



ORIGINAL ARTICLE OPEN ACCESS

Entrepreneurship Beyond Ideologies: Decolonisation of Entrepreneurship for Sustainable Digital Transformation in the Emerging Economies – A Gendered Perspective

Opportunities or Threats: Impact of Digital Engagement on Marginalized Women Entrepreneurs

Imaobong James¹ | Tolulope Ibukun¹  | Poh Yen Ng^{1,2} 

¹Aberdeen Business School, Robert Gordon University, Aberdeen, UK | ²Gordon Institute of Business Science, University of Pretoria, Johannesburg, South Africa

Correspondence: Imaobong James (i.james@rgu.ac.uk)

Received: 15 January 2025 | **Revised:** 29 July 2025 | **Accepted:** 1 August 2025

Keywords: digital resources | discrimination | ethnicity | gender | intersectionality | social marginalization

ABSTRACT

The paper explores the experiences of social marginalization and discrimination faced by women entrepreneurs, as well as their adoption of digital resources to address these disadvantages. This study employs an interpretive approach; semi-structured interviews were conducted with 20 women entrepreneurs in Nigeria. Findings reveal the discrimination and social marginalization faced by women entrepreneurs, which include market restrictions, difficulty to thrive, gendered expectations, sexual advancement, and the “other groups” segregation. The study further highlights how digital engagement helped women entrepreneurs overcome marginalization by expanding their market reach, transforming their businesses and creating supportive networks. However, digitalization and online presence expose them to the risk of fraud and perpetuate gender discrimination in the digital space.

1 | Introduction

Extant literature has highlighted a rise in women entrepreneurship as women seek flexible options to deal with caring responsibilities, economic independence, opportunities to test new business ideas, and balance family–work life (Vorley and Rodgers 2014; C. Williams and Martinez 2014). The advancement of digital technology accelerates women’s entrepreneurship (Pergelova et al. 2019). Digitalization has been suggested to alter the process of entrepreneurship and impact the growth of home-based businesses (Ongo Nkoa and Song 2023; Neumeyer et al. 2020; Nambisan 2017), which are often run by women entrepreneurs. Furthermore, it creates more opportunities for entrepreneurial-related activities and ventures (Rodríguez-Modroño 2021; Nambisan 2017). Women entrepreneurs adopt digital technologies to enhance entrepreneurial activities on digital platforms, digital artifacts, and internet-enabled services (Von Briel et al. 2018; Kraus et al. 2019), including the use of social media platforms to engage with customers and other stakeholders. As such, digitalization empowered women

through the reduction of entry barriers in male-dominated contexts, the provision of alternative ways of accessing funding, and the abundant availability of information (Chatterjee et al. 2020; Ughetto et al. 2020).

Scholars contend that women entrepreneurs are not a homogeneous group; thus, they experience different access to entrepreneurial resources due to their intersecting identities, such as ethnicity and class (Brush and Greene 2021; Chasserio et al. 2014). The unequal access to power, resources, and opportunities produces variations in their entrepreneurial behavior and experiences. This disparity is often significant in resource-constrained contexts, where certain groups or individuals are pushed to the periphery of society and excluded from social interactions and engagement with others. Women entrepreneurs in emerging economies have been identified as marginalized due to the barriers and challenges encountered (Anderson and Ojediran 2022). Although research has highlighted that women entrepreneurs leverage social networks to overcome barriers to accessing entrepreneurial resources, women entrepreneurs living in a

This is an open access article under the terms of the [Creative Commons Attribution](https://creativecommons.org/licenses/by/4.0/) License, which permits use, distribution and reproduction in any medium, provided the original work is properly cited.

© 2025 The Author(s). *Gender, Work & Organization* published by John Wiley & Sons Ltd.

context of social marginalization may struggle to utilize social resources due to their marginalized position in society. Digitalization can overcome exclusion by enabling women entrepreneurs to collaborate and cooperate (Nambisan et al. 2017), identify opportunities, and engage in entrepreneurial activities (Elia et al. 2020; Sussan and Acs 2017) within the digital space. However, little is known about how socially marginalized women entrepreneurs leverage digital resources to overcome constraints. It is a crucial subject to examine, as most women in developing economies are involved in entrepreneurial activities as a means of escaping poverty and achieving self-empowerment (Simba et al. 2022; Sutter et al. 2019).

Building upon intersectionality theory, this paper investigates (1) the socially marginalized experience of women entrepreneurs with intersecting identities and (2) the impact of digitalization on their social marginalization experiences. Entrepreneurship is embedded within complex social hierarchies that influence the distribution and accumulation of resources. The theory of intersectionality is characterized by hierarchical differences and unequal access to economic and cultural resources (Anthias 2013). Social structures deeply rooted in culture and institutional practices have been suggested to hinder women's access to entrepreneurial resources (Brush et al. 2009). Intersectionality examines how various axes of identity intersect with multiple dimensions and modalities of social interactions, thereby contributing to social inequalities (McCall 2005; Fielden and Davidson 2012). Responding to the call that more studies on the intersecting factors that influence women entrepreneurs are needed, this paper examines the assumptions of intersectionality (Anthias 2013; Creswell and Poth 2016) with the overlap of social identities of gender and ethnicity (Essers and Benschop 2007; Abbas et al. 2019).

