (Cao & Shi 2021).

One policy issue arising from the context of SSA is the process of starting a business, which is costly and time-consuming in most countries in Sub-Saharan Africa. (Langevang et al. 2018; Dabić et al. 2022). This is one of the main factors resulting in high rates of entrepreneurial activities in the *informal sector* which is stated to cover over a half of the jobs in SSA. (Kwame & Jayne 2018, 819). In general, the informal sector is notably represented among female entrepreneurs in emerging economies due to different institutional voids. (Young & Crush 2019; Asongu et al. 2020). "Informal" in this context

refers to unregistered, unregulated, and untaxed businesses often focused on services, production, and street vendor sales. It should be noted, that in developing countries, small businesses operating informally and ignoring formal regulations are not commonly regarded as illegal or reprehensible; instead, they represent an own sector that widely contributes to people's lives and the overall economy. (Spring 2009, 12). Operating in the informal sector, however, significantly influences access to governmental support policies as they tend to favour the formal sector at the expense of the informal sector (Chowdhury 2013, 97). For example, the absence of formal business registration automatically disqualifies entrepreneurs for obtaining institutional credit. In addition, global firms are stated to work only with businesses in the formal sector which limits opportunities for entrepreneurs in the informal sector (Bruton et al. 2021, 7). These kinds of institutional hurdles create barriers to growth and accessing possible forms of institutional finance.

However, in recent years there has been seen an increase in *entrepreneurial supporting policies* in several Sub-Saharan African countries (Sheriff & Muffatto 2016; Dabić et al. 2022). In several countries there are policies and programs that aim to support female entrepreneurship, such as, in Namibia there is the Namibia Women's Association for the Advancement of Business (NAWIB) that provides training and support services exclusively to women entrepreneurs. (Ojong et al. 2021; NAWIB 2023). However, Sheriff and Muffatto (2016) and Ojong et al. (2021, 236) also point out that policies intended to promote women's entrepreneurship are rarely put into practice or they suffer from ineffective coordination. Further, even if there were policies and government support available to female entrepreneurs, many might not be aware of them. Nziku and Struthers (2018) note that only 16 percent of women entrepreneurs in Tanzanian major cities knew about the government support available to them, possibly due to lack of formal education and former business experience. To conclude, although there is debate about the efficacy of policies promoting entrepreneurship, entrepreneurial policy remains a crucial factor in influencing regional entrepreneurial activities (Spiegel 2017).

2.2.2 Finance

The element of finance in entrepreneurial ecosystem refers to the capital necessary to promote entrepreneurship (Isenberg 2011). Access to finance is stated to be fundamental for both start-ups and growth-oriented businesses and there are several formal ways to

acquire it, including financial providers and alternative funding. Financial providers include banks, business angels and venture capital firms and sources of alternative funding could be, for example, peer-to-peer lending and crowdfunding. (Isenberg 2011; Brown & Mason 2017). Further, in emerging economies the aspect of *informal capital* is highly present and unique due to constrained access to many formal sources of financing common in mature economies (Wu et al. 2016). Informal sources of funding include, for example, customer prepayments, capital from supplier credit, or personal savings (Wu et al. 2016, 258).

As mentioned, institutional voids cause difficulties in accessing formal financial support from the government in developing countries. In general, *financial resource scarcities* have been stated to be one of the most important factors contributing to start-up failures and inhibiting entrepreneurial activities in emerging economies (Sheriff & Muffatto 2016; Wu et al. 2016; Langevang et al. 2018). For example, not only government but also banks are unwilling to provide financing to unregistered businesses which excludes entrepreneurs in the informal sector from accessing formal financing (Goswami et al. 2018). Therefore, entrepreneurs in the informal sector are compelled to rely on alternative solutions, such as, informal credit arrangements (Wang 2015; Wu et al. 2016). Similarly, Adly and Khatib (2014) note that due to institutional voids the main sources of capital in emerging economies are still personal savings and profits from the own business, causing a substantial early-stage financial gap.

In Sub-Saharan Africa, many female micro-entrepreneurs live in poverty with extremely scarce financial resources. The business is generally started due to high rates of unemployment and the need to be able to cover daily expenses. (Ngono 2021, 59). When it comes to funding of the business, women usually have even more limited access to formal financial services than men. This is because banks require guarantees before granting a loan and women in SSA tend to be poorer than men due to different positioning in the society. For example, in many SSAn countries, the right to inheritance might be exclusive for men which is why women entering the job market are less likely able to afford necessary guarantees for a bank loan. (Langevang et al. 2018; Akouwerabou 2020; Ngono 2021, 62). Furthermore, even if loans were accessible, women are stated to prefer family funding over banks due to *lack of trust in the institutions* or lack of confidence in the business (Akouwerabou 2020). In addition, borrowing start-up capital from relatives means lower costs of capital as compared to formal money lenders (Khayesi et al. 2014,

1327). Yet, an excessive usage of informal financing through family and friends is stated to pose a risk of high financial pressure and complicated social relationships. Therefore, entrepreneurs should strive to broaden their social network in order to divide their informal debt to multiple complementing sources. (Wu et al. 2016, 269).

The academic literature also covers two other sources of financing for female micro-entrepreneurs in SSA: *microfinance* and *mobile money*. Microfinance institutions provide services such as microcredits, leasing and microloans. They are smaller in size as compared to loans granted by traditional banks which people with scarce finances would not be able to access. (Hartarska & Cull 2023). According to Ngono (2021, 66-67), microfinance promotes entrepreneurship in Sub-Saharan Africa and offers a solution for women facing barriers in accessing traditional banking services. The results of his study, including 44 SSAn countries, show that if the number of microfinance institutions rises or the microcredits increase, the female entrepreneurial rates increase significantly in recent years in the region (Ngono 2021, 66-67). Similarly, Assairh et al. (2020) state that microfinance has generally empowered many of the world's poor women who account for 70% of the total number of the poor around the globe.

However, microfinancing institutions in Sub-Saharan Africa have also received several critics among researchers. Ukanwa et al. (2017, 428) note that many micro-entrepreneurs are extremely poor women who see microcredit as debt and a great risk as family responsibilities can influence their ability to repay the loan. For them, basic necessities, such as food and paying for school fees are seen as a priority, not business growth. (Ukanwa et al. 2017, 428). Also, Shetty (2008) argues that microfinancing results in positive outcomes only if there are other non-financial services available for entrepreneurial development. Indeed, if the microfinance is not invested in productive activities, it can turn into a poverty-increasing obstacle as women with insufficient income struggle with the repayment (Ngono 2021, 62). On the other hand, since the micro-loans are relatively smaller than loans offered by banks, some women entrepreneurs consider them as insufficient to match their growth aspirations (Langevang et al. 2018, 232).

Mobile money, in turn, is a SMS-based money transfer and monetary storage system which is mostly driven by mobile network operators. Given the limited banking infrastructure, it has become an important financial innovation in Sub-Saharan Africa

where mobile money serves as a convenient alternative and enables women without bank accounts access financial services (Ngono 2021, 70; Konte & Tetteh 2023, 748). Ngono (2021, 70) states that the emergence of mobile money has positively contributed to increasing rates of women becoming self-employed. In addition, mobile money has been found to reduce transaction costs and time as compared to using traditional financial services and offer a secure way of saving (Gosavi 2019, 345; Jack & Suri 2014, 2020). Further, Aron (2018, 145) notes that mobile money can help women apply for bank credit as it creates a transaction history that builds credibility, particularly when traditional guarantees are lacking. To conclude, while female micro-entrepreneurs in SSA face challenges in accessing formal financing, there are other institutions and informal sources that enable their financial inclusion. Thus, it depends on the social class of the micro-entrepreneur whether she should go for microfinance or mobile money as only those who are not too impoverished to use the loan for basic needs can accrue the benefits of microfinance (Assarih et al. 2020; Ngono 2021, 67).

2.2.3 Culture

Culture in entrepreneurial ecosystem refers to success stories, societal norms and the value society places on entrepreneurship. Especially positive social norms and attitudes towards entrepreneurship are associated as key elements of entrepreneurial ecosystems, both in the formal and informal sector (Isenberg 2011; Bruton et al. 2021, 10). Stories and examples of successful entrepreneurs within a community can act as an inspiration for other people and shift the focus on the benefits and possibilities of entrepreneurship (Feld 2012; Spiegel 2017). In other words, the greater the social legitimacy of entrepreneurship in a certain region, the more it positively influences individuals' attitudes and intentions to become an entrepreneur (Isenberg 2011; Kibler et al. 2014, 1010). If the cultural belief views entrepreneurship as something to be engaged in only when no alternative options are available, access to social resources might be limited and potential entrepreneurs will need a strong conviction in their own entrepreneurial abilities (Kibler et al. 2014). Moreover, societal norms, attitudes towards failure, and role of risk taking within a culture can significantly impact the perception of who is considered as a legitimate entrepreneur in a society (Spiegel 2017).

According to Mair & Marti (2009), as developing countries lack many formal institutions, they often compensate that with *rich informal institutions* (cultural and societal norms)

that therefore play a significant role in the entrepreneurial ecosystem. Webb et al. (2019, 41) describe informal institutional voids as a lack or inability of these norms, values, and beliefs to facilitate stable, efficient, and effective market functioning. For example, informal institutions based on apartheid or patriarchal systems can marginalize specific groups of individuals, excluding them or hindering their participation in economic transactions (Webb et al. 2019, 41).

In Sub-Saharan Africa, the times of colonialism caused *patriarchal thinking* in many countries where women were directed to certain positions and duties in the society. After independence, there have been shifts towards gender equality, yet differences persist. (Dabić et al. 2022). These differences hinder female entrepreneurial activities in the entrepreneurial ecosystem. (Hundera et al. 2019; Ojong et al. 2021; Dabić et al. 2022). For example, gender stereotypes and traditional gender roles may limit women's ability to access networks, markets, and resources, and may also impact their ability to negotiate business deals and contracts (Langevang et al. 2018; Ojong et al. 2021). Gudeta and van Engen (2018) and Hundera et al. (2019) state that women entrepreneurs in SSA are facing role conflict as they are expected to undertake various responsibilities and share their time within the home, workplace, and community. The household activities in most places in SSA also require considerably more time and energy than in developed countries, as for example, washing machines rarely exist and therefore clothes of the family need to be washed by hands. (Gudeta & van Engen 2018, 371). As a result of these responsibilities, female entrepreneurial businesses are limited in operational scope and often remain smaller (Adema et al. 2014, 15). Furthermore, as mentioned in chapter 2.1.2., business profit of women entrepreneurs is often used to cover daily expenses of the family. This is because women in SSA tend to be the one responsible for providing for the family's needs (Hartarska & Cull 2023, 69).

In addition, Ojong et al. (2021) note that female entrepreneurs have highlighted the *inadequacy of political power* when it comes to supporting their businesses. According to Guma (2015), businesses owned by women in Uganda face a considerably higher number of requests for bribes compared to those owned by men. Scarce financial resources, in turn, make paying bribes an unaffordable option for many women (Mair & Marti 2009, 426). Informal institutional voids foster such circumstances if the common belief of a society allows elites to exploit their recognized power for individual aspirations rather than supporting community development (Webb et al. 2019).

Other societal challenge women micro-entrepreneurs face in Sub-Saharan Africa is threat and intimidation from men who do not believe women should own businesses (Swid et al. 2023). Furthermore, Hovorka & Dietrich (2011) state that several statutes limit women's opportunities by restricting their access to land, immovable property, and financial capital, particularly for married women. Castellanza (2022, 5) aligns with this by noting that in villages of Cameroon, women typically need an allowance from their spouses in order to interact in public and they are forbidden to participate in decision-making. In addition, some female entrepreneurs face scepticism and opposition from their spouses, who may perceive them as a threat to their authority or position (Guma 2015; Kapinga & Montero 2017). Furthermore, Sheriff and Muffatto (2015, 45) state that in the four African countries their research covered (Botswana, Egypt, Ruanda and Ghana) *lack of entrepreneurial culture* was identified as one of the main barriers in the entrepreneurial ecosystem. Similarly, Langevang et al. (2018, 236&237) note that in Tanzania, there is either a lack of female entrepreneurial role models who could increase women's self-esteem and inspire them, or a lack of platforms that could bring entrepreneurs to greater public awareness.

However, entrepreneurship can also offer *a way for abjection alleviation* for women otherwise treated unequally in the society. Castellanza (2022, 12) note that successful women entrepreneurs in Cameroon were respected by everyone in the local village and invited to political decision making alongside with men, discontinuing patriarchal traditions. Moreover, in environments with weak institutions, *religion* often serves as a cultural informal institution that can positively influence entrepreneurial activities by helping manage challenging circumstances and empowering actors (Barnard & Mamabolo 2022). It is noteworthy to mention that while religion may have diminished in significance especially in the advanced economies of Western Europe, its relevance remains notable in Africa (Henley 2017, 598). For example, executives interviewed in Botswana, Nigeria, Zimbabwe, and Kenya highlighted how they rely on God in their businesses. They stated that this reliance provides them with peace, strength, and ability to be more committed and insightful. (Barnard & Mamabolo 2022, 10). To conclude, culture and its many aspects in entrepreneurial ecosystem of SSA can be either a barrier or a facilitator in female entrepreneurial activities and growth (Bruton et al. 2021, 10).

2.2.4 Supports

Supports in entrepreneurial ecosystem include several sub-elements consisting of different aspects of supporting physical infrastructure, support professions, and non-governmental organizations (NGOs) (Isenberg 2011). According to Spiegel (2017), supports is one of the most crucial components of an entrepreneurial ecosystem in promoting entrepreneurship for small businesses, as for example mentors and dealmakers can assist in acquiring new business skills and help building localized networks.

In the literature, mentors and dealmakers are often mentioned when talking about intermediaries of an entrepreneurial ecosystem. *Intermediaries* are defined as “agents that link two or more parties to bring about specific activities” (Dutt et al. 2016, 818). In an entrepreneurial ecosystem, there can be found different kinds of intermediaries such as accelerators and incubators which differ in their function and focus; however, both aim to assist entrepreneurs in scaling their business (Goswami et al. 2015, 118; Dutt et al. 2016). Accelerators are fixed-term programs consisting of mentorship, networking, and educational components and they are often sponsored by angel investors or venture capital firms (Goswami et al. 2015). Incubators, in turn, are organizations established to support early-stage entrepreneurs via providing services and facilities such as access to funding, office spaces and mentorship. Business incubators can be sponsored by private, government, academic, or non-governmental organizations. (Dutt et al. 2016, 819&822).

In emerging countries, intermediaries can also address institutional failures via lobbying government agencies and supporting the development of, for example, technological infrastructure needed to facilitate entrepreneurship. (Dutt et al. 2016, 819). Furthermore, they have the potential to reduce economic inequality and promote growth in the informal sector by offering essential services to entrepreneurs. An example of this are *micro-lending organizations* and *NGOs* that have been able to provide access to finance for entrepreneurs outside the formal financing sector. (Bruton et al. 2021, 11). In addition to providing financial support, intermediaries in developing countries can assist entrepreneurs with *educational programs*. For example, in Namibia between 2021 and 2023, 57 women participated in the Accelerating Women Owned Micro Enterprises program, designed to empower women running small businesses by teaching essential business management knowledge, such as, business registration and proper record-keeping. The program was coordinated by UN Women Africa and sponsored by DeBeers

Group, which is a South-African-British corporation specializing in diamond mining, manufacturing, and retail. (UN Women Africa 2023).

Nevertheless, even though such structural actors might exist, they are often found to be inadequate in emerging economies where institutional voids continue to persist and further result in structural gaps (Goswami et al. 2015; Sheriff & Muffatto 2015; Dutt et al. 2016; Cao & Shi 2021). Sheriff and Muffatto (2016, 45) state that *lack of private supporting actors, mentors and role models* is a major challenge for many emerging countries in Africa. Similarly, Goswami et al. (2015, 129) note that it can be difficult to find motivated mentors with domain knowledge for accelerator programmes, particularly in emerging ecosystems. They note that in emerging economies many mentors participate in the programs voluntarily which might result in lack of motivation when it comes to finding time for the program. Furthermore, the mentors can be corporate executives with no entrepreneurial experience and knowledge of the local context and therefore be inadequate to provide relevant support. (Goswami et al. 2015, 128&129).

Moreover, emerging economies are stated to frequently face *deficiencies in physical infrastructure* of their entrepreneurial ecosystems, including underdeveloped roads, power plants, telecommunication networks, and water and sanitation facilities (Sheriff & Muffatto 2015). For example, according to the World Bank Enterprise Survey of 2016, business owners in approximately 30% of developing countries identify unreliable electricity supply as a significant obstacle to their operations. Such constraints in the fundamental infrastructures hinder the quality and quantity of entrepreneurial activities of the ecosystem and are largely caused by institutional voids as governments are considered the primary resource provider for nation's physical infrastructure. (Cao & Shi 2021, 88&89). Despite the challenges, some developments have also been occurring in the physical infrastructure of Sub-Saharan Africa. For example, Crittenden et al. (2019) note that the development of information and communication technologies in several Sub-Saharan countries has enabled female micro-entrepreneurs to connect with potential customers and acquire knowledge from business peers.

2.2.5 Human capital

Absence of mentoring experiences and knowledge sharing are also closely related to the component of human capital in entrepreneurial ecosystem. Human capital refers to the education of the population in terms of, for example, labour and educational institutions

(Isenberg 2011). According to Goswami et al. (2018) and Cao and Shi (2021, 80), knowledge is a key resource within an entrepreneurial ecosystem as it acts as a catalyst for innovations and therefore the lack of it notably hinders entrepreneurial activities.

Educational institutions can be divided into formal and informal institutions with formal ones referring to schools and universities and informal ones, for example, to family and mentoring (Adly & Khatib 2014). Majority of entrepreneurs in emerging economies lack proper formal education and their ways of obtaining knowledge for the business are mostly informal, including informal mentorship and family relations (Adly & Khatib 2014, 143). It is essential to re-emphasize that even though the entrepreneurial activity rates are higher in emerging than advanced economies, most of the new businesses are started due to unemployment and are therefore necessity driven. In other words, the motivations for starting a business differ between women entrepreneurs in developed and developing countries (Sajjad et al. 2020, 157). Cao and Shi (2021, 87) state that entrepreneurs with human capital and high growth aspirations are few in emerging economies as they are more likely willing to work for someone else. This is because institutional voids and resource scarcities diminish the expected returns of an entrepreneurial career, and concluding a higher education increases the opportunity costs of choosing entrepreneurship (Cao & Shi 2021, 87).