An interpretive approach is adopted to explore the experiences of 20 women entrepreneurs in Nigeria, particularly how they are challenged by discrimination associated with gender and ethnicity and how digital resources have enabled them to cope with social marginalization. This paper makes a significant contribution to the literature on gender and entrepreneurship. We extend the application of intersectionality theory by using gender and ethnicity to explain how women in marginalized positions use digital resources to overcome social exclusion. The findings reveal that these women entrepreneurs experienced discrimination and marginalization due to their intersecting identities and experienced market restrictions, sexual advancements, and segregation. However, adopting digital resources helps them develop supportive networks, expand market reach, and transform business practices. Although digital resources increase business visibility, the vulnerability of these marginalized women entrepreneurs remains unprotected, as they lack the knowledge and capability to cope with some cybersecurity challenges. Hence, the study also enriches the burgeoning literature in digital entrepreneurship by spotlighting the issue of a "safe" digital space and the reproduction of gender discrimination in this space.

This paper is structured as follows. Firstly, to underpin the argument from theoretical and conceptual perspectives, a literature review was conducted in the following areas: intersectionality (gender and ethnicity), women's entrepreneurship in Nigeria, women entrepreneurs, and digitalization. Subsequently,

the study presents the research methodology and the data analysis processes. Thirdly, we present our findings and discussion. Finally, we conclude by outlining the study's implications and recommendations for future research.

2 | Literature Review

2.1 | Intersectionality: Gender, Ethnicity, and Entrepreneurship

Crenshaw's (1992) seminal work highlighted the importance of considering the intersection of various attributes and contexts when examining discrimination and marginalization of women. Intersectional perspectives present race, ethnicity, gender, and class as discursive categories that convey shifting social meanings (Carter et al. 2015). Class is not limited to economic impact but encompasses social and cultural distinctions and reproduction (Bradley 2014). Gender as a "social construct is not simply what one is but more fundamentally, something that one does through interaction with others" (West and Zimmerman 1987, 17). Intersectionality is an appropriate medium for recognizing the fact that individuals at the intersection of different structures and complex situations (gender, race, sexual orientation, ethnicity, and class) experience unique disadvantages such as marginalization (Hancock 2007; McCall 2005).

The literature on intersectionality and women's entrepreneurship has corroborated Crenshaw's idea (1992). For instance, Fielden and Davidson (2012) found that Black, Asian and Minority Ethnic (BAME) women business owners in Northwest England experienced discrimination due to gender or ethnicity or intersection between both social categories. This discrimination was based on stereotypes assuming they were uneducated, and as such, these women faced difficulties in accessing available support in terms of formal business and financial support. Gender and ethnicity shape and give women entrepreneurs' complex and multiple professional identities' (Essers et al. 2010). Scholars argue that intersectionality theory is fundamental to the studies on women entrepreneurship as the interconnectedness of ethnicity, gender, religion, migration, age, sexual orientation, legal status, and race produces social practices of marginalization (Hancock 2007; McCall 2005; Romero and Valdez 2016). This argument is underpinned by the fact that societies are increasingly diversified. This body of research thus emphasizes that there is no "one-dimensional" experience of women's incorporation, even if they belong to the same ethnic group or have the same migration pattern (Romero and Valdez 2016; Essers et al. 2010).

In Nigeria, the existence of inequality, ethnicism, social and economic inequality and patriarchal tradition are factors of discrimination and widens the gender gap (Makama 2013; Okpokwasil and Ikea 2023). The traditional and cultural gender roles and expectations place women in subordinate positions and reinforce gender inequalities. Furthermore, there are significant disparities among women of different ethnic groups in Nigeria. For instance, Igbo women are found to be more likely to have experienced sexual and emotional violence compared with Yoruba women (Nwabunike and Tenkorang 2017). More

women in Rivers State completed their secondary education (approximately 75%) compared to less than 4% in Sokoto (GIWPS 2024). The gaps among women of different ethnicities portray distinctive marginalization experiences for Nigerian women. Although intersectionality has been used as a theoretical lens to explain women's oppression in Nigeria, limited work has examined intersecting identities based on gender and ethnicity and how they impact entrepreneurship. Essers et al. (2010) suggest that women can break through existing boundaries and challenge existing patterns of entrepreneurship in terms of gender and ethnicity. Examining the specific issues faced by vulnerable entrepreneurial communities (such as women entrepreneurs of marginalized groups in Nigeria) is important to progress the gender equality and economic development agenda (Lassalle and Shaw 2021; Kagher et al. 2021).