In Sub-Saharan Africa, many women entrepreneurs have *limited formal education* due to lack of well-functioning education systems and inability to pay for private education (Bruton et al. 2021). Therefore, they might lack the essential skills to manage and expand their businesses, resulting in challenges related to managing and accessing finances, marketing products, and accessing new markets. (Nziku & Struthers 2018; Ojong et al. 2021; Bruton et al. 2021). However, Goswami et al. (2015, 127) point out that while formal training in the basics of starting a business is necessary, informal education such as mentoring can play a crucial role in understanding of how to expand the business.

In Namibia during apartheid, education was regulated according to ethnicity and social class and the systematic exclusion of the black majority still shapes the society of today (World Bank 2023). Now, the country's education system should be relatively equal as everyone has the right for free education until grade 12, which equals the Finnish high school studies or occupational training. However, ethnic background and wealth continue to have a significant impact on children's study path as additional costs, such as school

uniforms, travel expenses or living costs at a boarding school decrease possibilities for those who lack money (Embassy of Finland in Windhoek 2020).

Moreover, about 10% of the Namibian schools are private and there is debate on equal allocation of resources, including competent teachers. There are also challenges in the schooling infrastructure and differences between the urban and rural areas. Especially in the rural areas of Namibia, there is a **high rate of school dropouts** as only 1 out of 100 will have graduated from grade 12. For girls and young women this can be due forced marriages and teenage pregnancies (UNICEF 2018; Embassy of Finland in Windhoek 2020; World Bank 2023). Further, according to the Ministry of Education, 614 of the 1,900 Namibian schools are without network access, 346 without electricity, 250 without proper sanitary facilities, and 211 without potable water points. (Embassy of Finland in Windhoek 2020).

2.2.6 Markets

Lastly, the component of markets in the entrepreneurial ecosystem refers to the networks and clientele available in the ecosystem (Isenberg 2011). Referring to social network theory, access to different resources is facilitated by local social networks which is why they play a crucial role in the entrepreneurial ecosystem (Stuart & Sorenson 2005, 233). Especially new businesses lack legitimacy, capability, and power which hinder resource accessibility and therefore the institutional context and structural elements of the ecosystem should provide tools to overcome these liabilities of newness (Cao & Shi 2021, 82). Furthermore, the availability of local markets with local customers strongly influences the creation of entrepreneurial opportunities within the ecosystem (Spiegel 2017).

First, many women entrepreneurs in Sub-Saharan Africa are stated to face **challenges in accessing profitable markets** due to living in rural areas or confronting logistical issues (Dabić et al. 2022, 36). There might also be a lack of proper business premises which hinders market exposure as many are running their businesses from home. Furthermore, some female entrepreneurs may have export potential, but regulatory obstacles, limited production facilities and technologies, or a lack of relevant knowledge are stated to often prevent them from utilizing this potential. (Dabić et al. 2022, 220). Networks, in turn, are closely related to accessible clientele and available markets in terms of developing links and gaining market knowledge.

Entrepreneurial networks are stated to be deeply embedded within the institutional environment, and while networks are important everywhere, they are more predominant in emerging economies due to institutional voids (Welter & Smallbone 2011, 119, Cao & Shi 2021, 82&89). Weak formal institutions and lack of supporting organizations result in **high dependency on informal networks** and **personal trust** that help entrepreneurs in emerging economies acquire critical resources. For example, to overcome institutional voids, entrepreneurs in emerging economies rely on network-based trust and informal norms of reciprocity, such as *guanxi* in China. (Bruton et al. 2013; Wierenga 2020, 82; Cao & Shi 2021, 89). Social networks are stated to consist of people who trust and support one another, with the trust being a powerful asset to manage uncertainty (Nziku & Struthers 2018). Also, as governments are primary actors in emerging economies, political connections can be a way to access resources such as licenses and loans, speed up application processes, and obtain government contracts. (Bruton et al. 2013; Cao & Shi 2021, 89). These interpersonal networks help navigate in the absence of stable formal rules.

Similarly, several studies from Sub-Saharan Africa show, that the role of social networks among women entrepreneurs is crucial as those help compensate resource scarcities and structural gaps (Khayesi et al. 2014; Nziku & Struthers 2018). For example, social networks have been found to strongly impact business adaptability, development and entrepreneurial start-up for majority of female entrepreneurs. Drakopoulou-Dodd (2012) divides networks into three different categories including personal networks, instrumental networks, and symbolic networks. Personal networks originate from family-related connections or shared affinities, such as friendship or exchange of information. These networks are typically characterized by strong closeness and high levels of trust. Instrumental networks are formed through practical relations including supply and sales contacts, as well as public relations. Symbolic networks, in turn, constitute a category where people share common beliefs or goals, such as, religious, political, ethnic, or moral affiliation. (Drakopoulou-Dodd 2012; Nziku & Struthers 2018).

Nziku and Struthers (2018) note that women in SSA utilize their networks differently than their male counterparts as they tend to rely on **personal** and **symbolic networks** over institutional ones. This might be because there are still very few female instrumental actors and at the same time societal attitudes and norms constrain successful networking with male leaders and business peers. (Hovorka & Dietrick 2011; Nziku & Struthers

2018). Further reasons for using informal networks are stated to be economic pressure and insecurity that force women entrepreneurs with scarce financial resources rely on adaptive and alternative networks (Nziku & Struthers 2018). Moreover, as noted in chapter 2.2.3, women entrepreneurs cope with dividing their time between business and household activities which also causes a lack of time for formal networking and socialising opportunities (Etim & Iwu 2019, 11). The lack of institutional networks, in turn, might cause difficulties in accessing governmental support, especially at the start-up phase (Carter et al. 2007; Bruton et al. 2013).

Thus, women entrepreneurs in SSA rely on personal and symbolic networks that are often based on shared identity and reciprocity (Nziku & Struthers 2018). They are also perceived as less valuable in creating business opportunities than institutional networks (World Bank 2019). Shared identity networks, such as religious groups and family, are guided by the principle of supporting the individual goals of group members as the shared identity fosters mutual understanding and goodwill among network members. (Khayesi et al. 2014, 1327; Henley 2017). In general, kinship, where people share a common social identity, is stated to play a pivotal role in African societies (Khayesi et al. 2014; Nziku & Struthers 2018).

However, as noted in chapter 2.2.2., *high dependency of kin relations* might also cause social pressure and increase costs of maintaining the network. In Africa, successful entrepreneurs are often viewed as wealthy individuals who are expected to fulfil demands of the network based on kinship. This might result in free riding behaviour from the side of the relatives and limit entrepreneur's ability to allocate resources for the development of the business. (Khayesi et al. 2014, 1325-1328). Furthermore, similar social obligations based on community relationships include expectations to hire unqualified family members or purchase goods or services from relatives or friends instead of opting for more suitable suppliers (Rooks et al. 2016, 126). To conclude, while networks facilitate assistance and knowledge-sharing across an ecosystem, they are highly context-dependant and deeply influenced by a complex set of cultural and social relations (Brown & Mason 2017, 20).

Finally, it can be concluded that the different components of an entrepreneurial ecosystem do not exist in isolation; instead, they develop together, influencing and reproducing one another. For example, policies and programs intended to support female entrepreneurship

or a new technology transfer are unlikely to succeed without complementary and supportive social and cultural attributes towards women entrepreneurship in general. Normalized and legitimized support for entrepreneurship within the larger community, in turn, fosters the creation of dense networks among entrepreneurs, organizations and investors. (Spiegel 2017). In the entrepreneurial ecosystem of Sub-Saharan Africa, women micro-entrepreneurs face several challenges in starting up and expanding their business, including regulatory, normative, and cultural factors. The level of marginalization, however, depends on individual's position in the society and varies within and between different countries of SSA. Nevertheless, the local context and components of the ecosystem influence the choices and decisions women entrepreneurs in SSA make. The components of the entrepreneurial ecosystem and their main characteristics discussed in the context of SSA are illustrated in Table 1.

Table 1 Summary of entrepreneurial ecosystem of Sub-Saharan Africa

Policy	Finance	Culture
Institutional voids Corruption and bureaucracy Strong informal sector Ineffective support programs	Finance scarcities Lack of government funding Family funding Microfinance and mobile money (+/-)	Rich informal institutions Patriarchal thinking Lack of role models Limiting gender roles and expectations Religion/ spiritual supports
Supports	Human capital	Markets
Institutional voids Structural gaps NGOs Lack of intermediaries and mentors Lack of physical infrastructure	Low education levels Unequal opportunities Inability to pay for private education Lack of business management and financial literacy skills	Institutional voids Low market accessibility Importance of informal networks and trust Personal and symbolic networks (+/-)

3 Challenge-based entrepreneurship in Sub-Saharan Africa

It could be concluded, that being a female micro-entrepreneur in Sub-Saharan Africa can be challenging due to a variety of factors in the entrepreneurial ecosystem. However, most entrepreneurial research has focused on the positive environmental factors and positive personality traits that alone stimulate entrepreneurship and create social value (Maalaoui et al. 2020, 663). In this chapter, the concept of entrepreneurship that is based on challenges will be introduced and closer examined from the point of view of female micro-entrepreneurs of SSA.

3.1 The model of Challenge-based entrepreneurship

Miller and Le Breton-Miller (2017, 7) provide an alternative theoretical thinking for entrepreneurship as they argue that challenging personal circumstances – economic, sociocultural, cognitive, and physical/ emotional – can have an equally influential role in driving people to become and excel as entrepreneurs. They state that previous research has shown disadvantaged groups, such as, necessity entrepreneurs, immigrants, people with dyslexia and ADHD, and groups of veterans being remarkably over-represented in self-employment activities and business fundings (Miller and Le Breton-Miller 2017, 7&14).

In the academic literature, there are several names used to describe entrepreneurs facing challenging circumstances, including *underdog entrepreneurs*, *marginalized entrepreneurs*, and *disadvantaged entrepreneurs*. All of them refer to the nature of being in an underprivileged position as compared to other groups of entrepreneurs. In other words, they are not expected to succeed or win. (Gargam 2020; Maalaoui et al. 2020; Pidduck & Clark 2021). Individuals belonging to the underprivileged groups can be facing challenges that make traditional career paths, for one reason or another, an unavailable or unfavourable option and force them choose entrepreneurship. Thus, Miller and Le Breton-Miller (2017, 7) state that challenges of disadvantaged entrepreneurs require individual adaptation which, in turn, might result in positive entrepreneurial outcomes, such as, work discipline, risk tolerance, networking skills, and creativity. To sum this up, Miller and Le Breton-Miller (2017) introduce ***the model of challenge-based entrepreneurship*** (Figure 4), which illustrates the path from challenges to adaptative requirements that either compel or enable entrepreneurial initiatives. These initiatives are

argued to represent significant cumulative value to national economies and provide possibilities for a better life for those in need. (Miller and Le Breton-Miller 2017, 8).

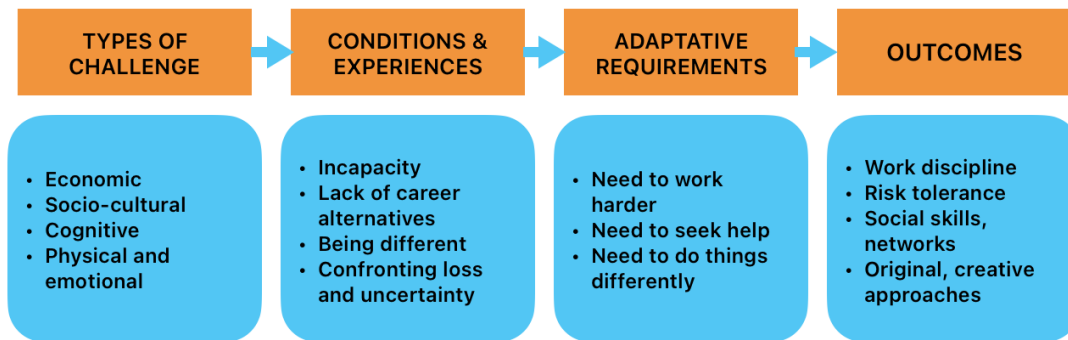


Figure 4 The Challenge-based entrepreneurship model (modified from Miller & Le Breton-Miller 2017)

3.2 Challenges and experiences

3.2.1 General overview

As seen in Figure 4, disadvantaged entrepreneurs can be categorized based on the challenges they encounter. These challenges are stated to affect the conditions and experiences of each entrepreneur which further foster certain adaptative requirements that might result in positive entrepreneurial outcomes (Miller & Le Breton-Miller 2017). According to the challenge-based model of Miller and Le Breton-Miller (2017), the challenges that foster entrepreneurship can be divided into economic, socio-cultural, cognitive, or physical and emotional challenges. The arduous circumstances depend on the personal characteristics of the individual and the surrounding environment.

Pidduck and Clark (2021, 1084) note that all entrepreneurs struggle and encounter challenges, however, in the context of this model the hardship and adversity are resulted from unique exclusion due to belonging to certain disadvantaged groups. Further, Maalaoui et al. (2020, 665) and Martinez Dy (2020, 688) emphasize that not all entrepreneurs facing adversity experience the same degree of disadvantage and therefore it is crucial to understand the origins and consequences of the disadvantage in question. For example, in Western contexts groups that are considered potentially disadvantaged as entrepreneurs are often women, ethnic minorities, immigrants, LGBTQ+ and disabled, such as, deaf people. The range of these individuals is very diverse; yet, they have one

thing in common: their demographic characteristics both materially and symbolically differ from the dominating ideal of the “straight white adult male entrepreneur”. (Martinez Dy 2020, 688). For example, immigrants and physically handicapped people face different challenges, thus they are both in a disadvantaged position compared to the dominating ideal (Miller & Le Breton Miller 2017). In other words, the more individuals align with the social norm the more often they have access to privileges, such as, elite education, personal wealth, and influential social connections which facilitate both entrepreneurial and career success (Martinez Dy 2020, 689). Furthermore, Marlow and McAdam (2013, 114) note that not only does the social marginalization cause disadvantage, but underdog entrepreneurs are also often perceived as deficient, vulnerable, and underperforming.

In the context of this thesis, the group being investigated is women micro-entrepreneurs in SSA and the challenges and conditions they encounter. It is not the intention to minimize the importance of the other marginalized groups by not including them in the further discussion. The choice was made due to the research objective, which focuses on female micro-entrepreneurs, and scope of this thesis in Sub-Saharan Africa.

Context in general is stated to be a significant dimension in the entrepreneurial discourse, and especially when talking about disadvantaged entrepreneurs. (Welter & Garter 2016, 49; Maalaoui et al. 2020, 666; Martinez Dy 2020). Following institutional theory discussed in Chapter 2.1, contexts can be either supporting or hindering, facilitating or challenging entrepreneurship (Maalaoui 2020, 664). Maalaoui et al. (2020, 666) argue that due to the contextual importance in entrepreneurial discourse, the challenges of the Miller and Le Breton Miller (2017) model should be incorporated by the approach of *social positioning* introduced by Angela Martinez Dy (2020). This approach enables the contextualization of disadvantaged entrepreneurship more systematically and comprehensively as it considers the effect of entrepreneurial agency, hierarchy and culture on power relations and the unequal distribution of material, cultural and economic resources that are vital in entrepreneurial undertakings (Maalaoui et al. 2020, 664&666). For example, some challenges, such as, liability of foreignness could be stated as a socio-cultural challenge according to the model of Miller and Le Breton Miller (2017), however, it can also be a benefit depending on the social positioning of the entrepreneur (Martinez Dy 2020).

Martinez Dy (2020, 688) notes that fundamentally the relationship between entrepreneurship and disadvantage originates from the integration into the diverse social realm which involves multiple actors navigating pre-existing institutions and social frameworks. These frameworks and social hierarchies influence the available resources and opportunities on multiple levels and therefore the patterns of inequality, marginality and disadvantage can be recognized as structural (Martinez Dy 2020, 689). Consequently, she claims that categorizing all members of diverse disadvantages groups under a single label of “challenge” is misleading. Instead, it should be examined how entrepreneurial advantages and disadvantages are connected to different levels of social marginalization. (Martinez Dy 2020, 688).

3.2.2 Challenges of women micro-entrepreneurs in SSA

According to the challenge-based entrepreneurship model (Miller & Le Breton Miller 2017), women micro-entrepreneurs in SSA could be classified as individuals facing economic and socio-cultural challenges which lead to experiences, such as, lack of career alternatives. As mentioned in Chapter 2.1, many people in the SSA countries struggle with unemployment and resource scarcity of the low-income settings. Ngono (2021, 63) states that with unemployment rates going up to 38% in Sub-Saharan Africa, alternative choices for being self-employed are rare. Furthermore, women micro-entrepreneurs are facing several socio-cultural challenges as being poor also results in certain social positioning and being a female in the often male-superior environment of Sub-Saharan Africa causes its own disadvantages. Nevertheless, placing all members of certain groups under a specific label of challenges is misleading. Among female micro-entrepreneurs in SSA there are different levels of marginalization which is related to their disadvantaged social positionality. These challenges stem from domains of inequality and hierarchies, particularly in relation to gender, race, ethnicity, and social class which lie at the core of hierarchies. (Martinez Dy 2020). Therefore, the economic and socio-cultural challenges and resulted conditions of female micro-entrepreneurs in SSA will be analysed through the contextual lenses of social positionality. The incorporation of the approach of social positioning to the framework of Challenge-based entrepreneurship is illustrated in Figure 5.

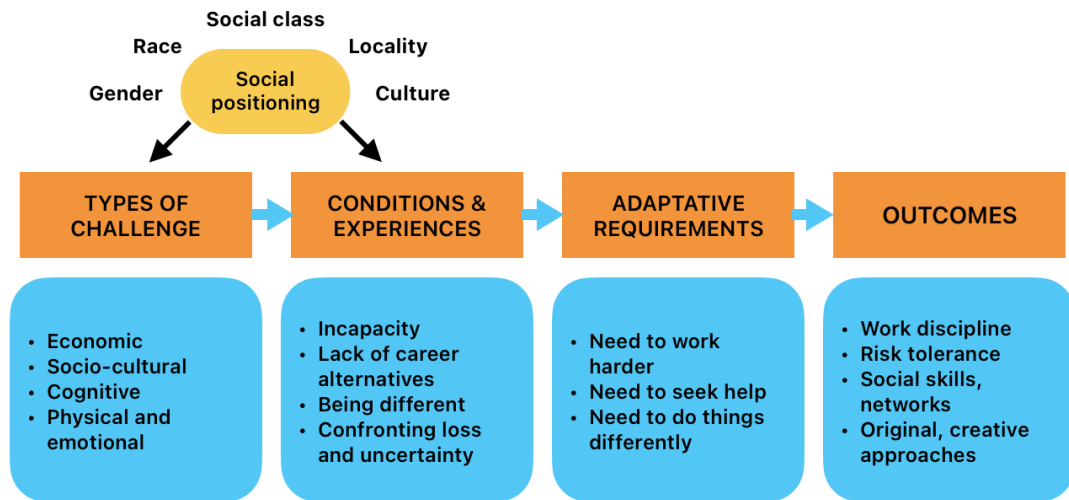


Figure 5 Social positioning as part of Challenge-based entrepreneurship

As seen in Figure 5, *gender* is one thing that all women micro-entrepreneurs in SSA have in common. Women are often seen disadvantaged due to the nature of their participation in labour force and disproportionately higher caring responsibilities (Martinez Dy 2020, 688). In several countries gender is a major source of marginalization, however, it is not so everywhere and there are differences within countries (World Economic Forum 2020; Pidduck & Clark 2021, 1086). The level of influence of gender on marginalization, however, depends on other social positions, such as, locality, race, and social class. For example, geographic location in SSA poses economic challenges, yet it also affects the social context of entrepreneurship. White women might face different attitudes and have access to different resources than black women as there might be differences in their social class and culture. Also, even though the social class was the same, race could have an influence on the advantages and disadvantages of being an entrepreneur. (Mirza 2015).

Racial marginalization is stated to be one of the most common and obvious sources for disadvantage, especially in situations where ethnic minorities face marginalization in their host countries (Pidduck & Clark 2021, 1086). However, black women in SSA are not an ethnic minority, yet they still are marginalized when compared to white women in SSA. The roots for this lie in the pre-existing social hierarchies that originate from the times of colonialism and that still exist today even though there has been a shift towards equality. Being perceived as white provides an advantage in both the traditional job market and entrepreneurship as racialized (non-white) women are stated to consistently face significant economic, social, and political disadvantages on a national and global scale. (Mirza 2015, 2). On the other hand, there are also several different ethnicities

among both white and black women micro-entrepreneurs in SSA that might further affect their social positioning.

Social class is another factor strongly influencing the social positionality of woman micro-entrepreneurs in SSA. The socio-economic position of the family into which one is born have significant impact on the development of human and social capital crucial for entrepreneurial activities. (Martinez Dy 2020, 691). Martinez Dy (2020, 689&690) argue that the critical entrepreneurial resources in general emerge to a great extent from socially embedded processes, from families of origin to life chances, which contradicts the meritocracy thesis of individual work ethic determining one's access to resources. For example, family loans and inheritance are closely related to social class of the family to which one is born. Furthermore, the aspect of positionality considers social similarity, according to which people have the tendency to interact mostly with those who are most familiar to them (Martinez Dy 2020, 692). This again might hinder or foster access to entrepreneurial resources through favouring some while disadvantaging others.

Moreover, on top of all these aspects there is the *dimension of culture* that must be taken into account when talking about entrepreneurial challenges and social positioning. Individuals are exposed to public discourse, media images, religious beliefs, and demographic stereotypes which reflect on subjective thinking on what kind of opportunities are available and what is appropriate for someone with a specific disadvantage or positionality. (Martinez Dy 2020, 691). As noted in Chapter 2.2, cultural beliefs in SSA tend to place woman to a certain position in the society which might cause societal resistance and pressure for female entrepreneurs.

It could be stated that the discourse of disadvantaged entrepreneurship is not that simple even when talking about just one group of individuals. Different aspects of social positioning interact also within categories and therefore an intersectional approach is needed to understand the multi-level context of entrepreneurial studies. Intersectionality is stated to highlight the complexities of social categorisation and interconnectedness of different characteristics. (Autio et al. 2014; Martinez Dy 2020, 690). To conclude, based on the challenge-based theory and social positioning, the disadvantaged positionality which influences the economic and socio-cultural challenges of female micro-entrepreneurs in SSA is found in the intersection and multi-challenge of gender, race, ethnicity, social class, and locality. (Maalaoui et al. 2020, 666).

3.3 Adaptations and outcomes

3.3.1 General overview

The next question is, how can underdogs or disadvantaged entrepreneurs, in this context the female micro-entrepreneurs in SSA, then become successful despite the challenges they encounter? Miller and Le Breton-Miller (2017, 8) state that challenges of disadvantaged entrepreneurs are largely beyond the control of an individual, thus they inevitably influence one's perceptions, attitudes, and skills through experiences. The model of Miller and Le Breton Miller (2017) suggests that the challenging conditions force disadvantaged entrepreneurs to undertake adaptative actions in order to be able to cope with the challenge. These adaptative requirements may include, for example, the need to work harder, need to seek help or need to do things differently. According to the model, the adaptative requirements, in turn, result in outcomes that foster entrepreneurship, such as, work discipline, risk tolerance, and good networking skills. (Miller & Le Breton Miller 2017).

However, Miller and Le Breton Miller (2017) note that their model focuses on the positive influence of challenges on becoming and succeeding as an entrepreneur. They acknowledge that not all challenge-facing entrepreneurs overcome their challenges and not all even become entrepreneurs. Who does and who does not depend on a variety of factors. (Miller & Le Breton Miller 2017, 14). This view is supported by Martinez Dy (2020, 688) and Wierenga (2020, 81) who state that many businesses begun by individuals with low income or low wealth are likely to fail and that the success is determined by the nature of the challenges and the personality of the entrepreneur. Stories of triumph that constraints are always overcome and removed with hard work and faced challenges only result in positive outcomes do not consider the wide range of factors that influence success (Martinez Dy 2020, 688 & 692; Maalaoui et al. 2020, 665).

At the end of the day, entrepreneurial success among disadvantaged entrepreneurs is a combination of several factors, including environmental resources, government policies and personality traits (Miller & Le Breton Miller 2017; Martinez Dy 2020; Wierenga 2020). Also, social positioning and access to resources influences not only the challenges but also the opportunities and possibilities of disadvantaged entrepreneurs. These factors found in the academic literature are included in the challenge-based entrepreneurship model of Miller and Le Breton-Miller and are illustrated in Figure 6.

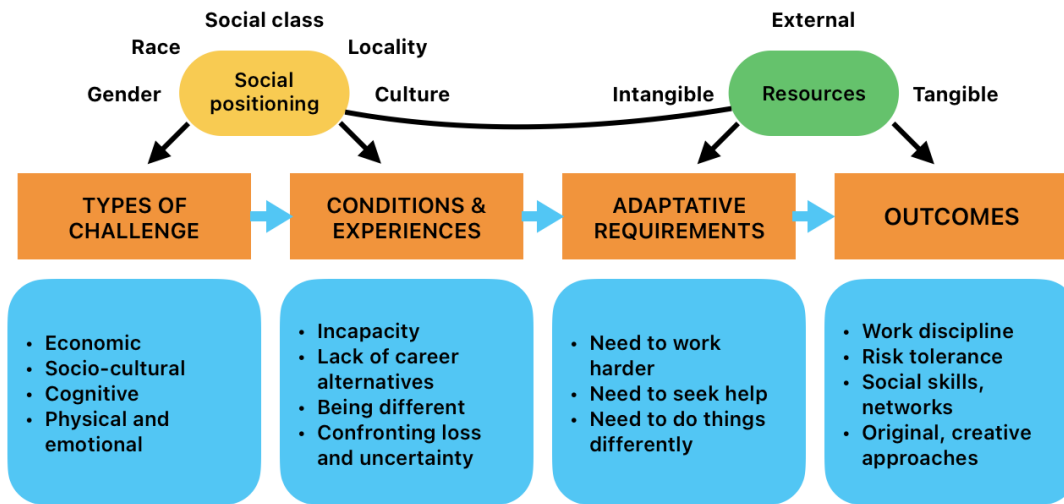


Figure 6 Challenge-based entrepreneurship and contributing factors

As seen in Figure 6, *access to resources* is one of the key elements for entrepreneurial outcomes and succeeding, and as noted earlier, social positioning influences strongly access to resources (Martinez Dy 2020, 689). Resources in the context of entrepreneurial success refer to essential intangible resources like human capital, external resources such as social capital, power, authority and legitimacy, and tangible resources like family and individual wealth (Martinez Dy 2020, 692). Several academics argue that being an underdog does not always lead to failure. Instead, it can be a positive indicator in entrepreneurial activities as it might advance the development of useful human capital, including positive skills and personality traits, such as, self-efficacy, risk tolerance, resilience, and creativity (Miller & Le Breton Miller 2017; Gargam 2020; Santoro et al. 2020; Pidduck & Clark 2021). These characteristics have been stated to be critical intangible resources in succeeding as an entrepreneur (Miller & Le Breton-Miller 2017; Santoro et al. 2020, 727).

For example, immigrants and people with ADHD might develop skills that compensate or help overcoming their disadvantages. Those with ADHD may channel their surplus energy into multitasking and taking proactive initiatives and immigrants might offset their cultural unfamiliarity with ethnic *networking and strong work ethic*. (Miller & Le Breton-Miller 2017, 8). Miller and Le Breton-Miller (2017, 12) state that especially during the early years of business, social skills and networking are crucial for entrepreneurial success as there are, for example, fewer available resources. The need to ask for help due to disadvantages might have made it easier and familiar to get in touch with others and approach potential partners (Miller & Le Breton-Miller 2017, 12).

Furthermore, according to Miller and Le Breton Miller (2017, 10) and Gargam (2020, 405) people who are used to face challenges on a daily basis in their normal life might have developed a higher *level of persistence and confidence* in their ability to meet the struggles as compared to those who have rarely had to fight for success. Facing obstacles and failure are common experiences as an entrepreneur, and people who have dealt with significant challenges might be in a way “inoculated” against these struggles (Miller & Le Breton-Miller 2017, 11; Santoro & Ferraris 729). However, Miller and Le Breton-Miller (2017, 12) note that work discipline and persistence might not only be a result of past successes in overcoming challenges but also stem from the reality that failing is a terrible option. Bruton et al. (2013, 685) agree with this by noting that in settings of poverty, entrepreneurial failure would mean inability to provide basic needs such as food and shelter for the family. In Sub-Saharan Africa, given the limited amount of career opportunities and the family responsibilities, women entrepreneurs might be willing to make the effort to ensure success.

The issue of how some underdogs have despite their challenges become successful in life has been researched also in the field of psychology and it emphasizes resilience and self-esteem as highly influencing factors. In the longitudinal research conducted by Emmy Werner (1992), it is stated that most people from harsh life environments ended up struggling in life in general, however, 30% of them somehow did not and even did exceptionally well. The study underlines that those who succeeded exposed a higher level of resilience and self-esteem which developed as a result of several factors, such as, temperamental characteristics, social class and supportive relationships. (Werner 1992).

From *social positionality perspective*, social class can have both negative and positive influences on disadvantaged entrepreneurial success. For example, Werner (1992, 263) refers to higher social class as a factor that supports overcoming obstacles while Pidduck and Clark (2021, 1089&1090) state that psychology research also shows being from a marginalized social class background corresponding to stronger *empathic accuracy*. Strong empathy skills, in turn, make it easier to read people’s moods and needs and such cognitive resource can be an advantage for entrepreneurs (Pidduck & Clark 2021, 1090). On the other hand, Santoro and Ferraris (2020, 729) argue that characteristics like self-efficacy and resilience are features that one either has or has not. They add, however, that sometimes it is also possible to improve those traits through experience, learning and sharing information with stakeholders. Therefore, they encourage disadvantaged

entrepreneurs to participate in activities, such as, seminars and networking that might stimulate self-efficacy and resilience (Santoro & Ferraris 2020, 729).

Miller and Le Breton-Miller (2017, 11) and Gargam (2020) state that having been composed to challenges might have a positive correspondence also in *risk tolerance* which supports entrepreneurial initiatives. Gargam (2020, 405) adds that it also depends on the individual attitude whether something is seen as an opportunity or as a threat, and when talking about attitudes, the *cultural aspect* is good to take into account as some cultures might be, for example, more risk avoidant than others. This is demonstrated in the Hofstede's (1995) six dimensions of culture, of which one is risk avoidance (Hofstede 1995). According to the dimension, people in Sub-Saharan African countries tend to be rather relaxed and not averse to taking risks with most tested countries scoring between 44-55 on a scale between 0 and 100. To compare, in countries like France (scores 86) people are more likely to avoid uncertainty and therefore issues are often perceived as threats. These cultural differences might have distinct and significant consequences on disadvantaged entrepreneurial success. (Gargam 2020, 405; Hofstede Insights 2023).

Attitudes and beliefs are also argued to reflect on whether some resources are seen as potential or not. However, Martinez Dy (2020, 692) notes that it is not only about different attitudes when talking about entrepreneurial opportunity and success as there might be an unequal access to the resources themselves. Again, viewing the unequal distribution of resources as a product of individual perception can be seen as a simplification of the broader interplay between structural and individual factors. (Martinez Dy 2020, 692).

3.3.2 Coping strategies of women micro-entrepreneurs in SSA

In addition to the adaptations and outcomes proposed in the challenge-based model, there are other coping strategies discussed in the literature that female entrepreneurs, and disadvantaged entrepreneurs in general, utilize to manage and adopt with the challenges they encounter. *Coping strategies* refer to individual's cognitive, behavioral, and emotional efforts to handle or mitigate internal or external pressures and their consequences (Clark et al. 2014, 618). For example, as noted in Chapter 2.2, female micro-entrepreneurs in Sub-Saharan Africa might experience role conflict while trying to fulfill different demands of the business, family, and the society. Women are expected to take care of the household chores and provide for the family, while also socializing and

representing the family at social events. Moreover, they are expected to act according to the prevailing social norms. (Hundera et al. 2019, 187 & 188).

To cope with this multiple role conflict, female entrepreneurs in SSA use different strategies such as *social support*, *hired outside support* and *work-life integration* (Gudeta & van Engen 2017; Hundera et al. 2019; Hundera et al. 2021). In Ethiopia, for example, majority of women entrepreneurs rely on free support from family and relatives or friends, or possibly hire maids or employees to divide responsibilities (Hundera et al. 2019). However, not everyone can afford external in-house help and Gudeta and van Engen (2017, 380) further note that women might still feel ultimate responsibility for the household work despite hiring a maid. They state that this need to constantly supervise and train outside support interferes with the work of female entrepreneurs both psychologically and behaviorally through worrying and calling with household staff to check in with them (Gudeta & van Engen 2017, 380).

Other common coping strategy for managing the multiple role conflict in SSA is integrating work-life roles (Gudeta & van Engen 2017; Langevang et al. 2018; Hundera et al. 2019). Female entrepreneurs are stated to blend two or more of their work and personal roles to the extent that a boundary between hardly exists. For example, women might bring their kids along to the workplace in order to take care of them while working or invite friends to pass by to socialize with them. (Gudeta & van Engen 2017, 381; Hundera et al. 2019, 196). Furthermore, Langevang et al. (2018, 234) add that due to the household responsibilities and lack of affordable daycare options, women entrepreneurs having children often locate their business at home in order to manage childcare and household tasks while simultaneously taking care of the business. To navigate these interconnected family and social relationships, enhancing social skills, such as, negotiation skills have been found useful and eventually also profitable for the business (Hundera et al. 2021, 1204).

In order to manage with the gender expectations and running a business, in turn, women entrepreneurs in SSA might choose a business field that *confirms prevailing gender stereotypes* to fit to social norms (Langevang et al. 2018, 234). In addition, intangible resources such as *perseverance* and *tenacity* were also noted here as common responses to deal with entrepreneurial setbacks caused by working as a minority in the male domain. However, as much as female entrepreneurs might be willing to drive cultural institutional

changes to become self-confident businesswomen, also *support from a male presence* has been stated as important to cope with the role conflict and complex institutions. For example, engaging a husband in the business can ease overcoming normative obstacles, acquiring social legitimacy and creating networks. (Langevang et al. 2018, 235). On the other hand, institutional complexities and their underdeveloped characters do not only constrain female entrepreneurial activities. They also allow flexibility in managing with different challenges and running the business without appearing illegitimate. (Welter & Smallbone 2011, 119; Langevang et al. 2018, 238).

Another coping theory widely discussed in the academic literature is *bricolage*, which is *a strategy to manage with resource scarcities*, and it is highly relevant in SSA. It is an entrepreneurial concept of being able to create something with limited resources and it was first introduced by Lévi-Strauss (1967). Bricolage is French and it means “*to cobble things together in the sense of DIY*” referring to the usage of things in new ways not originally intended (Sarkar 2018, 433). Baker and Nelson (2005, 333) define bricolage as “*making do by applying combinations of the resources at hand to new problems and opportunities*”. They divide bricolage to three elements: (1) *use of resources at hand*, (2) *recombination of resources for new purposes*, and (3) *making do*. Sarkar (2018, 433) widens these elements with three additional forms of bricolage including: (4) *disregard of limitations imposed by social norms*, (5) *domain and self-taught skills*, and (6) *use of own time*.

First, making do and use of resources at hand (1) refers to the necessity-based nature of bricolage and emphasizes reliance on the pre-existing elements (Baker & Nelson 2005, 336; Sarkar 2018, 433). For example, necessity entrepreneurs and entrepreneurs in low-income settings might be compelled to seek out underserved market niches or manage with what they have. (Miller & Le Breton-Miller 2017, 12&13). Similarly, Wierenga (2020, 79) notes that also disadvantaged entrepreneurs from low-income settings have the potential and ability to scale their businesses from people living nearby to a wider market reach. They face challenges in expanding their business due to lacking access to sufficient resources, however, can manage when utilizing both their own problem-solving skills and locally already available contacts in various ways (Wierenga 2020, 83). The value of each resource depends on the distinct opportunities entrepreneurs perceive, as well as their individual understanding of how the resource can be effectively utilized (Sarkar 2018, 437). For example, in Tanzania female entrepreneurs deal with the scarce financial

resources they have and avoid the need for external funding by minimizing their expenses and carefully managing their money. This strategy is also called bootstrapping. (Langevang et al. 2018, 231).

Secondly, in bricolage, recombination of resources for new purposes (2) suggests that combination and reuse of the resources at hand drives change (Baker & Nelson 2005, 335; Sarkar 2018, 434). Constraints like resource scarcity have been identified as powerful drivers of entrepreneurial resourcefulness, ingenuity and creativity which help in developing unique adaptations. (Miller & Le Beton-Miller 2017, 12; Sarkar 2018, 433). Similarly, Gargam (2020, 418) states that if an underdog tries to follow the prevailing methods of the market, a failure is likely to follow. From personality traits, higher level of self-efficacy is connected to creativity and development of new solutions (Santoro & Ferraris 2020, 729).