2.2 | Women Entrepreneurship in Nigeria

With entrepreneurship widely regarded as the engine of economic growth in many countries, including developing nations, numerous women in sub-Saharan Africa have been found to engage in early-stage entrepreneurial activities (Simba et al. 2023; Bosma et al. 2018). Although the World Bank assesses sub-Saharan women entrepreneurs as being in the lower band of economic success compared to men (World Bank Group 2019), Adom (2015) highlighted that women entrepreneurs in Ghana have the potential to be key players in economic development. This finding was also supported by an earlier study on seven French-speaking West African countries (Grimm et al. 2012). This study found that “top performing” (defined based on past performance and growth potential) women entrepreneurs in the informal sector contributed more to economic development than male entrepreneurs. In contrast, women entrepreneurs in the “survivalists” and some in the “in-between category” contributed less than their male counterparts. Grimm et al. (2012) suggested that the reason for less contribution could be that most women entrepreneurs operate from home and are far from resources, markets, and consumers.

Considering the Nigerian context, Jaiyeola and Adeyeye (2021) argued that marginalization and segregation were aggravated when Nigeria was colonized and women's roles and power were reduced or removed and confined to homes. As such, men had privileged access to Western education and various opportunities to work outside the home, whereas women had to depend on men for income (Modupe 2013). The social structure imbalance created by the colonizers reinforced the patriarchal ideology, which is prevalent in Nigeria. Women entrepreneurs in Nigeria face unique challenges, including traditional and cultural obstacles, as well as gender discrimination in setting up businesses due to the patriarchal structure of the society (Jaiyeola and Adeyeye 2021; Onoshakpor et al. 2023). Scholars have argued that the aforementioned barriers hindered the economic potential optimization of women entrepreneurs, resulting in less economic development (Stephen 2014; Jaiyeola and Aladegbola 2020; James et al. 2022). These obstacles and challenges are further exacerbated by new barriers generated during the COVID-19 pandemic 2020, which has restricted movement and reduced innovation prospects and entrepreneurial activities

(Ge et al. 2022; Wahab et al. 2024). The change in the order of day-to-day activities and business operations, as well as the widespread loss of jobs, worsened the deep-seated gender disparities (Basu 2023). Due to the limited governmental support in Nigeria, women entrepreneurs face greater risk in managing their survivability (Ejaz et al. 2023; Alva et al. 2023).

However, Muzata (2024) found that Nigerian women entrepreneurs can identify viable opportunities that can be exploited. Their exuded confidence translated into the ability to succeed as business owners. Women entrepreneurship has been suggested to improve employment opportunities, reduce economic inequalities, promote economic freedom and empowerment, and increase family income and living standards in Nigeria (Ge et al. 2022). For marginalized groups, such as women entrepreneurs with limited entrepreneurial resources, evidence has shown that family and social networks are essential to their entrepreneurial pursuits (Chen et al. 2010). The introduction of digital technology and social media has also been found to facilitate the expansion of entrepreneurial networks (Imiren et al. 2023). Women entrepreneurs have experienced the added value of customer experience using social media, which offers real-time and cost-effective interaction.

2.3 | Women Entrepreneurs and Digitalization

Digital advancements create more opportunities for entrepreneurs and impact all phases of the entrepreneurial process—from identifying entrepreneurial opportunities and enhancing efficiency (reducing production costs) to improving book-keeping and billing procedures (Neumeyer et al. 2020). Combining entrepreneurship and technological advancements is suggested as a means to reduce economic inequalities, create jobs, enhance skills, and facilitate the implementation of new ideas, particularly in rural areas (Ge et al. 2022). For women entrepreneurs, adopting digital resources helps balance work and family commitments as well as related communications (Rajahonka and Villman 2019). It also helps to overcome institutional voids by reinforcing family and community support (Soluk et al. 2021). From a business perspective, digital resources enable women entrepreneurs to transition on-site business operations online, providing more flexibility to balance family commitments (Afshan et al. 2021). Business transformation using technology helps sustain women entrepreneurs' businesses (Aziz et al. 2024) and enhances their innovativeness (Manolova et al. 2020).

Despite these benefits, Okundaye et al. (2019) and R. Rahayu and Day (2017) suggest that the adoption rate of digital resources within small and medium-sized enterprises (SMEs) in developing countries remains very low. SMEs, especially those owned by women, often lack knowledge of the benefits of adopting digital resources (Erumi-Esin and Heeks 2015). The high cost of digital resources and the narrow scope of business also inhibit digital resource adoption (R. Rahayu and Day 2017). Studies suggest that low digital resource adoption among low-income entrepreneurs is due to the limited availability of resources such as relevant infrastructure for providing technology access and training, perceived risks (Neumeyer et al. 2020;

Olsson and Bernhard 2021), and a lack of confidence (Rajahonka and Villman 2019).

In Nigeria, digital illiteracy and an inadequate understanding of the usefulness of digital tools among women entrepreneurs hindered adoption in business (Omiunu 2019; Erumi-Esin and Heeks 2015). The lack of access to funds (grants and loans) and an unfavorable context, such as an unequal domestic burden on women, educational inequality, and gender-based social stratification, further impede women-owned businesses from innovating and utilizing digital resources (Emembolu et al. 2022). Although there are workshops to equip women entrepreneurs on the use of digital tools such as social media platforms, the adoption rate remains low as access to these workshops is obstructed by gender-specific barriers originating from cultural values, norms, and customs (Bullough et al. 2022; Khandelwal and Sehgal 2018).