The third and fourth element of bricolage (3 & 4) refer to the rule of always making do with whatever is at hand while disregarding the limitations of commonly accepted perceptions of what is possible (Baker & Nelson 2005, 334; Sarkar 2018, 434). According to Sarkar (2018, 434), in bricolage disadvantaged entrepreneurs are willing to test socially constructed constraints and push back against things that hinder their development. They want to see what can be achieved with those resources at hand with trying out solutions and dealing with the results. Wierenga (2020, 82) states that especially grassroot entrepreneurs use and combine networks and resources in ways that are not restrained by social norms.

Furthermore, Sarkar (2018, 435) argues that domain and self-taught skills (5) have a significant influence in entrepreneurial bricolage and success among disadvantaged entrepreneurs. As mentioned in Chapter 2.2, majority of individuals in low-income settings, including many female micro-entrepreneurs in SSA, do not have high education levels and therefore need to compensate with whatever skills they have or have developed on their own and in their experiences. These self-taught skills are then utilized for the given task at hand and new skills are acquired as needed. (Sarkar 2018, 435).

Lastly, time (6) is a crucial intangible resource for both individuals and businesses and the most immediate resource available for disadvantaged entrepreneurs in low-income settings (Sarkar 2018, 436). Its value as a resource is stated to depend on the marginal rate of substitution between time and income (DeSerpa 1971). Working harder for longer

hours and careful time management have been stated as crucial coping strategies also for female entrepreneurs in SSA managing with the role conflict. Meeting all the role demands often demands working for longer hours and improving time management skills helps with dividing and prioritizing time based on task importance. (Hundera et al. 2019, 199; Hundera et al. 2021, 1204).

To conclude, using bricolage can be useful in resource-scarce environments, however, Fisher (2012, 1028) notes that extensive bricolage across various domains can lead to a bricolage "trap" and limited growth. On the other hand, focusing on bricolage efforts in specific domains can enable overcoming resource constraints and laying the foundation for business growth (Fisher 2012, 1028). Similarly, Hundera et al. (2019, 183 & 200) and Hundera et al. (2021, 1203) state that the choice and intensity of a coping strategy for women entrepreneurs in Sub-Saharan Africa depend on a variety of factors, such as, the nature and significance of a role conflict.

4 Methodology

This chapter presents the methodology of the conducted study. The first sub-chapter presents the research approach which is the science and philosophy behind the research. The second delves deeper into the research methods chosen for data collection and data analysis. At the end there will be a critical analysis of the trustworthiness of the study, which is based on the trustworthiness criteria by Lincoln and Guba (1985).

4.1 Research approach

Merriam and Tisdell (2015, 5) describe research as “*a systematic process by which we know more about something than we did before engaging in the process*”. There are various methodological tools that can be used in this process, and it is the researcher’s both liberty and liability to choose and reason the ones that address the research topic convincingly (Eriksson & Kovalainen 2008, 27).

Eriksson and Kovalainen (2008, 27) state that the research approach should be chosen according to the research questions and thereby be dictated by the objective of the study. Furthermore, Adams et al. (2014, 81) state that the research approach serves as a blueprint for selecting the methods for data collection and analysis which, in turn, finally aim to answer the research questions. On the other hand, Saunders and Lewis (2012, 104) highlight that the selected research approach shapes the study's fundamental assumptions while also mirroring the researcher's viewpoint of the world. Behind all research there are philosophical aspects and questions to consider which influence the selection of the research approach (Eriksson & Kovalainen 2008, 10&11).

Research is usually divided into two main domains which are qualitative and quantitative research. They both have several approaches and can be based on various philosophical principles, however, what distinguishes these two main domains strongly from each other are often their ontological differences and data collection. Ontology as a philosophy delves into the concepts of existence of individuals, society, and the broader world, as well as their interconnections. (Adams et al. 2014, 6; Eriksson & Kovalainen 2008, 13). In most qualitative research one ontological assumption is that the world is subjective (also called constructive), meaning that the reality is understood based on perceptions, interactions and experiences that may differ between people, as well as change over time and context. Qualitative research is therefore often used when the research topic requires

deeper understanding and exploration of even unexpected information. (Eriksson & Kovalainen 2008, 13&14). It can also be conducted from a small amount of data, whereas quantitative research usually requires large pools of data to be considered as trustworthy (Adams et al. 2014).

As the aim of this study is to explore how international companies can provide support to female micro-entrepreneurs in Sub-Saharan Africa and gain knowledge about the challenges and resources of female micro-entrepreneurs, a qualitative research approach was chosen. Both the research objective and the research questions are sensitive to the context and require a holistic understanding of the phenomenon of female micro-entrepreneurship in Sub-Saharan Africa. Welter and Garter (2016, 25) criticize the aim of dominating quantitative research methods in entrepreneurial research to minimize contextual noise. They state that the noise of context is vital for gaining deeper understanding of a topic and that is why qualitative methods are well suited for entrepreneurial research purposes. Furthermore, one underlying assumption is that the experiences of the micro-entrepreneurs differ between people, which is why, for example, a quantitative survey would not have fitted for this study.

Within the qualitative research approach, there are various types of research strategies. The most used strategies are basic qualitative research, phenomenology, grounded theory, ethnography, narrative analysis, critical qualitative research, and case study (Merriam & Tisdell 2015, 23). While considering the suitable research strategy, several things were taken into account. For example, the possibility to be physically present in one Sub-Saharan African country enables first-hand direct observation of the phenomenon and being in contact with local female micro-entrepreneurs. On the other hand, having limited resources to conduct the study was affecting the scope of data collection.

A case study was chosen as a best fit for the purposes of this research because the research objective is to explore the phenomenon of female micro-entrepreneurship in Sub-Saharan Africa, and the research data will be collected in one specific country within Sub-Saharan Africa, in Namibia. Merriam and Tisdell (2015) describe case study as a qualitative approach that provides an in-depth description and analysis of a bounded system. It is characterized by a unit of analysis and in this thesis, the broader context is female micro-entrepreneurship in Sub-Saharan Africa and the unit of analysis female micro-entrepreneurs in Namibia. As it has been mentioned, there are 48 countries in Sub-

Saharan Africa, and it would not have been possible to study all of them in the scope of this thesis. Therefore, a case study was chosen as a best fit for the purposes of this thesis.

Furthermore, a phenomenological theoretical approach is used as an epistemological framework for this case study. This means that the focus is on the exploration of the subjective experiences and meanings of female micro-entrepreneurs and how they experience the phenomenon of micro-entrepreneurship in SSA. Phenomenological approach also allows the contextualization of the experiences within diverse cultural and socio-economic contexts in SSA and in Namibia as well as helps the researcher be aware of own biases and assumptions as the interpretations are based on the individual perceptions within the case in question. (Berglund 2014, 478-480).

4.2 Data collection

The chosen method for data collection is interviews, which is described to be a typical way to acquire primary data for qualitative research (Eriksson & Kovalainen 2008, 77). Again, the chosen approach for this research was determined by the research objective and research questions. Interviews were considered to be the best method as the topic calls for information of individual lives and experiences of micro-entrepreneurs in Sub-Saharan Africa. Interviews were hoped to provide an extensive and unique data set that would be challenging to attain through, for example, published forms of secondary data.

Interviews as data collection method also align with the phenomenological approach of this study via gathering in-depth information of individual experiences. In addition, according to Maalaoui et al. (2020, 664), there is an increasing need to study individual and contextual differences in disadvantaged entrepreneurship as it delves around dialects of agency and structure, individual and context. Therefore, interviewing individuals and investigating the context of each person can be stated to be suitable for studying female micro-entrepreneurs as disadvantaged entrepreneurs. Moreover, the opportunity of being physically present in Namibia as an exchange student enabled interviews as the form of data collection.

According to Eriksson and Kovalainen (2008, 80 & 81), there are three different forms of interviews: (1) structured and standardized interviews, (2) guided and semi-structured interviews, and (3) unstructured, informal, open, and narrative interviews. In this thesis the interviews were implemented as semi-structured interviews that were guided with a

pre-determined list of open-ended questions. The main benefit is that the materials are somewhat systematic, yet the interview can be relatively conversational and more informal. In semi-structured interviews the interviewer is also allowed to ask additional questions when needed.

The semi-structured interview method was chosen in order to explore such an “unknown” phenomenon and give space for a wide range of answers and stories. As it was difficult to know what kind of directions each interview takes, semi-structured interviews also give space for extra questions depending on the answers and story of each interviewee. Upon reflection, the interview method could also have been unstructured since a notable majority of the interviewees were enthusiastic about sharing their entire life story. However, considering the resources and scope of this thesis, it can be stated that having some structure in the questions made it easier to conduct the interviews within reasonable time resources. The interview questions were based on themes that are presented in the operationalization chart (Table 2) and in Appendix 1.

Table 2 Operationalization table

Research question	Sub-questions	Themes	Interview themes
How could female micro-entrepreneurship in Sub-Saharan Africa be supported?	<i>What does female micro-entrepreneurship in SSA mean?</i>	Entrepreneurial ecosystem in developing countries	Business characteristics Motivations for starting the business
	<i>What challenges and resources do female micro-entrepreneurs in SSA have?</i>	Entrepreneurial ecosystem in developing countries	Challenges of women micro-entrepreneurs in SSA Resources of women micro-entrepreneurs in SSA Coping strategies of women micro-entrepreneurs in SSA
		Female entrepreneurship	
		Challenge-based entrepreneurship	
		Coping strategies	
	<i>How can the entrepreneurial ecosystem in Sub-Saharan Africa help overcome the challenges?</i>	Entrepreneurial ecosystem in developing countries	Challenges of women micro-entrepreneurs in SSA Resources of women micro-entrepreneurs in SSA
		Coping strategies	
		External support	

The interviewees, the units of analysis, were chosen based on a method called *non-probability sampling*. Adams et al. (2014, 72) describes sampling as a process where a suitable sample of the whole population is selected to describe the characteristics of the studied phenomenon. What is suitable depends on the sampling method and resources

available for the study, hence the selected sample should provide the best possible information (Adams et al. 2014, 73; Merriam & Tisdell 2015). There are two basic types of sampling: probability and non-probability sampling. Non-probability methods are described to be eligible when the aim of the researcher is to solve qualitative problems, such as, discovering a phenomenon, its implications and relationship to other occurrences. (Merriam & Tisdell 2015, 96). These methods of non-probability sampling include convenience sampling, purposive sampling, and snowball sampling. The mostly utilized form, *purposeful sampling*, was also chosen for this research due to its criterion-based nature. In this study, the sample criterion was chosen to be as follows:

1. The person is female and from Sub-Saharan Africa,
2. The person is running an own micro-business in Namibia,
3. The business does not employ more than 10 people,
4. All the interviewees have different businesses.

The criterion was chosen based on the research objective and research questions. Interviewing female micro-entrepreneurs themselves was seen as the most suitable way to gather insights into their experiences and perspectives on entrepreneurship. As the scope of the thesis is female micro-entrepreneurs in Sub-Saharan Africa, the interviewees were required to be female, have a nationality of at least one Sub-Saharan African country and own a micro-business that does not have more than 10 employees. This was the description of micro-entrepreneurship in this research. The data was collected only in Namibia, however, there are a lot of immigrants and refugees in Namibia so therefore the criterion was not limited to only Namibian women. Further, the original idea was to interview as many different businesses as possible in the scope of this research to provide a rich overview to the topic.

Various methods were used in the search for suitable interviewees, including asking friends and acquaintances on the University of Namibia's main campus in Windhoek whether they know women running an own small business, and approaching street vendors directly in the different neighbourhoods of Windhoek. Some potential businesses were also contacted through social media after visiting their business premises and asked via private message whether they would like to participate in the research. The interviewees were also asked for further contacts of possible female business partners, however, the data turned out to be sufficient also without those received contacts. It was

noticeable that some women were suspicious towards the direct approach on the street, and this was especially if the person contacted was an elderly person. It could be concluded that despite some rejections people were surprisingly eager to participate to the research and willing to share their time. The final case informants/ interviewees and interview details are presented in the Table 3.

Table 3 Conducted interviews

	Date	Interviewee	Business	Form of business	Duration of interview
1	19.5.2023	Adana	Open market (clothes & jewellery)	Formal (was informal)	2h 31min
2	29.5.2023	Beatrice	Photography	Formal (was informal)	1h 21min
3	31.5.2023	Cecilia	Restaurant	Formal	38min
4	1.6.2023	Davina	Catering service	Formal	1h 5min
5	1.6.2023	Emily	Jewellery, accessories	Formal (was informal)	56min
6	7.6.2023	Freda	Sewing & tailoring service	Formal (was informal)	51min
7	10.6.2023	Gina	Street vendor (snacks)	Informal	2h 10min
8	12.6.2023	Hannah	Flower shop	Formal	1h 14min
9	18.7.2023	Irina	Street vendor (crafts & art)	Informal	1h 38min

There were nine female micro-entrepreneurs interviewed in total. Their names are changed for the purposes of this thesis due to some of the women willing to stay anonymous. For consistency purposes, it was decided that all the interviewees will be named with a substitute name reference that follows the alphabet order. However, to make the analysis easier and more humanly to follow, the names are real human names and not for example, Interviewee A etc.

The interviews were collected within the timeframe May-July 2023 during my exchange semester and stay in Namibia. Two of the interviews were scheduled for the same day but otherwise it was preferred to have only one interview per day to avoid time pressure in the interview and maximize the focusing capacity of the interviewer. The interviews were all done face-to-face and mostly in English, with one exception where the interview was done in Oshiwambo, which is one of the Namibian ethnic languages. In this specific interview, there was a local friend assisting as a translator, so the data was possible to be written down in English.

All the interviewees were sent an interview consent form, which presented the objective of the research and necessary codes of conduct, and some interview themes at least a day prior the interview. Before starting the interview, everyone was explained again the objective of the research and asked for a permission to record the interview with a phone and for a signature on the interview consent form.

Three out of the nine interviews were done at the business premises of the micro-entrepreneurs, referring to a street vending point or a store or a restaurant, due to the nature of the business. These women were working almost every day of the week and interviewing them at the business site was basically the only option and the easiest and most convenient for the interviewees. One was completed at the University of Namibia's main campus, as the interviewee was also an employer at the university. Another one was interviewed at her home, and the rest four of the interviews found place in three different cafes in Windhoek, the capital city of Namibia.

One lady (Gina) was contacted directly at her street selling spot in Windhoek and first appeared to be very doubtful about my approach as she could not understand my request. At that point I had already learned some Oshiwambo as I attended a beginner's course at the University of Namibia and could greet the lady in a respectful way. The neighbouring vendors told me that the lady could not understand English and explained my request to the lady. After some consideration she agreed, and I promised to bring along a local friend who knows Oshiwambo so we can do the interview in the mother language of the interviewee. The interview was done on June 10th at the lady's street selling spot next to the Windhoek Central Hospital. The lady refused being recorded so the data of the interview was gathered as written notes. All the other interviews were recorder with a

phone. Also, some additional questions were sent via WhatsApp afterwards during the data analysis process. The participants answered either with a text or with a voice note.

The course of each interview was different, and some characteristics might have affected, for example, the fluency of the interview. One woman (Irina), who was interviewed at her home, had her 2-years-old child with her which interrupted the conversation from time to time, and I also got to hold the child on my lap during the interview. Moreover, the duration of the interviews varied to a great extent from slightly over half an hour to over two hours. The differences were a result of varying personal characteristics of the interviewees. Some were very eager to talk about their business and life and it was even challenging sometimes to keep the conversation on a relevant path. However, the purpose was to avoid too much interrupting to make the interviewees feel more relaxed in the situation via a conversational atmosphere. On the other hand, some of the female micro-entrepreneurs were more short-spoken and gave answers to the interview questions but not more. This might also have resulted from the fact that most of the interviews were carried out in English, which was not the first language of the interviewees. In one of the interviews (Freda) this was also a challenge, as it was difficult to understand her strong English accent, which might have eventually caused the shorter conversation.

In addition to conducting the interviews, several observations were done in the field settings, during the interviews and outside in the entrepreneurial environment in Namibia. Detailed notes were collected of those observations. Further, some pictures were taken of the female entrepreneurs' business premises for the purposes of this thesis, in order to demonstrate the real nature of these businesses to the reader. As the concept of entrepreneurship differs significantly from the one known in the global north, it was found essential to also present in pictures what it looks like to be a micro-entrepreneur in Namibia. These pictures are presented in Chapter 5 together with the findings of this research. Observations were considered as a suitable additional tool for analysing the phenomenon as being physically in Namibia and visiting interviewees in their everyday habitat enabled understanding better the context where the micro-entrepreneurs lived and worked.

4.3 Data analysis

Merriam and Tisdell (2015, 202) describe data analysis as “the process of making sense out of the data” in order to answer the research questions. The answers to the research

questions can also be called categories, themes, or findings. Data analysis can be conducted in a variety of ways, depending on the research purpose and approach. In this study, the chosen approach is a thematic analysis as it allows flexible, yet rigorous approach to subjective experiences. In thematic analysis, the important and interesting patterns or themes within qualitative data are identified and used to address the research (Maguire & Delahunt 2017, 3352).

According to Braun and Clarke (2006), thematic analysis can be implemented through six phases which include: (1) Become familiar with the data, (2) Generate initial codes, (3) Search for themes (axial coding), (4) Review themes, (5) Define themes, and (6) Write-up. These steps have been followed in the analysing process of this study. Becoming familiar with the data (1) was done via writing transcriptions of each interview recording and going carefully through these transcripts.

The second step of thematic analysis was initial coding (2). Coding is the phase of data analysis where the data starts being organized in a meaningful and systematic way. (Maguire & Delahunt 2017, 3355). The purpose of coding is to identify units of data that are responsive to the research questions and name these units with a word or short phrase, “code”, that symbolically assigns the unit. For example, in the first interview script, there was a section where Adana explained about her bad experiences with previous potential male business partners. This section was highlighted as a code and named as “*men not trustworthy business partners*”. This kind of descriptive coding provides some sort of coherency to the various aspects of the data so that it is easier to retrieve the information in further phases of the data analysis. (Merriam & Tisdell 2015, 199-200&203). In this thesis, the data analysis tool NVivo was used to code the interview transcripts.