Neumeyer et al. (2020) posit that technological developments can threaten entrepreneurs as these may distort current operations and result in inappropriate time and resource allocations in an environment with already limited resources. Running a business in the digital space can easily blur the boundaries between work and family life. This condition may affect the well-being of women entrepreneurs if the increased flexibility of digitalized work and family commitments is not adequately managed (Rajahonka and Villman 2019). Most importantly, Dy et al. (2017) argue that the internet is a neutral platform and that discrimination is reproduced in the online business environments of women entrepreneurs.

Despite the promising benefits of digitalization to women entrepreneurs, the gap lies in their adoption and ability to leverage digital tools effectively (Chatterjee et al. 2020). In addition to the structural barriers faced by entrepreneurs from socially marginalized backgrounds, there are risks that women could face biases and stereotypes online (Ozkazanc-Pan and Muntean 2018). The exclusion from male-dominated business networks, harassment, or underrepresentation on digital platforms may further perpetuate gender inequalities and discrimination (Rodríguez-Covarrubias and Álvarez-Figueroa 2024). Yet, whether the benefits of adopting digital resources outweigh the risks for women entrepreneurs remained unanswered. Hence, it is crucial to address this pivotal question to understand how Nigerian women entrepreneurs integrate digital tools to overcome their marginalized positions and be empowered to seize opportunities in the digital economy.

3 | Research Context

Nigeria is one of the world's most diverse countries, with over 250 ethnic groups. The most populous and politically influential ones include Hausa, Yoruba, Igbo, Ijaw, Kanuri, Ibibio, and Tiv (Reed and Mberu 2015). Each ethnic group has distinctive cultural practices, social norms, values, and traditions. These differences intersect gender and influence the opportunities and experiences of women entrepreneurs. This study examines women entrepreneurs across four ethnic groups. Participants comprised six Igbos, four Yorubas, five

Ibibio, and five Hausas women entrepreneurs operating outside their ethnic groups.

The Igbos are located in the southeastern part of Nigeria and have a strong entrepreneurial culture, particularly in trade, fashion, and food-related businesses. Although the men dominate larger businesses, the Igbo women are known for engaging in small enterprises (Okolie et al. 2022; Igwe et al. 2020). They generally have access to family and association support. Many of them migrated to urban centers across Nigeria to set up businesses. The Yoruba culture in southwestern Nigeria is more open to women taking the lead in entrepreneurial activities. Yoruba women are historically entrepreneurs, especially those operating in urban markets like Lagos and Ibadan. The Yoruba culture is relatively liberal regarding women's economic independence and empowerment, which grants women access to various entrepreneurial resources (Oluwatomipe et al. 2015; Aluko 2015).

The Hausa women in the northern part of Nigeria face more conservative gender norms, with Islamic traditions and cultural norms playing a significant role in restricting women's movements and public visibility, which affects their participation in entrepreneurship (Yakubu 2001; Nasir and Shamim 2025). The Ibibio women are a minority in the southeastern part of Nigeria and have a long history of entrepreneurship, particularly in areas such as agriculture and small-scale manufacturing, which has received less attention than that of Yoruba and Igbo women. Although less restrictive than the Hausa norms, some Ibibio communities maintain traditional gender roles that still hinder women's entrepreneurial activities (Brownson 2021).

Migration and urbanization in cities have facilitated cross-cultural interactions, allowing women from different ethnic groups to collaborate and create a diverse entrepreneurial environment. However, ethnic identity can still influence access to resources and business opportunities (Obi et al. 2017).

The research participants have engaged in entrepreneurial activities for at least 5 years and have had access to informal network resources such as shared experiences and knowledge, which validates the importance of information-rich participants (Patton 2014). All the research participants are married and have family responsibilities, including providing economic support (meeting basic needs as breadwinners) and emotional support (giving love and nurturing their dependents). Eight participants had to stop their 9-to-5 jobs for a more flexible source of income (entrepreneurship) where they could provide both financial and emotional support to their families. They are business owners, and all their businesses fall under the category of micro-enterprises (SMEDAN and National Bureau of Statistics Collaborative Survey 2013). Fifteen research participants practice and operate in women-dominated service sectors, including cleaning services, fashion, salons, beauty, and catering, with minimal training and low start-up costs. Five participants (Treasure, Lauren, Yvonne, Esther, and Emma) ventured into businesses based on their previous employment experiences, educational qualifications, and financial support from family and friends. The research participants can be identified as disadvantaged entrepreneurs as they do not have equal access to opportunities and resources as their male counterparts

(André et al. 2023). These women entrepreneurs have experienced discrimination in more than two forms, including gender and ethnicity. Participants were mainly pushed into entrepreneurship as a means of survival and empowerment. Their choices in the market and sector were primarily influenced by gender division (cultural and societal distinctions) and ethnicity. Table 1 illustrates the participants' profile.

4 | Methodology

As this study examines the lived experience of women entrepreneurs, a qualitative, interpretive research approach is chosen, which is appropriate for addressing the study's research questions as it seeks to answer the "how" questions (Miles 1994). It enables the researcher to explore the unique

experiences and perceptions of women entrepreneurs (Patton 2014). Previous studies have employed a qualitative approach to investigate the adoption of digital resources by entrepreneurs, including the understanding of legitimacy building (Imiren et al. 2023), the dynamics of digital entrepreneurship (Beliaeva et al. 2020), and the study of women entrepreneurs in developing countries (Basu 2023). This study draws on 20 semi-structured interviews with Nigerian women business owners primarily operating mainly in the service sector. Table 1 summarizes the characteristics of 20 participants, including their age, educational qualifications, firm size, business activity, and ethnic group. Our focus is on understanding their marginalized experiences, how they acted upon and interpreted socio-cultural factors, and the impact of digital resources. Purposive sampling was adopted to identify and select research participants (McKeever et al. 2014) in order to obtain insightful information. The purposive sampling adopted allowed for

TABLE 1 | Research participants (firm size means number of staff; FT = full time and PT = part time).

	Assumed names	Business activity	Participants age in years	Firm size	Firm age in years	Education	Ethnic groups
1	Moji	Fashion designer	40–45	2FT	9	BSc. Statistics	Yoruba
2	Usoro	Cake baking	40–45	4FT/2PT	7	BSc. Microbiology	Ibibio
3	Uduak	Saloon and beauty shop	35–40	3FT	5	BSc. International relations	Ibibio
4	Treasure	Printing and designs	45–50	8FT	10	BSc. Mass communication	Yoruba
5	Blessing	Fashion designer	30–35	6FT/2PT	12	HND Engineering	Ibibio
6	Mfon	After school club	50–55	2FT	6	HND Business admin	Ibibio
7	Emma	Early education	50–55	10FT	14	PhD Children education	Ibibio
8	Jane	Fashion designer	30–35	3FT	6	BSc. Mathematics	Igbo
9	Lauren	Real estate rentals	40–45	2FT	11	BSc. Computer science	Hausa
10	Yvonne	Real estate rentals	45–50	3FT	6	BSc. Computer engineering	Igbo
11	Anne	Saloon and beauty shop	45–50	1FT	6	MSc. Engineering	Hausa
12	Amaka	Event planner	40–45	2FT/4PT	8	BSc. Chemistry	Igbo
13	Esther	Printing and designs	35–40	5FT	8	MSc. Info engineering	Igbo
14	Nne	Caterer	40–45	3FT	7	HND Business Finance	Igbo
15	Ajibike	Baking	30–35	5FT	6	MSc–Statistics	Yoruba
16	Fortune	Interior decorator	45–50	8PT	13	MSc–International business	Yoruba
17	Vanessa	Cleaning services	40–45	4PT	5	HND–Information Eng	Hausa
18	Tosin	Event planner	40–45	8PT	9	BSc. Chemistry	Yoruba
19	Faith	Child minding	35–40	6FT	11	MSc Children education	Hausa
20	Mercy	Caterer	40–45	3FT	8	OND—Mathematics	Igbo

snowballing sampling—initial interviewees signposting the researcher to potential participants. The criteria for selection include women entrepreneurs within the service sector with at least 5 years of experience as business owners who are subject to intersectional characteristics of gender and ethnicity and have access to various digital resources. Semi-structured interviews were conducted in a conducive environment where interviewees spoke freely about their experiences, and confidentiality and anonymity were maintained as appropriate. Interviews were conducted online using the Zoom platform, recorded and transcribed immediately. The interview protocol served as a guide, which was loosely followed to allow for discussions around the phenomenon investigated.

Lived experiences encourage a reflexive understanding of the relationship between personal experience and social structures (Cunliffe and Easterby-Smith 2017). Gender was the initial framing category, followed by ethnicity and resource accrual through networks and digital resources. We examine the discriminatory experiences of women entrepreneurs, the impact of gender and ethnicity, and how digital engagement mitigates the effects of inequalities and “otherness.” The adoption of purposive sampling and semi-structured interviews enables the recognition of participant diversity and facilitates probing to seek explanations (Saunders et al. 2023).

A combination of various roles and identities between the researchers and the participants significantly shapes the research process and outcomes. This dynamic was both beneficial and challenging, impacting access, data richness, interpretation, and reflexivity. All the research participants and authors are identified as females. Two of the researchers are from two different ethnic regions in Nigeria (Yoruba and Ibibio), and the third author is of Asian descent and grew up in a multi-ethnic society. Their identities, ethnicities, and local knowledge enhanced access and trust. As a result, participants felt more comfortable, which led to more open and in-depth sharing of their experiences. The multiplicity of identities enabled the researchers to actively and explicitly reflect on and foreground the data and analysis processes, thereby avoiding biases and maintaining analytical rigor.