There are different ways to code and one distinction is to be made between an inductive and deductive coding approach. According to Merriam and Tisdell (2015, 202) and Eriksson and Kovalainen (2008, 129), qualitative data analysis is mainly inductive-oriented and comparative, meaning that the data is analysed separately from the theoretical context. However, Merriam and Tisdell (2015, 210) note that during the coding process there is a shift from an inductive approach towards a deductive one as the coding goes on. In the beginning, all potential units of data are noted without a pre-set list of codes arising from the theory. This form of coding is also called *open coding* (Merriam & Tisdell 2015, 204; Maguire & Delahunt 2017, 3355). Towards the end of coding the

already existing codes influence the units of data being collected from the remaining data, which can be stated as a more deductive strategy (Merriam & Tisdell 2015, 210). In this research, coding was done via going through the interview scripts chronologically and naming potentially meaningful units of data within the script. It was notable, that as the analysis went on, the already arisen codes automatically influenced searching and finding the next ones within the following transcripts.

In the third step of thematic data analysis, the collected codes were examined and those that seemed to fit together were put together into initial themes (3). Determining what constitutes a theme is not bound by a strict criterion, instead it is “*characterized by its significance*” (Maguire & Delahunt 2017, 3356) and “*largely an intuitive process*” (Merriam & Tisdell 2015, 211). This process of searching for themes by grouping open codes is also sometimes called axial coding or analytical coding (Merriam & Tisdell 2015, 206). In analytical coding the purpose is to compare different units from several individual examples and look for regularities that reflect on the research questions (Merriam & Tisdell 2015, 203&206). Merriam and Tisdell (2015, 207) note that the categories should be abstract concepts derived from data and not the raw data itself. For example, there were several codes that related to the family of the female micro-entrepreneurs and how the family can hinder the running of the business. They were collated into a theme called: *Family as a break*.

The phase four of thematic analysis was about working on the initial themes created in the phase three. When reviewing themes (4), the initial themes were critically evaluated by asking questions, such as, “Do these themes make sense/ Do these answer the research questions?”, “Does the data support the themes?”, “Are there overlapping themes or subthemes?” and “Are there uncovered themes still to be defined?”. (Maguire & Delahunt 2017, 3358; Merriam & Tisdell 2015, 203). Merriam and Tisdell (2015, 213) state that themes constructed in the data analysis should *align with the research purpose*, in other words, form answers to the research questions. In addition, the themes should meet the following criteria: they should be *exhaustive, mutually exclusive, conceptually congruent, and sensitive*.

Exhaustive means that the themes and subthemes should be able to cover all the data that was considered important to the study in question. Mutually exclusive, meaning that one code should not fit under more than one theme, was challenging to achieve in the data

analysis of this study as the discussed topics were tightly in connection with each other. For example, several codes related to family were also related to themes like, trust issues and lacking skills. Conceptually congruent, in turn, means that there should be same level of abstraction between and within the themes.

Sensitivity in this context refers to the accuracy of the naming of the theme; the name should describe the thematic data as aptly as possible. Eriksson and Kovalainen (2008, 129) state that also pre-given theoretical concepts could be applied when sensitizing the themes to give general sense of reference into the analysis. According to them, employing an inductive approach for data analysis does not prevent the usage of prior theory as it helps describing and analysing the key organizing features of the empirical data. However, Merriam and Tisdell (2015, 212) note that utilizing borrowed theme classifications tends to hinder the generation of new categories as it creates a bias in the data analysis. This is because the primary focus becomes data selection for an already existing theory rather than theme generation. Thus, emergent themes are often the most relevant for the data in question and therefore focusing on them is highly important.

In the phase five of thematic data analysis, defining themes (5), the conclusive themes were analysed and compared to find out the essence of each and how they interact and relate to each other. The final step of thematic analysis is about making the conclusions and findings of the analysis and writing them up (5). During this step the collected and categorized data was turned into a narrative account of the findings. This phase is presented in Chapter 5.

4.4 Evaluation and ethics of the study

In qualitative research, where the ontological assumption is constructivist, the main criterion for a study is its trustworthiness (Eriksson and Kovalainen 2008, 294). Lincoln and Guba (1985) introduced four aspects of trustworthiness that substituted the before used measures of reliability, validity, and generalizability, which have been criticised of not being suitable for the ontological and epistemological assumptions of most qualitative research. These aspects of trustworthiness of Lincoln and Cuba are used in the evaluation of this study, and they are *credibility*, *transferability*, *dependability*, and *confirmability*.

Credibility of the research evaluates how trustworthy the findings are and whether the results correspond with reality. In qualitative research, the reality is never seen as fixed

and objective and therefore several contextual factors influence the process. The data of any research has always an interpreter meaning that the data cannot be the pure reality itself. (Merriam & Tisdell 2015, 242). Thus, there are a number of strategies that a researcher can utilize to increase the credibility of findings. The most common approach is *triangulation*, in which multiple methods, multiple sources of data, or multiple theories are used to help confirming the emerging findings (Merriam & Tisdell 2015, 244). Another way to top up the credibility is spending sufficient time in learning about the research topic (Eriksson & Kovalainen 2008, 294).

To increase the credibility of this study, I familiarized myself with female micro-entrepreneurship in developing countries, and especially within Sub-Saharan Africa, by reading several academic articles and studies as well as theories concerning the topic. After encountering the theory of challenge-based entrepreneurship, I delved further into that and its relation to the context of this study. I also wrote my bachelor's thesis of a topic related to developing countries and therefore was aware of some contextual factors already beforehand. Further, to confirm the findings of the study, several methods of data collection were used, including interviews and observations. However, people can experience a particular phenomenon in multiple ways and since there were nine female micro-entrepreneur interviewed for this study, the data cannot be considered as fully corresponding to the reality of the whole phenomenon.

Moreover, when doing research in cross-cultural settings, one issue arising is the emic-etic perspective of the research context (Buckley et al. 2014; Jakobsen et al. 2018). Buckley et al. (2014, 315) note that whenever we ask a question, the response reflects the culture and subjective understanding of the person, known as the "emic" answer. Therefore, it might be difficult as a researcher to distinguish the universal from the particular in cross-cultural analysis (Buckley et al. 2014, 321). For example, in Namibia, people in general seemed to call other people (including myself) with names such as 'sister' or 'brother' referring to kinship in the Western cultures. The importance of family was remarkable in the research findings, however, what is meant with family in each culture might not be universal. Being foreign in the entrepreneurial environment in Namibia and thereby having an outsider's etic perspective to the research setting might have resulted in biased analysis towards Western perspectives.

However, the opportunity to observe the culture and adopt an emic approach to the primary data collection decreased this bias, especially when compared to not being able to visit Sub-Saharan Africa at all (Jakobsen et al. 2018, 255). Further, building connections with locals enabled me to conduct an interview with a person who didn't speak English, providing me with a deeper, insider perspective on the topic. Thus, using a translator in the interview comes with own challenges when talking about the credibility of the study. The data is not directly collected from the interviewee but as a translation from the person who was assisting in the interview. I also noticed instances where the assisting translator attempted to respond to my additional questions and I needed to clarify that while his input might be correct, the responses should reflect the interviewee's own words. On the other hand, the bias of speaking in a foreign language exists in this study as all the other interviews were done in English, which is the official language of Namibia, thus none of the interviewees', nor the researcher's first language.

Transferability of the research refers to whether the findings of the study in question are applicable also in other contexts (Merriam & Tisdell 2015, 253). According to Lincoln and Guba (1985, 298), the original researcher cannot know the specific contexts where transferability might be applied by other studies. Therefore, the investigator should provide ample methodological and contextual description to enable transferability for those who might need it. In this study, the transferability was enhanced through linking the findings to earlier academic literature and describing in detail the chosen methods of research and research analysis. Even though female micro-entrepreneurship is partly an individual experience, the demographics, faced challenges and resources have been noticeable also in other contexts.

Dependability evaluates how well the study results are logical and consistent with the data collected (Eriksson & Kovalainen 2008, 294; Merriam & Tisdell 2015, 252). In qualitative research, the findings of a study may be different even if the research was conducted in a completely same environment and with the same people, because the social world and human behaviour is never static. Therefore, Lincoln and Guba (1985) argue that instead of evaluating whether the same results would be achieved in similar circumstances, it is more accurate to assess whether the findings make sense considering the given data. Strategies to enhance dependability of a study are triangulation, peer examination, investigator's position, and audit trail. The audit trail refers to a method where the researcher aims to describe the route from the data to the results as convincingly

as possible in order to trustworthily explain how the findings were achieved. (Merriam & Tisdell 2015, 252). To secure the dependability of this study, the data collection and analysis methods were carefully introduced, and the interviews were recorded and later transcribed. Further, the interview themes were described in the operationalisation chart in chapter 4.2. However, being a novice in conducting academic research might have affected the quality and fluency of data collection and analysis, which influences the dependability of this study.

Finally, *confirmability*, evaluates the objectivity of the study and aims to assess whether the findings are clearly linked to the data and would be confirmed by other scholars (Eriksson & Kovalainen 2008, 294). In this study, the interview transcripts were checked several times, and the collected codes were examined throughout the data analysis process to ensure other scholars would most likely have chosen the same codes and themes given the data in question. Furthermore, before developing themes or codes, I tried to consider possible biases, presumptions, or experiences of mine that could affect the analysis process, in order to minimize their influence. On the other hand, the interviewees could have been asked for confirmation for the findings and conclusions of the study to further increase its confirmability.

In addition, being a white highly-educated person from a foreign developed country and doing research among people from a completely different culture poses a challenge of managing researcher identity and the dynamics of researcher-interviewee interaction (Reuber et al. 2022, 2157). Since researchers and participants inevitably influence each other, it is hard to know if the dynamics affected the answers given by interviewees, which might reflect on the credibility and confirmability of the study. For example, it could be that there was a motivation to highlight the urgent need for money over other challenges in hope for immediate financial assistance through the research project. In order to minimize this risk, I, for example, never took my laptop to the interview setting and only used a pen and paper to make notes and the phone solely for the recordings. This was to avoid showing off expensive equipment in front of someone perhaps struggling earning enough money for basic necessities. Furthermore, I used my non-researcher identity to connect more deeply with the participants which has been stated as a useful strategy in managing the challenges of researcher identity in novel empirical settings. (Reuber et al. 2022, 2158)

This study is done following the *ethical integrity criteria* set by the Finnish Advisory Board on Research Integrity, which are applicable across all scientific disciplines in Finland. One of the general ethical principles is that research involving people should not cause significant risks, damage, or harm to the individuals being investigated. (TENK 2019). Artificial intelligence (AI) and online translators have been utilized in some parts of the thesis to help formulating clear expressions and structure. Further, AI has been used to analyse the relevance of academic articles for the research topic.

The data management plan and privacy notice of this study adhere to the University of Turku's Data Protection Policy which aligns with the EU General Data Protection Regulation (EU 2016/679) (University of Turku 2024). All the interview data was collected and stored in secure platforms supported by the University of Turku and only accessed by the researcher during the process. The interviewees were asked for a signed permission (consent form in Appendix 2) for the recordings of the interviews and noted that upon the conclusion of the study, the data will be destroyed. Furthermore, each interviewee was informed that they may stop the interview at any time in case it causes them uncomfortable feelings. This was important to mention as the research questions touch upon the personal life of the female micro-entrepreneurs and challenges in their business. Given this sensitivity of the study topic, the identities of the interviewees have been withheld. For example, one of the interviewees wished to stay anonymous as she was afraid of getting in trouble with public officials due to the informal nature of her business.

5 Findings

As mentioned, women micro-entrepreneurship in Sub-Saharan Africa includes a variety of different aspects and that is also so in Namibia. Women in Namibia have different backgrounds, businesses and personalities, and different motivations, and goals for their business. All of these might affect the challenges each entrepreneur faces and the resources that can be used to overcome the challenging circumstances. In this chapter, the findings related to the varying aspects of the female micro-entrepreneurship in Namibia are presented.

5.1 Demographics and business characteristics

The first interviewee, **Adana**, is a 21-year-old refugee from Congo. She had fled with her family to Namibia in 2015 and stayed at a refugee camp in the north of the country until 2019 when she moved to Windhoek, the capital of Namibia with her sister. The reason why she left the camp was that she did not want to be part of the surrounding circle where early marriages and pregnancies are common topics and people generally are stuck with the feeling that they cannot really do anything else with their lives except being at the camp. It is a significant note that there is a lot of movement of people between the countries in SSA and many female micro-entrepreneurs are not necessarily nationals of the country they are staying at. Instead, they can be refugees or immigrants from another SSA country looking for a better life. For example, alongside interviewing Adana, I talked with several street vendor women of Windhoek who told that they had moved to Namibia from Zimbabwe or Zambia.

Adana's current business is about selling different products, such as clothes, cosmetics, crafts, and food at official marketplaces. She also supplies Baobab fruits to a local Spar supermarket. The customers are mostly wealthy local people or tourists. She also used to sell pastry and vegetables, and during corona masks as a street vendor. The current business is registered but she used to have an informal business for a long time. Adana came up with the business idea of selling vegetables after walking around in Windhoek and talking with other people who confronted her that vegetables are something you can sell as people need to eat every day. During corona she also noticed that wearing a mask was a necessity and that there was demand for those products. In Figure 7, her market

stand is presented to illustrate how such an open market business in Namibia can look like.



Figure 7 The market stands of Adana

The second interviewee, **Beatrice**, is 24 years and studying her final year in education at the University of Namibia. She belongs to the ethnic group of Owambos and is the youngest of her family, having three older brothers. She is a self-taught photographer, and her business is about offering photography services, including portraits and events such as weddings and birthdays. She started with the business in 2019 and the first customers consisted mainly of people from her neighbourhood. Today, her target group is wider, and she also got to take pictures of one minister of the Namibian government.

The third interviewee, **Cecilia**, is 29 years and she has an Honours degree in management. She grew up in Havana, which is the poorest neighbourhood of Windhoek. Cecilia is also an Owambo, and she is the founder of a traditional Owambo restaurant that is located in the same neighbourhood where she grew up. Her current customers are mostly people from the town, and she is also doing food deliveries. The business started in 2017. The restaurant building is presented in Figure 8 to illustrate the differing looks of it, as compared to a typical restaurant known in developed countries.



Figure 8 The Oshiwambo restaurant of Cecilia

The fourth interviewee, **Davina**, is a 39-year-old woman, married with one son. She has a degree in public relations, however, never got to use the degree. She was raised by her grandmother, and she went to a boarding school where she created many connections. Davina also belongs to the Owambos and she has a catering service for mostly corporate clients. Davina used to have a catering business with a friend from the boarding school, however, later they went separate ways and the current business started in 2015.

The fifth interviewee, **Emily**, is 26 years and she has an Honours degree in chemistry. She sells self-made jewellery and her business started in 2019 during the final year of her university studies with selling personalized bracelets and earrings.

The sixth interviewee, **Freda**, is 47 years, she was married for 21 years, however, the husband passed away. Freda has five children of which one lives in the UK and the rest stay in Windhoek with the mother. She belongs to the ethnic group of Ovahereros and has a business that provides different sewing and tailoring services. Freda started the business in 2003 and has ever since been renting the same spot in a location of Windhoek called Single Quarters. Her workshop premises is presented in Figure 9.



Figure 9 The tailoring workshop of Freda

The seventh interviewee, **Gina**, is 48 years, single and she has three children. She has been working as a street vendor and selling different snacks and drinks for 16 years at the same location, next to the central hospital of Windhoek. Her business is informal and most of the customers are patients and visitors of the hospital passing by. According to a study conducted in 2021, two-thirds of the informal food vendors of Windhoek were women, which aligns with the broader trends in the informal sector in Africa (Bonnet et al. 2019; Kazembe et al. 2021). In Figure 10 below, a food vendor's stand next to Gina's is presented to illustrate how a street vendor business can look like.



Figure 10 Informal food vendor stand in Windhoek

The interviewee number eight, **Hannah**, is 55 years, married and has three adult children. She used to be an English teacher and is initially from South Africa. Hannah is the only white person from the interviewees and her business is a flower shop located in one of the wealthier neighbourhoods of Windhoek. The business just recently started in 2021, however, the shop already existed before, and Hannah bought it from the previous owner.

The last interviewee, **Irina**, is 37 years and a single mother with two kids. She has six siblings from her mother's side and 11 from the dad's side. Irina works as a street vendor, selling crafts, jewellery, and art at a parking plot in the centre of Windhoek. She used to have a registered business that started in 2018 and a small shopfront in Windhoek, however, she had to move to the street after Covid as she was not able to pay her rent. Most of her customers are tourists and majority of them are from Germany. Irina describes the business as very seasonal due to the close relationship with tourism. The business site is presented in Figure 11.



Figure 11 The street vending business of Irina

To conclude, the ages of female micro-entrepreneurs of this study varied from 21 to 55 years. Six out of the nine interviewees had own children and three of them had not completed degrees of higher education. In total, five female micro-entrepreneurs had studied in a university.

5.2 Motivations for starting the business in Namibia

The interviewees were motivated to start an own business for several reasons. Foremost, there is a high unemployment rate in Namibia and most of the female micro-entrepreneurs participating in this study stated that it was one of the most influential factors in deciding to be self-employed. For example, Freda, Gina, and Irina all had finished grade 12 but did not study further from that. They all highlighted the need for money in order to be able to buy food for their children and stated that due to the high unemployment rate there were not really other options available.

Moreover, unemployment is an issue also for women with higher education degrees, as for example, Cecilia mentioned that most of her study colleagues are still without work after graduating in 2018. Similarly, Emily stated that after graduating she tried to apply for a job in the chemistry industry, however, if no one is willing to open a door for her, she does it for herself. On the other hand, for Adana, being a refugee makes it even harder to get a paid job as many open positions are meant for Namibians only, which illustrates that the own citizens are placed first. Furthermore, for many paid jobs it is required that the person has finished grade 12 and fulfils some other requirements that Adana as a refugee did not accomplish.

In addition, the most opportunities that refugee women get are working as a housemaid, however, Adana had encountered sexual harassment at her first job as a housemaid which was the initial reason why she quit with that job and ended up working for one lady selling arts and craft at an open market. The salary level of such paid jobs is still relatively low, which was why Adana decided to start selling vegetables alongside the paid job. She was getting 1000 Namibian dollars a month from the market, which is equivalent to about 50 euros. The purpose of being a street vendor was to add up to this income she was getting from the market. Later, she ended up taking over the stand of her employer.

Additional motivations for starting the business were stated to be the need for extra cash to afford own aspirational needs (Beatrice, Davina, and Emily), inspiration from brothers (Beatrice), to inspire and eventually employ others (Cecilia), and implementing own passions (Hannah and Irina).

5.3 Challenges of female micro-entrepreneurs in Namibia

In this chapter, the issues arising from the data that were related to the challenges of female micro-entrepreneurship will be introduced and examined. These issues have been put together into themes which include family as a break, social positioning, institutional voids, money challenges, lacking skills, trust issues, and location and competition.

5.3.1 Family as a break

Family seems to have a significant influence on the female micro-entrepreneurship in Namibia, in both positive and negative ways. Firstly, it is noteworthy to mention that most interviewees considered family as an extended social group that consists of relatives, distant relatives and even friends. The major challenge related to family and business based on the interviews is a concept called black tax, which means that the money earned from the business is expected to be shared with family and others in the community. It is a prevalent topic in black communities which was confirmed as Hannah, being the only white woman among the interviewees, stated that black tax is strongly culture related and she does not experience it in any way. All the other interviewees stated that they frequently get asked for financial assistance by friends and family members who need it for different things varying from beer to baby diapers, or as Cecilia put it: “for Lord knows what.”

One interviewee, Adana, notes that being born in an African family is maybe even the biggest challenge of them all because loving the family creates responsibilities, such as taking care of siblings, that hinder the development of the business. She and Davina described the challenge of black tax as follows:

“That really is a challenge which can be even bigger than the other challenges because it's your family, it's your home, you have to. I mean, what people tell you outside you can fight it, but when it happens inside it's very difficult to ignore.” (Adana, 19.5.2023)

“They (friends or relatives) just out of the blue call you to say that we haven't eaten, or the kids need shoes, or your cousin is getting confirmed he needs ABC and yeah.” (Davina, 31.5.2023)

In other words, if you get bad business partners the solution is to get rid of them but if your family is not helping you out even though they profit from the business, it is harder to say no. Many of the interviewees live together with their family members and not

everyone in the family is having work or participating to the business. Still, the profit that comes from the business is used to feed the whole family. Furthermore, those interviewees that were single and had children, seemed to have the biggest responsibility of taking care of their kids as they rarely mentioned anything about the dads. The family members, including children, were mentioned to also assist with the business, however, some of the children were still stated to be too young to help. Also, Gina mentioned that her younger kids are not willing to participate in the business while they still ask for money and want to benefit from the advantages. Adana further noted that is also easy for the family to ask for money because they know she has earnings from the business.

Most of the women interviewed mentioned that black tax matters because it pulls them few steps backwards with the business: all single pennies that could have been invested in the business easily go elsewhere. Sometimes the family members were stated to not recognize the issue by saying that in their opinion, small amounts like 20 or 50 Namibian dollars do not really matter. The interviewees generally stated that the amounts they give away are normally not big, however, at the end of the day they account for larger costs for the business as they could have added up its current value. Conversely, Emily noted that she does not consider giving money to friends and family as a bad thing. If one month she manages to make good money, she happily shares it with friends in need. Cecilia aligned with this by stating that in her opinion, giving money to her parents cannot be called as black tax because it's her turn and responsibility to take care of her parents.

Alongside with the black tax, family was seen as a burden for the business because they might mistreat and disrespect it due to the close relationship. For example, Davina mentioned that cousins helping with catering gigs do not always behave as they should because they are not taking the business seriously and it is also hard to be strict with them as they are family. Similarly, Beatrice stated that friends and fellow entrepreneurs might borrow her expensive camera equipment and break them as they do not treat them carefully enough and it is hard to say no to people you know asking things from you.

5.3.2 Social positioning

Social positioning can be a challenge in female micro-entrepreneurship in different ways in Namibia depending on the individual and her position in the society. For example, Adana notes that being a refugee hinders her business as people tend to think that refugees are not supposed to be doing anything. Her applications for ID and passport at the Home

Affairs of Namibia were ignored for a long period of time as the officials did not care and these documents were required to set up a registered company. Another challenge that Adana had encountered as a refugee with an own business is that many of the seminars that are being offered for female business owners are only available for Namibians.

Furthermore, being a young woman and being short was stated as a challenge in running and growing the business by three of the interviewees. According to them, there is a need to be masculine to fit in the industry as many men try to take an advantage of them as they think that it is easy to fool a young little girl who won't do anything. Many of the interviewees said that women in general are really put down in their communities and entrepreneurship is more seen as a man thing, no matter how much the world tries to lift a woman up. In Namibia, young ladies are tried to be given opportunities but when someone is succeeding people always assume that there is a man involved, for example, a husband or a sugar daddy. Adana argued that people do not really believe that a woman can really be something, and that it is so especially among people coming from the East side of Africa, like Congo, Ruanda and Burundi. At the refugee camp other people were not supporting Adana as a woman with her business, as can be recognized in following citation:

“(The people at the camp) They'll be like those things leave for mental hassles, you can just get yourself a white guy and you know just sit there and just relax.” (Adana, 19.05.2023)

In addition, according to the interviewees, the mentality of especially elder people in Namibia is that married women are more respected even at a young age and that being above 20 is already old. Moreover, Emily mentioned that in black communities a paid job is preferred over entrepreneurship that is not seen as an optimal way to get income. Such entrepreneurial culture, beliefs and society pressure negatively affect the attitudes and thoughts of women micro-entrepreneurs as, for example, Adana noted that sometimes she starts to consider whether she should also go and party and have nice flashy nails as fellow young women or have a family and get married. Similarly, Beatrice said that especially in the beginning she felt ashamed to advertise her photographing services as people, including her friends, doubted her starting a business without any training.

Moreover, social positioning is a challenge as it might cause mental stress and feeling of inferiority while doing the business. People categorize female micro-entrepreneurs in a

certain class depending on what they do and, for example, being a street vendor was described as follows:

“Street vendors are mostly considered to be very down, very low-class people. People won't tell you but the first expression, the way they say it, like really put you on very low level and that would really break me sometimes.”
(Adana, 19.05.2023)

Adana said that as she was working as a street vendor alongside the more official marketplace business, she used to hide her face so that her higher-class customers from the marketplace would not recognize her and notice her being a street vendor. She felt ashamed. To this it can be noted that I observed such positioning myself one day as I was looking after one interviewee's (Irina) 2-year-old child at her street vending spot for two hours in the centre of Windhoek. Normally, I was passing by those selling spots as a “tourist”, however, that time I noticed that other people considered me as the owner of the stand and looked at me holding the child with a completely different look and as I greeted people (mostly white tourists), many of them rushed away and avoided eye contact. I even started to feel ashamed myself and noticed that I had the urge to start explaining people that it was not my stand, I was just taking care of it and the child for a while as the mother was visiting the bank.

Similar prejudices based on social positioning were also noted from the other interviews as Cecilia argued that small businesses owned by black people are often looked down and discriminated in Namibia. People might doubt their ability to deliver proper service and tend to judge businesses based on race or gender. Further, Irina mentioned that black people are overlooked in bank environments and that some kind of tension can be noticed between black and white people in Namibia. According to this, it could be stated that in bank environments race is more likely to be a source of discrimination than gender as Hannah mentioned that she has not confronted any problems from the bank because she is a woman. She believes that bank primarily focuses on numbers of the business, however, being white might result in different treatment compared to black women micro-entrepreneurs. Hannah stated that Namibia is still a very German community, as it used to be a German colony, and that is why, for example, the name of her flower shop is also still in German.

The Namibian population can also be split into about 11 ethnic groups, of which the biggest, that makes up over a half of the population, is the Owambo tribe. Other groups

include such as Ovaherero, Nama, Damara, Himba, Kavangos, San and European. (Namibian.org). Therefore, the interviewees were also asked whether they think that their tribal or cultural group has somehow affected their business and differing answers were collected. On the one hand, some women mentioned that social demands and responsibilities for women might be different depending on the tribe, which might affect the running of the business. For example, Irina argued the Owambo tribe being more business oriented and that in their culture people are more likely to be taught saving habits as compared to the other tribes. Furthermore, Beatrice mentioned that for her as an Owambo it is challenging to do photographing with elderly Ovahereros as in the Herero culture it is not allowed to have an eye-contact with someone who is older than you. On the other hand, Emily stated that she has never been facing any discrimination or negative commenting based on her gender, race nor tribe in her business and that so far, every Namibian tribe has purchased her work.

To conclude, social positioning and its role in challenges of female micro-entrepreneurs is a complex theme and its effects depend on the type of the business, among other things. The division of people into cultural or tribal groups is also stated to be a highly sensitive issue in Namibia due to the dark history of apartheid and this was also to be seen during the interview sessions.

5.3.3 Institutional voids

According to the interviews, institutional voids hinder female micro-entrepreneurship in Namibia as they cause stress and result in costly and time-consuming processes. The formal institutions also seem to work in an incoherent and unequal way as, for example, for Adana first when she found someone from the inside of the Home Affairs of Namibia, the applications went through and the whole family got their passports within two weeks. The institutional hurdles are also interconnected as it was not possible for Adana to get a loan from the bank without fulfilling some requirements such as having a bank account. Having a bank account, in turn, requires having an ID or passport. Adana further mentioned that for her to be able to supply products to Spar, which is a supermarket chain, she needed to have a formal company. So, the potential significant customer was there but it took over a year to finish the deal with the customer since the formal process took a long time. Adana said that luckily her customer was patient during the process, but it does not mean everyone is like that.

Additionally, according to Davina, corruption in public institutions has been posing challenges for her business. She mentioned that in Namibia, being a small country, individuals in public positions would often avoid organizing tender competitions for catering events and instead prefer to involve someone they know. She noted that while the situation has improved with regulated procurements, where catering opportunities get advertised online, the process is very time-consuming due to the need to submit several documents.

Two of the interviewees having informal businesses as street vendors (Gina and Irina) also expressed that the municipality has been a burden for them as they chased or threatened to chase them away from their selling spots. Irina mentioned that she and the other women selling at the parking plot used to have a better spot along a busy tourist street but were forced to leave in 2012 as the government decided to build offices and bank buildings on that site. Apparently, they were promised a new location and told that the parking plot was only temporary, however, that was over 10 years ago. Irina further notes that they need to pay the government for their current location and obtain certain licenses. Despite the relatively low cost, she felt it is not worthwhile since the government does not invest in maintaining the space.

Lastly, Freda criticized the government for sponsoring her a sewing machine in exchange for a business registration. She said that the government opts for cheaper foreign workers rather than placing clothing orders for her and supporting her business. Receiving a machine without corresponding work and still being expected to pay taxes was seen as an inadequate form of governmental support.

5.3.4 Money challenges

When asking the interviewees about challenges they encounter in their business, everyone mentioned issues that were related to money. Money and especially a lack of it seems to be a serious challenge for female micro-entrepreneurs in Namibia. Having scarce financial resources hinders the development and the running of the business as, for example, some of the interviewees might struggle with having no money to buy raw-materials or equipment, to insure their expensive equipment, or to get a transport to the place where they run their business.

For example, Freda mentioned that sometimes she needs to borrow money for transport from her neighbour and she is not always earning enough to pay her back on the same day. The public taxi transport called “cab” in Namibia costs 13 Namibian dollars for one direction (around 0.65e), which illustrates the serious struggle with scarce financial resources some female micro-entrepreneurs face. Furthermore, Adana stated that when they were starting the marketplace business they struggled with empty tables as they did not have a lot of things to sell. She said that it was hard to grow without materials and without money it was not possible to buy them. She also wanted to get a sewing machine for making clothes and the family had to save for a long time before they were able to invest in it. Quality materials, equipment, and services such as external accountants can be vital for business start and success and since they require capital, not everyone has access to them. One other interviewee described the lack of starting capital and the challenges it causes as follows:

“I think the main challenge is just the starting capital because of the mere fact that we come from a background where we don't have anything, do you understand. So, you have to come up with the capital to buy the shaving dishes, to buy the pots. You have to buy the cutlery you know, all of that. If you don't have them, you have to rent and if you rent then you are eating into your profit.” (Davina, 1.6.2023)

Most of the interviewees stated that they have not considered taking out any loans as they are afraid of not being able to pay it back on time and ending up with a big trouble. Further, Adana mentioned that even if someone manages to get a loan from the bank, it can be a challenge as money can be confusing. Being poor and suddenly dealing with a big amount of money can result in irresponsible management of the loan. Adana mentioned that she knows a businesswoman who took a loan and ended up buying a private car with the money which was not an investment into the business. The dilemma is described in the following citation:

“It's not easy, money can be so confusing. They say let me get rich then you're gonna know the real me, so money can be very tempting.” (Adana, 19.5.2023)

In contrast, it is not only the female micro-entrepreneurs who struggle with the lack of finances. Several of the women interviewed stated that their business does not offer possibilities for a huge revenue or growth since the market and their customers also don't have money. Freda mentioned that sometimes her customers ask for discounts or pay only a part of the sewing order and that sometimes they never come back with the rest of the

money if they already received their piece of clothing. Furthermore, even if the target group of customers clearly had money, they may still ask for cheaper prices. For example, Irina said that tourists at her street vending spot frequently demand for reduced prices, sometimes insufficient to even cover the expenses of making the product. She said that in the tourism industry, the cash is often the problem as customers tend to refer to lack of cash and since she does not have a card reader, alternative paying options are limited.

5.3.5 Lacking skills

Lacking skills is also related to the management and lack of money alongside with other things. According to the interviews, many female micro-entrepreneurs do not have proper knowledge of how to manage and go around with money in their business and how to use the freedom of being an entrepreneur wisely. For example, mixing business profit and daily expenses of the personal life or the whole family was mentioned several times as a challenge, and it also makes it challenging to prepare and execute a proper plan and budget for the business. Emily stated that if she had to mention her biggest mistake or challenge in the business career, she would say mixing personal and business money and that separating those two is extremely hard. In addition, for some reason Gina mentioned that she buys her snacks for street vending from a local supermarket and not from a wholesaler, which does not seem to be helpful for the business as she is forced to ask higher prices than the nearest supermarket in order to get any profit.

Other skills that would be useful are practical skills that are needed for the business, such as, tailoring and editing skills. Cecilia noted that there are a lot of people in Namibia starting businesses as they want to do something, thus not really knowing how to do it. She thinks that the education system focuses too much on how to be employees and not enough on how to be self-employed and run a business. In addition, both Adana and Emily stated that sometimes they get stuck on how to grow the business and struggle with social media advertising and pricing of the products. Adana mentioned that maybe studying business management or similar courses would help her with that. However, since she did not finish any formal education, it is hard for her to apply for any study programmes. Moreover, several interviewees expressed a struggle that they cannot afford education or specific courses related to their business.

5.3.6 Trust issues

Another big challenge that female micro-entrepreneurs in Namibia encounter is lack of trust among people and unreliable people. For example, both Adana and Beatrice mentioned that they have experienced situations where men pretended like they want to provide financial aid or other help for their business while only willing to have a sexual relationship with them. These people try to use their money and power to seduce and lure women into their own interests, which is a challenge as it is hard to know which people to trust when looking for sources to support the growth of the business. For Adana, trust issues were one of the reasons why she decided to have multiple businesses to be able to grow her initial business, as external private financing turned out to be questionable. Similarly, Beatrice ended up learning most of her photographing skills online because she does not trust men, who account for majority of photographers in Namibia. She said that several photographer colleagues, who she thought could teach her new skills, tried to have a sexual relationship with her.

Furthermore, instances of theft were added to the challenges faced by the interviewees. Hannah and Davina recounted incidents where their employees had stolen catering equipment or money from the flower shop. Irina shared that her products get easily stolen by people if they are not packed in a container or well protected. She also mentioned an incident where someone broke into her storage facility located next to her house. Additionally, Emily faced a scam from an external consultant who initially had helped her with registering the business and Beatrice said that when looking for insurance companies she needs to be careful as some of them are not trustworthy. Emily and Davina stated that they want to grow their businesses in order to be able to employ permanent workers, enhancing trust and reducing the likelihood of theft or scams associated with temporary contracts.

Moreover, trust issues come in question when talking about the supplying of the products. Adana mentioned that some of her products she needs to order outside of the country and therefore get someone to supply for her and pay in advance for the transport. If someone delivered the products once, it does not necessarily mean that the person is trustworthy as it might happen that they first create a trustworthy image and later disappear with the money. Also, most of the money exchange is done via cash which makes it easier for unreliable people to leave no evidence behind of the transaction.

On the other hand, trust issues were seen as a challenge also from the customer perspective. Freda and Gina noted that especially in the early stages of their business it was hard to get customers as people did not know them. Similarly, Emily said that her customers have been afraid of being scammed when paying in advance for the products.

5.3.7 Location and competition

Finally, location and related competition emerged as a challenge for some female micro-entrepreneurs in Namibia. Both informal street vendors (Gina and Irina) highlighted difficulties associated with their outdoor location that exposes them to different weather conditions. In a rainy weather there is water everywhere and fewer customers. Additionally, Irina mentioned that rain and direct sunlight can damage the products that then lose quality as compared to being in a store. She stated that in an inside store it is also possible to display products nicer instead of laying them on the ground, which can directly be seen in the value of the product. In other words, outside the products need to be sold for a cheaper price as they might lose quality and are not seen as valuable as when displayed inside. The parking plot where Irina runs her business in the city of Windhoek can be seen in Figure 12 below. The bank buildings in the background are the ones that the government built as they chased Irina and other vendors to the side street.

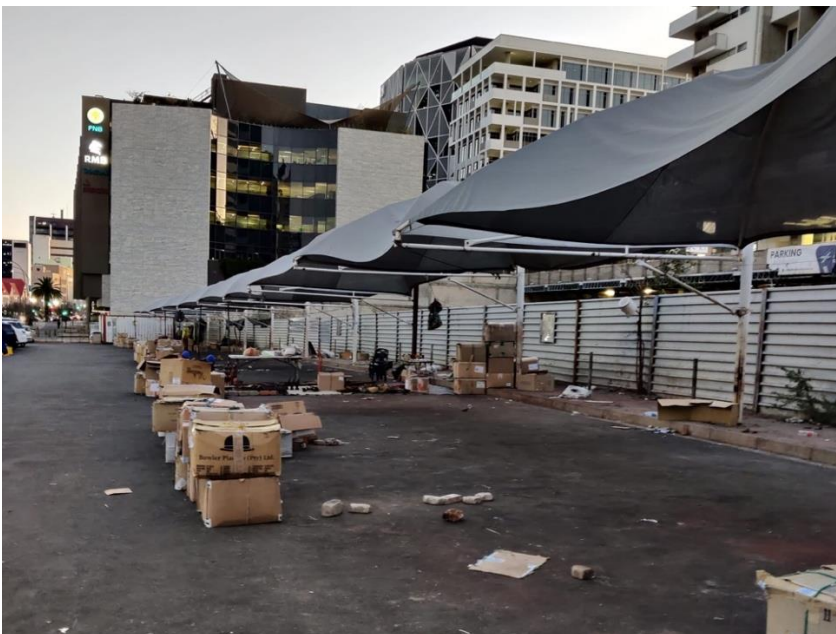


Figure 12 The street vending location of Irina

In Figure 12, the picture is taken in the morning before the vendors have organized their products. The looks of the site during the day were to be seen in Figure 11 in Chapter 5.1.