To address asymmetrical power distribution and hierarchies between the research participants and the researchers (Anyan 2013; Kaaristo 2022; Chege 2015), the following approaches were adopted. The semi-structured interview method was adopted because it offers a flexible medium of communication, allowing participants to speak freely about the topic of interest (Brinkmann and Kvale 2005). Participants were also aware that they could refuse to answer any questions with which they were not comfortable (Kvale 2006). Informed consent, detailing the research objectives, data usage, and storage, was provided to the participants’ days before the interviews and explained at the start of each interview. The explanation provided before the interview enables the researcher to establish a healthy rapport and a sense of mutual trust with the participants (Karnieli-Miller et al. 2009; Bashir 2020). Some participants were contacted during data analysis and interpretations for the purpose of meaning

construction and member checking (Holstein and Gubrium 1995) to clarify inconsistencies and ambiguities in the quotes.

4.1 | Data Analysis

Data from the semi-structured interviews were transcribed verbatim immediately and repeatedly read to ensure familiarity and sensitivity of the data (Braun and Clarke 2006). To reduce bias, the participant’s experiences were transcribed and logged into Nvivo without any influence or interference. The research team also used Nvivo to manage and organize the emerging themes. The thematic analytical method was adopted to analyze the data, and patterns of meaning were developed through coding, which led to detailed descriptions and explanations (Braun and Clarke 2022). Thematic analysis is useful for examining the different perspectives of research participants, identifying similarities and differences, and generating insights into a deeper understanding of qualitative data (Creswell and Poth 2016; Bell et al. 2022).

A constant comparative method was adopted to enable the researchers to compare newly gathered data with previously collected and coded data, identify similarities and differences between the preliminary codes, and develop a deeper understanding of the data, which reduces the number of categories (Bryman 2008; Gioia et al. 2013). The iterative process of data analysis includes the following processes: rereading the transcript for data familiarization and looking for meanings and recurring themes, then breaking down the data into units of meaning or codes and labeling each unit of codes within a data item with a code that summarizes that extract’s meaning (Miles 1994; Gioia et al. 2013). The first coding took place during transcription, during which relevant information related to the research questions was marked and coded. Data were then imported to Nvivo, and additional codes were developed and shared with the research team members to establish consistency, validity, and reliability through independent assessment (Dy et al. 2017).

After the coding process, the researchers reread the transcriptions and grouped each code into themes, moving back and forth between codes and meanings. Emerging themes and subthemes were derived from the conceptual relationships between codes and concepts, as well as the suitability of the extracts for each theme, as shown in Table 2. The identified themes include discrimination and marginalization through the lens of intersectionality as well as the impact of digitalization.

5 | Findings

All the participants had acquired formal education, which correlates with increased access to digital resources, enabling them to confidently leverage technology for business development and improve their entrepreneurial activities. The research findings are discussed in two sections. The first section presents the experiences of discrimination and marginalization among the participants and how these impact their entrepreneurial

TABLE 2 | Emerging themes, subthemes, and interview excerpts.

Emerging themes	Subthemes	Interview excerpts
Discrimination and marginalization through the lens of intersectionality	Market restrictions	<p>“As a Hausa wife, my business involvement is limited to my local community and that influences the kind of business I can venture into” (Faith)</p> <p>“Most of my business transactions are here, I have children and family” (Anne)</p>
	Difficult to thrive	<p>“As an Ibibio woman, it is very difficult to operate a business here in the North since I cannot speak Hausa” (Uduak)</p> <p>“My customers are mostly people from my tribe” (Jane)</p>
	Gendered expectations	<p>“We are expected to be mothers and caregivers, so when you work very hard in terms of business, it is assumed you have abandoned your primary assignment” (Lauren)</p> <p>“Based on my culture, there are certain expectations of me as a wife” (Tosin)</p>
	Sexual advancement	<p>“I am into cleaning, most of the time the male owners of the houses or offices I clean ask for an intimate relationship, they feel you are less and can be used” (Vanessa)</p> <p>“Men feel they can ride on you as a woman, touch you inappropriately” (Treasure)</p>
	The “other groups” segregation	<p>“We the Ibibio are seen as minors, and we face intimidation especially when operating business in another region” (Uduak)</p> <p>“Hausa women are seen as uneducated and low standard, and they transfer that thinking to our business” (Anne)</p>
	Impact of digitalization	Expand market reach
Business transformation		<p>“With digital resources, there has been a massive improvement in my business, I engage with YouTube resources, post our services online and receive online payments” (Moji)</p> <p>“With the internet and social media resources, we have expanded business offerings to include online tutoring” (Ajibike)</p>
Developing supportive networks		<p>“I am in different WhatsApp groups that are very supportive in terms of my business and personal wellbeing” (Fortune)</p> <p>“There are so many networks online and I have joined a few to access resources for well-being and business support” (Treasure)</p>
Expose to fraudulent threats		<p>“There are a lot of scammers both buyers and suppliers online targeting women’s businesses. Sometimes they can even hijack your business account and impersonate scam customers” (Esther)</p>

(Continues)

TABLE 2 | (Continued)

Emerging themes	Subthemes	Interview excerpts
		<i>“We also have these fraudulent schemes online to deceive women seeking capital to expand business” (Emma)</i>
	Reproduction of gender discrimination	<i>“I receive horrible comments from male followers undermining my business when I post our decorations” (Fortune)</i> <i>“Mostly male customers online will ask for lower prices, send inappropriate requests in exchange for business opportunities and even demand video calls unrelated to business” (Mercy).</i>

practices. Each participant had a unique experience, and the impact of these social intersectional ties is subject to the cultural and structural biases that impact women entrepreneur’s practices. They faced discrimination in the form of double adverse effects of gender and ethnicity (Fielden and Davidson 2012). Subsequently, the findings demonstrate the impact of digital engagement, which brings both opportunities and threats.

5.1 | Discrimination and Marginalization Through the Lens of Intersectionality

Discrimination and marginalization based on gender and ethnicity impact participant’s entrepreneurial practices through a complex interplay of cultural, social, and context-specific factors. Research findings identified that women entrepreneurs experience discrimination in their home context. The intersectional approach enables us to recognize that women entrepreneurs have unequal opportunities and resources when running their businesses, thus producing the following sub-themes: market restrictions, difficulty to thrive, gendered expectations, sexual advancements, and the “other groups” segregation.

5.1.1 | Market Restrictions

The participants were confined to their ethnic groups and had limited access to the market. According to Lauren, who is a Muslim and a Hausa woman, she is forbidden from speaking to male strangers, which has hindered access to a wider market. As a real estate service provider, she is limited in how long her meetings can last and where she meets with clients. Cultural norms affect her confidence level, making her risk-averse compared to males. As explained by Lauren, religion is also a factor: *“My religion forbids me to interact with stranger males. When you go out for a meeting with men, you are seen as being a wayward woman and not religious. This does not apply to men”.*

Research participants started their businesses with substantially limited funds, with most start-up funds sourced from savings and family. Emma, owner and provider of early education services for children between the ages of 2–4 years and who has operated her business for over 12 years, still complains of not being able to access loans from the bank due to lack of collateral and due to being seen as a woman with a business that lacks

potential for expansion: *“I struggle to access funds from the bank because of a lack of collateral, my business is seen as a side hustle with no future or growth”.* Women entrepreneurs from marginalized backgrounds are constantly struggling to keep up with the business demands and limited access to financial support. Usoro is from an ethnic minority group and is seen as subservient and limited to domestic roles. She explained how she could not access loans and did not want to bother her family financially, so she settled for what she could afford. Usoro, who is running a baking house, expressed her complacency: *“My business does not require substantial funds. I cannot access loans as my credibility is undermined”.* Research participants often fund their businesses through informal means, including borrowing from individuals or social network contributions. Participants had to settle for micro-businesses since they could not access funds for expansion. The discrimination faced by women limits business expansion and economic impact.

5.1.2 | Difficult to Thrive

Women face scrutiny and an unnecessary focus on their personal lives and paths to success (J. Williams 2001). Traditional gender roles and societal expectations disadvantaged the participants. Yvonne, who operates in the real estate sector, which is seen as a male-dominated business sector, explained that women are expected to show some level of intelligence and expertise before they can be regarded as capable business owners: *“My business sector is male-dominated, and building relationships with male colleagues is a threat. Some men want to see you frustrated and fail, but I always take the challenge”.*

Esther experienced a different form of discrimination based on gender, as clients would not expect her to be the business owner. She is often perceived as being incapable and frequently underestimated. She struggles with the biases of customers who perceive her services differently and think they might not be excellent in running her printing and design business. Esther expressed her disappointment: *“I am often looked down upon as not enough. You hear clients asking for my boss’ number, and when I tell them I am the boss, you see the disappointment in their eyes”.* Esther also faces discrimination due to ethnicity, as an Igbo woman, to maintain traditional family obligations while promoting and expanding enterprise, and these pose extra pressure. *“To be successful in terms of business, my family must be doing well, I mean my children and husband and I am not*

neglecting my Igbo culture". Success is often measured by women's ability to balance business performance and gender duties, including motherhood.

The lack of formal regulations and code of practice was identified as a significant hindrance to entrepreneurship. Tosin was unaware of the rules and information when she attempted to register her business. There are no clear instructions on business processes, limiting participants' business practices as she explained: *"We do not know the laws to follow or what is required of us as businesswomen; the regulations are unclear, and too many people say different things. We are all doing things how we feel is the best approach."* Her experience illustrates how she was marginalized without access to information to run her business operations.

5.1.3 | Gendered Expectations

Family responsibility is often viewed as the primary task of women and has a direct impact on women's entrepreneurial practices. Uduak is Ibibio, and culture influences the business she ventures into. She could not continue in the block molding business, as it was seen as unsuitable for a submissive wife. She explained how she had to change her line of business from block molding to hairdressing, which is more of what is seen as a business for a woman and where she could access support: *"Initially, I was into block molding, due to pressure, I had to do something that other women would support me. That is why I learned how to braid hair and now operate a saloon"*. Family responsibility was also seen as a disadvantage, limiting commitment to business activities and access to business opportunities. As expressed by Jane: *"Being a woman with a family and being out of work for so long due to raising children, it is challenging to access funds. I started very small"*.