Some of the ladies selling at that site were observed lying on cardboards and one of the women appeared to be pregnant. Also, Irina is not the only woman who brings her kid along to the business location as there were several kids at the parking plot during the day. Irina expressed concerns about the varying weather conditions, citing both cold and hot days, and believed that these changes were related to global warming. The location was also stated to pose competition challenges as many people are selling the similar stuff and that some cause distortion of competition with accepting too low prices. However, despite the competition she considered herself lucky to have a selling spot as many people can have the skills but lack means to start, such as, access to a place where to sell.

Furthermore, location was seen as a challenge due to transport difficulties. Either the business is far from customers, or the business close to customers was seen as being far from the residence. Gina mentioned that she needs to leave her selling spot next to the city hospital before afternoon rush hour even though then there would be more customers. She said that the local taxis (cabs) won't take her home to the distant location outside the town later with all her stuff. Also, Irina mentioned that she does not want to use public transport when it is dark for safety issues. Cecilia, in turn, stated that having her restaurant outside the town is challenging as the customers want to get their food immediately and food delivery companies refuse to drive that far. She said that the situation got better after she was able to buy an own car for deliveries.

5.4 Resources to overcome the challenges in Namibia

How do female micro-entrepreneurs then manage with resource scarcity and other above-mentioned challenges in Namibia? In this chapter, the issues arising from the data that were related to the resources of female micro-entrepreneurship will be introduced and examined. The issues have been put together into themes which include family as a gas, connecting with people and creating trust, mentality and beliefs, utilizing available skills and strengths, self-learning, money and time management, “not all eggs in the same basket” -strategy, social media and social groups, and companies sponsoring and providing opportunities.

5.4.1 Family as a gas

As much as family can be a huge challenge for the business, it can also provide versatile support both practical and mental ways. For all the interviewees, the family was

contributing to the business in one way or another. For example, Adana mentioned that her mom and sister are making the clothes and other sold handwork products, her brother is a graphic-designer, and her brother-in-law is taking care of accounting as he has a degree in that field. Adana herself is responsible for all the sales, marketing, and other communication. She states that having family helping in the business matters a lot as, for example, hiring someone to do accounting is very expensive and even though the brother-in-law gets paid for his work it is not as much as it would be for paying an outsider. For Davina, the family also provides great practical support as many times her relatives are being asked for catering gigs, the manpower helps with carrying heavy equipment and a cousin who is doing similar business shares ideas.

Other arising resources related to family were family members acting as an inspiration via own businesses and giving business ideas, providing financial support, babysitting the kids during travels, and teaching essential skills. For several interviewees, family members, such as mom, uncle, or grandmother, were essential sources of starting capital and they also bought products or referred about the business to people in their circle.

In addition, three of the interviewees (Adana, Cecilia, and Emily) highlighted that family has provided them mental support. For example, Adana said that the family always has her back in everything when she comes up with new ideas and encourages her. During the interview, Adana also mentioned her dad several times by saying that he used to tell her how to let people respect you and how it is important to work with good people. This is illustrated in the following citation:

“My dad used to say you don't need a big team of people and you don't need to be extra smart. You just need to be a little bit smart with a lot of confidence and you need to be smart enough to pick the correct people in your cycle, that's the most important thing.” (Adana, 19.5.2023)

This indicates that the dad had a noteworthy influence on shaping Adana's attitudes and behaviour, contributing positively to her business. On the other hand, Emily said that while her dad has also supported her both emotionally and financially, her mom has always encouraged her to get a “proper job”. She continued that for her, the customers further provide support and boost her confidence with nice feedback which is why they have become an extended family to her.

5.4.2 Connecting with (right) people and creating trust

According to all interviewees, scarce resources and lack of trust are often compensated with good and trustworthy relationships with other people. Knowing and meeting different people has supported the businesses of female micro-entrepreneurs in Namibia in several ways. For example, when Adana was selling masks as a street vendor, she knew people working at hospitals who were sometimes able to deliver her masks to sell for free, because they were able to get them for free at the hospital. It is another question, whether this kind of behaviour is allowed, however, it shows how Adana creatively used relationships and resources of other people for her business.

Furthermore, when it comes to supplying of the products, it seems that it is essential to know the right and trustworthy people who do not disappear with the money and who can provide some kind of security in an unreliable and mostly informal environment. Adana said that she loves interacting with people because you never know what comes out of it. She describes finding the right people as follows:

“I just know somebody who knows somebody, and you meet with this person that you already have a nice relationship with and then they connect you and sometimes if anything happened then they’ll be in charge.” (Adana, 19.5.2023)

In addition, having connections can help with institutional voids, as Adana was able to speed up the passport application process at Namibian Home Affairs after talking with a friend of a friend who works at the office. Similarly, Irina emphasized that creating good relationships with all business stakeholders, including the government, bank, customers, suppliers, is significant as some of the people might know other people who, in turn, can assist you. In general, connections were stated to get you forward through providing advice and notifying about work-related courses.

Adana mentioned that in order to create trustworthy and beneficial business relationships, you also need to make people trust you. She stated that other people outside of the family might be able to provide help by lending money or giving materials on credit, which requires that these people also find you as a trustworthy person. Emily mentioned that her way of building trust with, for example, her customers is to come halfway with issues such as product deliveries and participate in the transport costs. Moreover, creating trust is extremely important when connecting with both business partners and customers

because Word of Mouth (WOM) was stated as an efficient way of communication based on many of the interviewees. Adana stated that news travel very fast and when people are satisfied with her products they come back and bring even more people who come with specific orders for weddings or other occasions. For Gina, her customer base primarily consists of people she knows, and she actively encourages them to come support her business and bring along other people.

5.4.3 Mentality and beliefs

According to Adana, even more important than having other people supporting you and having your back, is to have faith in yourself and in the business and to know your value. While she states that it is not easy to be an entrepreneur, she underlines that it is important to love what you do because if you keep on complaining it eats you up and everything becomes more stressful. Hannah emphasized the similar topics and further mentioned that complaining and becoming transfixed due to challenging circumstances does not bring a way forward. Adana also refers to the challenges as a resource and these attitudes can be seen in the following citations:

“I think it boils down to hard work, it doesn't matter what you do, do it well. Do what you do with God, with passion and never lose true hope. Life will always throw us curveballs so shift that; victimhood doesn't work for me.” (Hannah, 12.6.2023)

“You first have to know if you're capable which at the moment I knew I was. Like I went through hell I managed a lot, and I can manage this too so I told myself I can do this.” (Adana, 19.5.2023)

Based on also interviews with other participants, positivity and persistence seem to be vital intangible resources for female micro-entrepreneurial activities and success in Namibia. Furthermore, during the interviews many women mentioned God several times and how they believe that God shows the right direction for their business. This shows that religious beliefs can be beneficial via providing mental support to the business. Further, Adana mentioned that believing in herself and knowing what she wants to achieve helps managing the feelings of inferiority and ignoring people trying put her down. Her mentality is well described in the citation below:

“I know where I'm going and I know this is not permanent and none of those people know me, they don't put bread on my table you know. So, who are they to look at me and say I'm a street vendor. Yes, I'm a street vendor. In life

I learned you always get people that put you so down and if you have to listen to them, you won't reach anywhere.” (Adana, 19.5.2023)

5.4.4 Utilizing available skills and strengths

With the right mentality it is also easier to think of what one can do for the purposes of the business and how to turn challenges to resources. The interviews pointed out that most of the female micro-entrepreneurs in Namibia start their business by using and utilizing the skills and resources available to them. For example, when Adana first got the opportunity to have an own stand at the marketplace, the whole family only had 300 Namibian dollars savings (around 15e). They thought of what they can do with such a small amount and came up with the idea of making Samosas, which is an East African pastry and not very common in Namibia. They knew how to prepare them and ended up working with what they have and what they can do. From that 300 NAD they managed to make 2500 NAD profit. Later, when transforming and expanding the business offering, Adana started selling clothes as her sister loves doing handwork and her mom used to make crochet clothes back in the days when they were young, so she knew how to make them. Adana herself says that she is talented with people and therefore responsible with the sales and communications. She also mentioned that she learned from her former boss the attitude of working with what you have and ever since she has always reflected on her past experiences to find ways to apply them in the business.

Among others, also Gina started her informal street vending business with utilizing the skills she already possessed. She began by making and selling Oshikundu, a traditional drink of the Owambo-culture, a skill she had learned as a child. Cecilia, in turn, described choosing the location for her business as follows:

“I feel like starting from where you are is the best thing that anyone can do. Starting with where you are with what you have that is one of the reasons why I made it (the restaurant) here.” (Cecilia, 31.5.2023)

Furthermore, both Cecilia and Beatrice founded their business with their student loan: Cecilia used it for her restaurant and Beatrice bought a professional camera. On the other hand, Emily was able to start a business by utilizing something she did not have but pretended as if she did. Before making and selling bracelets, Emily sold beauty products of a sales agency. Initially lacking funds to purchase the products, she began advertising them as if she already had them. Only after collecting money from the customers, she bought the products from the agency and delivered them. While this approach may be

considered questionable, it again highlights the entrepreneur's creative use of resources to navigate her circumstances.

In addition, for Adana, being a young lady is not only a challenge in running the business. She stated that sometimes she lies to customers that she made the clothing herself because people will react to that in a different way. They will be confronted that such a young lady made something like that herself and might therefore be interested in buying from her. Similarly, Beatrice noted that being a lady allows her doing photoshoots like nudes with ladies who do not want a male photographer. This is an advantage since most of the photographers in Namibia are men.

5.4.5 Self-learning

Another resource that many interviewees described to be useful in running the business and coping with challenges is learning independently about different business-related things. Since most of the women interviewed do not have degrees in what they do, they might learn by reading and watching, for example, videos on YouTube on how to make certain clothes, how to edit photos, and look for more ideas. For example, Beatrice stated that YouTube is her best friend for learning about photographing and business, and that she uses it for solving 90% of the struggles she faces. Further, Adana stated that when she came up with the idea of starting to sell powder made of moringa, which is a healing plant, she read a lot about the plant, its health benefits and how to prepare the powder. Additionally, some interviewees mentioned that they have participated in trainings and courses in order to improve their skills, such as, gemstone cutting (for jewellery making), financing, marketing, and on how to make a good presentation. Emily expressed that in her opinion, learning is an investment in the business and therefore she also sees paid courses as an opportunity rather than an additional cost.

Furthermore, Adana mentioned that she learns by listening to people and her customers' opinions and feedback and adjusts according to what they say. She also reads books about successful people and tries to absorb something from them to her own business. Learning from mistakes and along the way were other resources that appeared in several interviews. Adana noted that now as she has a bank account, she prefers using that over cash as it provides evidence of transactions and reduces the risk of someone fooling her with the cash.

5.4.6 Money and time management

Coping with scarce financial resources is managed through careful planning and saving to be able to survive and make investments. When referring to the making of Samosas with only 300 NAD, Adana stated that it is very small money, however, it can be very big if you just think wisely. Adana said that the money she gets from the business she tries to put back into the business and after saving up for some time they were able to buy the sewing machine. Davina, in turn, manages her finances through carefully playing with her salary, rent, and getting paid from the catering gigs. Similarly, Hannah mentioned that having a small business increases awareness of potential failures which leads to a very cautious management of finances. Moreover, according to Irina, women in general are very good at saving and using money as compared to men which is an advantage in having an own business.

Also, according to several interviewees, if there is a lack of money, it can sometimes be compensated with timely investments. For example, Adana mentioned that especially at the beginning of the business at the marketplace, she used to go there 2 hours earlier than the other vendors just to reserve a good spot for her stand. That is one way also to manage with competition which Adana said that she is not really scared of. Even if she struggles with resources, she says that she wants to stand for quality products because that is the way to be successful in the long run:

“Sometimes people get greedy, and they give customers a shitshow and do something weak. Then something breaks, they have people buy it but then it breaks and that's not really sustainable.” (Adana, 19.5.2023)

In addition, some interviewees noted that if you are well organized you will save time and effort and have more opportunities to learn and grow in different fields. Emily explained that her strategy in managing time and money is setting targets and making “to do” -lists. However, it could be noted that most of the interviewees were 10 to 50 minutes late for the scheduled interviews, reflecting a different approach to time as compared to many Western cultures. The observed phenomenon, often referred as “African time”, was evident in Namibia and some of the neighbouring countries.

5.4.7 Not all eggs in the same basket -strategy

This theme is closely connected to the time and money management as dividing time and money into several inputs reduces risks and increases chances of growing in resource scarce settings. In total, seven out of the nine interviewees had multiple sources of income or were planning on opening multiple businesses with slightly different functions. For example, Emily continued selling the beauty products of the sales agency alongside her jewellery business, while Beatrice intended to offer photography classes in addition to her photographing service to generate more money. She stated that it would also be a way for her to combine her teacher studies to her current photographing skills. Similarly, for Adana, having multiple businesses and products have been one of the strategies to make more money in order to grow. She stated that since the market was only open on weekends, she wanted to do something in between and at the market she aimed to broaden the product selection from food to clothes to reduce the risk of unsold perishable food items. Cecilia formulated the topic as follows:

“I feel like for growth you have to look here and there to get money to support your dream.” (Cecilia, 31.5.2023)

One of the nine interviewees (Davina) also had a normal paid job alongside her other businesses. She works at the University of Namibia as a Records Officer and stated that it is a more secure form of employment that supports her ambitions as an entrepreneur. Moreover, Irina stated that she tries to differentiate her products to manage with the high competition and secure own prices at the street vendors' parking plot.

5.4.8 Social media and social groups

Most of the interviewees stated that social media is an essential resource for their business as it is the main platform for advertising. Interestingly, WhatsApp, a centralized instant messaging platform, was highlighted by the female micro-entrepreneurs as a tool for advertising. They utilize it by posting updates on their status and sharing pictures with various social groups on the platform. For example, Hannah mentioned that she collects phone numbers of her customers and adds them to a collective WhatsApp group, into which she is sending procedures and advertisements. In general, WhatsApp groups were observed as a popular platform for business marketing in Namibia. During the exchange, I joined different groups (all related to the university, including a hostel group, dance society group and a group for accounting students) that were actively utilized for

advertising all kinds of products and services unrelated to the group's primary purpose. Furthermore, WhatsApp was used as a platform where female micro-entrepreneurs connected with business peers of the same field and shared ideas or asked someone to assist with a project.

However, it should be noted that even though WhatsApp is a free form of marketing, not everyone in Namibia has a smartphone and therefore not everyone has access to such platforms. Regular cell phones were still observed as widely used on a daily basis, and for example, Adana did not have a smartphone. She said that she was using WhatsApp only on a laptop at home. In addition to WhatsApp, also Instagram was noted as a significant social media platform for advertising and reaching customers.

5.4.9 Companies sponsoring and providing opportunities

Finally, several interviewees mentioned that private companies had sponsored their business or provided opportunities, helping them manage with their circumstances. For example, Cecilia explained how Bakpro and TopScore, brands under the Namibian company Namib Mills Ltd, provided her building materials such as paints and corrugated iron to construct the restaurant building. In exchange, she painted the logos of both brands onto the inside and outside walls of the restaurant. This is illustrated in the Figure 13 that is taken inside of the restaurant and can also be seen in Figure 8 in Chapter 5.1. that shows the frontside of the building.



Figure 13 The Oshiwambo restaurant of Cecilia from inside

Similar cooperation was observed throughout the country, especially with the logo of the Namibian telecommunications and internet service company MTC (Mobile Telecommunications Limited), owned by the government, being painted on several walls of business establishments, including small kiosks or barbers outside the city centre. However, it was not confirmed what the owners of these establishments had agreed on.

Furthermore, Gina mentioned that CocaCola had sponsored her a cooler box, an umbrella, and a table and a chair, all with CocaCola logos. She said that the company was going around the city in 2017, giving equipment to small businesses. The umbrella and the table had to be replaced after becoming too old. Thus, Gina stated that the products helped her as a street vendor because previously she only had a tiny cooler box that did not fit everything she wanted, and she could not afford buying a new one herself.

Additionally, Irina had participated a course for about 35 to 50 people on how to do basic crafts that was sponsored by Nedbank, a financial services group from South Africa. However, she noted that according to her observations, companies only sponsor business owners or potential ones to an extent where it is still very challenging to continue and become successful. Irina stated that after the sponsorship, you cannot do it alone as there are too many obstacles. Another noted way of private companies providing opportunities for female micro-entrepreneurs, was via offering a way to earn extra cash through acting as a sales agent. Emily purchased beauty products from the company on a discounted price, and as she sold them on the regular price, she could keep the profit.

To conclude, female micro-entrepreneurs in Namibia have several different external and internal resources and coping strategies to manage their challenging circumstances. However, it depends on the individual and the context of what resources are available, which resources are seen as available, and how they are utilized for the business in this “Land of the Brave”, as Namibia is referred to in their national anthem.

6 Conclusions

6.1 Theoretical contributions

The first sub-objective of the study approached the foundation of what it means to be a female micro-entrepreneur in Sub-Saharan Africa. The results indicate that the most motivating issues leading to entrepreneurship in Namibia are facing high rates of unemployment, need to provide for the family, and willingness to follow one's dreams and passions. These results align with the previous literature that suggests women facing difficulties in hiring practices and therefore being forced to look for alternative ways to earn income (World Bank 2019; Sajjad et al. 2020). However, in addition to being female, the results of this study show that being a refugee can make it even harder to apply for paid jobs as many positions at the job market are only offered to own nationals. Some employees might also consider hiring a refugee questionable as they do not know if refugees are allowed to work or not.

Furthermore, the results follow previous literature by indicating that informality is a common form of business among female micro-entrepreneurs in Sub-Saharan Africa, especially at the beginning of the business (Swid et al. 2023). Thus, the findings show that many women eventually prefer to register their business in order to be able to obtain governmental support and legitimacy and to be able to look for a wider range of opportunities, as for example, cooperation with private companies. Due to institutional voids, however, female micro-entrepreneurs also stated that the support given by the government was being inadequate which aligns with the previous findings related to women entrepreneurial activities and governmental policies (Sheriff & Muffatto 2016; Ojong et al. 2021). The types of the business in this selected case study also follow the previous knowledge of the phenomenon as it is described that selling crafts, jewellery and food products is one of the typical forms of women owned micro-business (Ama et al. 2014; Swid et al. 2023).

The second sub-objective examined the challenges and resources of female micro-entrepreneurs in SSA. First, the empirical findings demonstrate that family has a significant influence on the businesses of female micro-entrepreneurs in Namibia. On the one hand, family was seen as the biggest challenge because family members needing or asking for money hinder the growth of the business. Business profit is often used for daily

family expenses and helping family was stated to be a taken-for-granted value in many African cultures, which makes refusing to help extremely difficult. On the other hand, family was also seen as a remarkable resource as for many women most of the family contributes to the business in one way or another. Family members utilizing their own skills reduces costs of the business when outsourced services are not needed. Family was also seen to provide significant mental support and a source for new ideas. These empirical findings about family-related challenges are compatible with the previous literature suggesting that women have many responsibilities over their families, which can be a challenge for the business (Gudeta & van Engen 2017; Hundera et al. 2019; Ojong et al. 2021). However, how strongly it affects the running of the business and how it also is a noteworthy resource has not been highlighted before.

Furthermore, as noted in the earlier literature (Bierregaard & Luring 2012; Ojong et al. 2021), institutional voids, lack of financial resources and education were found to be recognizable challenges in female micro-entrepreneurship also in this study. Alongside with that, the findings show that organizations meant to provide support and networking to female entrepreneurs might be exclusive for the nationals of the country in question. Many female micro-entrepreneurs are refugees or immigrants from another Sub-Saharan African country and face marginalization due to their social positioning. Other challenges related to social positioning of female micro-entrepreneurs were found to be still-existing prejudices based on race which roots go back to the times of colonialism and white supremacy. Businesses owned by black women might face doubts on their performance and financial capabilities by customers, public institutions, and banks.

In addition, the findings of this study show that trust is a two-sided factor as it can be both a challenge and a resource. Creating trust and connecting with right people, for example, boosts Word of Mouth -marketing and flexible supply of materials used for the business and enables buying needed resources on credit. This aligns with previous studies where creating trustworthy relationships has been stated to compensate the existence of institutional voids (Bruton et al. 2013; Nziku & Struthers 2018; Cao & Shi 202). On the contrary, another finding of this study shows that being a woman creates trust issues when talking about instrumental networks and, for example, men willing to support the business. It is challenging to know when someone is purely interested in a business cooperation without any ulterior motives, such as, looking for a sexual relationship. The previous literature suggests that women tend to rely on personal and symbolic networks

over instrumental ones in their business activities (Nziku & Struthers 2018). The results of this study follow this by stating that due to these unreliable motives of male colleagues or potential business partners, women might prefer dealing with business-related issues on their own or with help of the family members. Furthermore, the results highlighted that there is a need to be cautious with employees and business partners such as external advisors or accountants, because of the risk of getting scammed or becoming a victim of robbery. In general, many of the challenges female micro-entrepreneurs in Namibia are facing are similar regardless their background, as for example, both a refugee woman with limited educational background and a high-school graduate both faced challenges in finding a paid job and struggled with limited resources.

Lastly, the results of the study align with the previous theory on Challenge-based entrepreneurship and other similar studies by showing that with persistence, hard-working mentality, family support and creativity female micro-entrepreneurs can turn challenging environments into opportunities and success (Werner 1992; Miller & Le Breton-Miller 2017). Furthermore, the findings are compatible with all the six elements of *bricolage* suggesting that success is possible in resource-scarce settings through: (1) use of resources at hand, (2) recombination of resources for new purposes, (3) making do, (4) disregard of limitations imposed by social norms, (5) domain and self-taught skills, and (6) use of own time. (Baker and Nelson 2005; Sarkar 2018).

The findings of this study contradict the previous literature as most of the interviewed women micro-entrepreneurs were highly motivated and ambitious with their business and had growth plans. This indicates that these women can also be stated as opportunity-driven even though the initial reason for starting the business was necessity-driven. (Sajjad et al. 2020; Cao & Shi 2021) The results show that regardless extreme resource scarcities and other challenges, women micro-entrepreneurs can thrive through persistence and by using creatively the resources at hand. However, even though the results of this study highlighted the motivated individuals, there were also (Gina), and in general there are, necessity driven entrepreneurs who do not possess any urge for expanding the business; they are satisfied with the way it covers the daily expenses and when not, they are willing to borrow money from their social circle.

In the previous literature, Welter and Garter (2016) and Martinez Dy (2020) also emphasized the need to critically examine the image of entrepreneurship as an

emancipation for socio-economic challenges and the idea of ‘being able to create something from nothing’. While entrepreneurship is often celebrated for its potential to create opportunities, such a narrative may inadvertently perpetuate existing structural inequalities. Therefore, the importance of combining such a challenge-based entrepreneurship research with a proper contextual understanding further exists in this study.

6.2 Practical implications

The focus of the third sub-objective aimed to find answers to the main research question on how female micro-entrepreneurs in Sub-Saharan Africa could be supported through helping them overcome challenges they encounter. The practical implications of this study present suggestions on how the support could be implemented and what should be considered when making managerial decisions around the topic.

Firstly, referring to the results of this study and the previous literature on bricolage, actors willing to provide support to female micro-entrepreneurs should not only see them as vulnerable and poor individuals who are facing challenges but also through their strengths and resources, and how they creatively and persistently manage to do business with limited resources. Similarly, Wang (2015, 180) notes that excessive focus on our perceptions or desires for the actions of the poor within informal institutions can lead to neglecting the understanding of their already existing behaviours and practices. In other words, organizations aiming to support female micro-entrepreneurs should dare to trust the creativity and personal strengths of these individuals and help them in what they have already been doing. For example, providing side money flows that finance the main business would support the strategy of “not having all eggs in the same basket” that many female micro-entrepreneurs seem to use to a great extent. The results show that some companies already act as a “wholesaler” for their products that individuals can then purchase and sell small scale to their local community as a sales agent.

The concept of bricolage could also be utilized in the planning processes of supportive projects and actions by, for example, engaging female micro-entrepreneurs in the process in order to utilize their creativity and ability to cope in their environments. Furthermore, female micro-entrepreneurs could be incorporated in companies’ businesses through utilizing the unique resources they have such as trustworthy connections to the local community and knowledge of local issues. In reference to the empirical data, creating

trust with female micro-entrepreneurs is essential and this aligns with previous literature noting that since social relationships compensate institutional voids, entrepreneurs from resource-scarce settings highly value relationships based on trust (Bruton et al. 2013; Nziku & Struthers 2018; Wierenga 2020; Cao & Shi 202). Moreover, when interacting with female micro-entrepreneurs, attention should be paid to listening and perceiving them as respected and knowledgeable specialists of their own environment. The study shows how mentality affects the entrepreneurial success and communicating at a human-to-human level might positively influence self-confidence of female micro-entrepreneurs.

Second, external actors could help women entrepreneurs to solve their business challenges directly, for example by providing educative material, sponsoring some essential equipment, or providing financial aid, depending on the nature of the business. All of these could support female micro-entrepreneurs to grow their businesses and/or manage daily activities. However, direct sponsorship has its pros and cons, and it should be carefully considered what and to whom the support should be provided.

For example, companies could provide either sponsorship for local intermediaries, including business incubators, such as NGOs, or organize accelerator programmes or networking events for local entrepreneurs. Through this kind of cooperation female micro-entrepreneurs could be provided with business-related education, connections, and mentorship that could positively affect their skills (business management, practical skills etc.) and intangible resources, such as, self-esteem. The prior research highlighted the significance of informal mentoring and supportive relationships in achieving success, developing resilience, and building self-esteem, particularly for people originating from challenging environments (Werner 1992; Goswami et al. 2015). Furthermore, helping female micro-entrepreneurs with trustworthy platforms and networking events could enable them form essential and useful instrumental relationships that have been stated to be a struggle due to unreliable business partners and social norms.

However, there is a need to be careful with both mentor and attendee selection. As the previous literature suggests, not all mentors have the needed knowledge/motivation and not all entrepreneurs are motivated to grow their business. (Goswami et al. 2015; Sajjad et al. 2020). In addition, when talking about networking events, Cao and Shi (2021, 89) note that they should be organized on a regular basis rather than once a year so that entrepreneurs can find collaborators and test their ideas.

Furthermore, the results show how some companies sponsored female micro-entrepreneurs with useful items or equipment, such as cooler boxes, umbrellas, chairs or building materials, with their company logos. The nature of these actions includes marketing aims from the side of the company as they reach a number of local potential customers, thus allows the women access resources otherwise not available to them (Spiegel 2017). Referring to the findings of this study, street vendor women could be provided with equipment that help them cope with the challenging weather conditions, such as blankets or raincoats. Nevertheless, before providing such assistance, companies should do careful research on the culture and needs of the female micro-entrepreneurs they are willing to target in order to avoid giving unnecessary commodities. For example, it was observed that the people belonging to the Namibian ethnic group of Himbas do not use chairs and always sit on the ground. Sponsoring chairs to this group would then be useless.

Providing direct financial support, in turn, needs to be carefully considered for several reasons. The results of this study (and previous literature: Shetty 2008; Ngono 2021) indicate that money can be confusing as people lack financial literacy and management skills which might cause female micro-entrepreneurs using loans for wrong purposes, such as, aspirational needs. Furthermore, the findings of the importance of family show that possible financial aid targeted for the business could be used for the living expenses of the family. For example, a recent study conducted in Namibia by United Nations (Namibian 2023) states that people with disabilities getting a disability grant from the state are using the grant for expenses of the whole family even though its aim is to help those with disabilities individually.

To conclude, it could be stated that the adequate form of entrepreneurial support depends on the type of the business and the motivations of female the micro-entrepreneur; whether the person is necessity- or opportunity driven and motivated to grow with her business. If there are no intentions or motivation to develop the business and the person is satisfied with covering daily expenses, providing support aimed to help in the growth might turn out unsuccessful. However, it is another ethical topic to be discussed whether these female micro-entrepreneurs should be assisted who are not eager to grow and thereby positively contribute to the development of the local economy. The results of this study indicated that equipment sponsored to a necessity-driven entrepreneur by an international company was either way helping her navigate the daily running of the business. According to

Sheriff and Muffatto (2015, 30), support programs should prioritize opportunity-driven entrepreneurs, facilitating their growth and development, while the interventions targeted for necessity entrepreneurs should primarily focus on skills development.

6.3 Limitations and suggestions for future research

In addition to the theoretical contributions and practical implications, this study provides suggestions for future research. First, since Sub-Saharan Africa is a large region including several countries with millions of individuals and hundreds of cultures, there needs to be more similar research done in the other Sub-Saharan African countries, and within Namibia. The results of these different studies could be compared and examined to see whether there are significant differences between some regions and cultures when it comes to challenges and resources of female micro-entrepreneurs. In this study, there were only women micro-entrepreneurs in Windhoek interviewed and most of them represented the biggest Namibian ethnic group of Owambos. As entrepreneurial research and challenge-based entrepreneurship have been stated to be highly context dependent, more research among the different forms of female micro-entrepreneurship in Sub-Saharan Africa is needed.

Furthermore, this study has been conducted only from the point of view of female micro-entrepreneurs to find out what could possibly support them in their business. Companies and organizations that have provided support of any kind to female micro-entrepreneurs could be researched to find out which strategies they have used and how the outcomes have turned out. The already used methods could also be compared to the challenges and resources of female micro-entrepreneurs to provide recommendations on how to improve the already existing activities. On the other hand, it could be researched what are the challenges of implementing different support strategies, from both the supporting actors' and the female micro-entrepreneur point of view.

7 Summary

The study focuses on female micro-entrepreneurs in Sub-Saharan Africa, particularly in Namibia, and the main research question is: **How could female micro-entrepreneurship in Sub-Saharan Africa be supported?** To answer this research question, the following sub-questions are:

1. *What does female micro-entrepreneurship in Sub-Saharan Africa mean?*
2. *What challenges and resources do female micro-entrepreneurs in Sub-Saharan Africa have?*
3. *How can the entrepreneurial ecosystem in Sub-Saharan Africa help overcome the challenges?*

The first sub-objective explores the entrepreneurial ecosystem in Sub-Saharan Africa, different business types and the motivation behind becoming an entrepreneur, finding that being a female entrepreneur in a developing country differs to a great extent from the concept known in developed countries. In emerging economies, institutional voids, resource scarcities and structural gaps influence the entrepreneurial business environment. High unemployment rates and a desire for a better life are key drivers for starting an own business as, for example, being female and a refugee compounds the challenges in accessing formal employment. Informality is prevalent in the initial stages of most of these businesses, with crafting and food products being common ventures.

The second sub-objective delves into the challenges and resources faced by female micro-entrepreneurs in Sub-Saharan Africa. Family plays a significant role, presenting both challenges and resources. Financial demands from family members can hinder business growth, while family members' contributions, skills, and emotional support prove invaluable. This dual impact of family involvement is a novel finding, shedding light on the complex interplay between family responsibilities and entrepreneurial pursuits among women in this context in Sub-Saharan Africa. The study also confirms previous literature on other challenges in female micro-entrepreneurship, such as institutional voids, limited financial resources, and educational constraints.

Additionally, support organizations for female entrepreneurs may not always be inclusive of refugees or immigrants, potentially worsening their marginalization and highlighting

the influence of social positioning and context. Trust emerges as a double-edged factor for female micro-entrepreneurs, influencing both opportunities and challenges. Building trust is vital for Word of Mouth marketing and accessing necessary resources, but being a woman can introduce complexities in establishing trust, particularly when dealing with male supporters and possible business partners.

Furthermore, the study aligns with other existing theories, illustrating that persistence, hard work, family support, and creativity empower female micro-entrepreneurs to turn challenging environments into opportunities for success. The concepts of bricolage and challenge-based entrepreneurship, involving resourcefulness and adaptive strategies, are evident in the results of the study. However, it's crucial to recognize that while entrepreneurship can be a powerful tool for empowerment, it's not a panacea for broader social issues like inequality and institutional voids. It's essential to approach research on disadvantaged entrepreneurship with a proper understanding of the contextual realities, to effectively support those facing adversity.

The practical implications of this study provide answers to the third sub-objective and introduce valuable suggestions for actors aiming to support female micro-entrepreneurs in Sub-Saharan Africa. Instead of viewing them solely as vulnerable individuals facing challenges, people should recognize female micro-entrepreneurs' strengths, resourcefulness, and creative business management with limited resources. Communication should be conducted respectfully on a human-to-human level to boost the self-confidence of female micro-entrepreneurs and their expertise in their own environments should be acknowledged. The concept of bricolage can be applied in support project planning by involving female micro-entrepreneurs in the process, tapping into their creativity and adaptability. Building trustworthy connections within the female micro-entrepreneurs is also crucial, given the significance of trust in resource-scarce settings.

Lastly, offering direct assistance, such as educational resources, essential equipment, or financial aid, can help address specific business challenges. However, careful consideration is needed when providing direct financial support, as issues like financial literacy and potential misallocation of funds pose challenges. Furthermore, the importance of family support should be considered, as funds designated for the business

may be redirected towards family expenses. This underscores the need for thoughtful and targeted support initiatives for female micro-entrepreneurs in Sub-Saharan Africa.

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Appendices

Appendix 1 Interview guide

Semi-structured interview questions for female micro-entrepreneurs:

1. **Can you tell a bit about yourself?**
 - Age, Occupation, Former studies, Education, Family status, Children
 - Have you found any of these challenging in running/starting your business?
2. **Can you tell about your business?**
 - What kind of business do you run?
 - Is the business informal/ formal?
 - Do you have employees?
 - Is the business field competitive/ risky?
 - How is it going with the business?
 - Who are your business partners?
 - Can you name some general challenges that come to your mind regarding your business? How have you overcome these challenges?
3. **How did you become an entrepreneur?**
 - Why did you decide to work as an entrepreneur?
 - How did you start the business, and did you face any challenges?
 - How did you get all the needed equipment to start with?
4. **How does it feel like to be an entrepreneur?**
5. **What is a good day for an entrepreneur? What about a bad day?**
6. **Does it matter that you are a woman as an entrepreneur?**
7. **If you look back, how has your business developed over time?**
 - Did you need funding for starting the business? If yes, how much and from where did you get it?
 - Is it challenging to cover expenses and get funding?
 - How do you manage with a possible lack of finances?
 - How do you manage your finances? Do you have a bank account?
8. **Can you tell about your customers? How do you normally reach them?**
 - How do you get your products?
 - Through which channels do you sell your products/ services? (online, on the street, fixed location, or at home)
 - Do you advertise your products? If yes, where and how?
 - Who are your customers?
 - How do you manage your customer relationships?
 - Are there some challenges regarding selling and customers and how do you cope with them?

9. Who has supported you in your entrepreneurial journey and how?

10. How have you learned all these things, how to run your business etc.?

- Have you participated in any courses regarding entrepreneurship?
- How have you learned how to do business and manage it?

11. Does it matter that you have a family?

- Is it challenging to have a family while operating the business?
- Is your family supporting you?
- What are your responses to possible challenges arising in this context?

12. Do you have something in mind when you think of the future and your business?

- Are you planning to expand the business?
- What are your future plans for the business?
- How do you prepare for the future?

Appendix 2 Interview consent form

Interview consent: Master's Thesis

Researcher: Nelli Ylinen, nrylin@utu.fi

Title of research project: Supporting female micro-entrepreneurship in Sub-Saharan Africa

Brief description of the research project and its aim: The research project is about female micro-entrepreneurship in Sub-Saharan Africa. The aim of the research is to explore female micro-entrepreneurship to find out how these businesses could be supported.

Participant: I voluntarily agree to participate in this research study. I understand that even if I agree to participate now, I can withdraw at any time or refuse to answer any question without consequences of any kind.

I understand that I can withdraw permission to use data from my interview within one week after the interview, in which case the material will be deleted. I have had the purpose and nature of the study explained to me in writing and I have had the opportunity to ask questions about the study.

I understand that I will not benefit directly from participating in this research. I agree to my interview being recorded. I understand that disguised extracts from my interview may be quoted in the master's thesis or other topics related to studies at Turku School of Economics.

I understand that signed consent forms, interview notes and original audio recordings may be retained until 31.12.2023. I understand that I am free to contact any of the people involved in the research to seek further clarification and information.

Signature of research participant

Signature of researcher

Place and Date