According to the narratives by Jane, the stereotype of females and gendered expectations promote negative social thoughts and actions. *"I think society and the government are the huge problems here. Why are we suffering because we are women?"* exclaimed Jane, who runs a fashion design business in the southern part of the country. These gender biases and societal barriers limit women entrepreneurs from fully participating in entrepreneurial activities. Although studies have been conducted on gender issues in developing countries, there are still gendered aspects of regulatory and normative systems that are difficult to detect but are evident in commonly accepted societal rules, norms, and practices (Brush et al. 2009; Bullough et al. 2022).

5.1.4 | Sexual Advancement

Vanessa has experienced sexual harassment, and there is no formal institutional enforcement in place to protect women in business. Women are exposed to different forms of abuse, including verbal abuse, and there are limited systems in place for monitoring and enforcing the protection of women. She shared about how she was approached when meeting corporate customers for cleaning services contracts: *"I have been insulted*

multiple times by men, asking for sex and making inappropriate comments, and there is no protection from the government". Similarly, Tosin, an event planner, narrated how access to specific business opportunities comes with disrespect. *"Big contract comes with insults and harassment. The other time, this man came with a contract for me to plan for a big wedding that was happening in town, but only on the condition of sexual games"*. Men were requesting sex before approving contracts. Women are seen as weaker links, so they could be pushed into using sex as an instrument for business success.

5.1.5 | The "Other Groups" Segregation

Ethnicity impacts negatively, especially on women operating outside their ethnic locations. Women from minority ethnic groups seem to face more discrimination than others. Mfon and Emma explained how they have been considered "other ethnic" groups. Mfon, a minority from the southeastern part of Nigeria who operates in the West, has constantly been seen as the "other". She explained: *"I am from the Southeast part of Nigeria and am operating my after-school club business in the Southwest, I hear this passing comment now and then... this southeast woman this and that"*. Emma also confirms that the location of the operation affects how customers perceive her. She stated that most of the children attending her early education school are from her ethnic group, as others are not comfortable bringing their children to be trained by a woman from another tribe. She noted: *"At some point, the kids at my school were only from my tribe, families that had relocated to the North due to employment"*. Consumer preferences can be ethnically influenced, affecting the demand for certain services. Prejudices and stereotypes associated with specific ethnic groups also hinder these women's business performance.

5.2 | The Impact of Digitalization

Our findings indicate that adopting digital resources and social media yields different outcomes for women entrepreneurs. All the research participants adopted more than two digital resources and platforms to support their businesses, including mobile connectivity, smartphones, social media, websites, and content-sharing platforms such as Instagram, WhatsApp, Facebook, YouTube, LinkedIn, Google, Pinterest, and Twitter. The participants acquired skills, knowledge, and resources to sustain their businesses in times of crisis, overcome discrimination, and create an entrepreneurial ecosystem. All the participants adopted the Internet and social media, which benefitted their business by expanding market reach, transforming the business, and developing supportive networks. Nevertheless, the participants also highlighted the repercussions of their adoption of digital resources: fraudulent threat and reproduction of gender discrimination.

5.2.1 | Expand Market Reach

Adopting digital technologies to develop digital, managerial, and strategic skills has been evidenced to increase business

efficiency and productivity. Tosin, an event organizer, acquired digital skills and established an online presence. Tosin participated in formal digital training to communicate with customers and others on her network: *“I had to enrol in training online during COVID-19 to acquire social media skills and improve my services. I also established an online presence”*. Nne, who has a catering business, also reported her commitment to self-development, collaboration, and online resource sharing: *“I had to learn to communicate with my customers and suppliers online during the lockdown. I also did some courses online to fine-tune my communication skills”*. Moji, a fashion designer, has also identified new customers and introduced more services: *“Social media platforms have helped me to discover a new set of customers and how to meet their demands... I have introduced online teaching into my business.”*

With social media, Blessing has been able to break the barrier of location and access customers outside her community. She introduced paid advertisement into her business, which gave her access to a more extensive customer base while advertising her services. Social media platforms also enable participants to introduce new approaches to their business; it serves as a feasibility check so the entrepreneur can evaluate opportunities: *“I was able to increase my network and reach potential customers. I use Facebook paid ads to reach targeted customers”*. Participants proactively engaged with digital resources during the pandemic due to movement restrictions, as well as the necessity and opportunity for digital literacy. They continued to improve their level of digital adoption post-COVID, leveraging digital transformation to sustain and grow their businesses.

5.2.2 | Business Transformation

Studies have evidenced that digitalization is a key factor in the success and growth of a business (Neumeyer et al. 2020; Nambisan 2017). Treasure’s story illustrates how the process helped to improve business performance and introduced more service offerings, faster transactions, and access to resources: *“Recently, my IT skills have improved significantly. I know how to search for information and research the market”*. Yvonne used different applications and software to enhance her business. She is more structured and organized in her business processes, such as advertisement, content creation, and customer communication. Yvonne transformed her business from analog by introducing digital resources: *“I now know how to use different software and applications to manage my business, design invoices, create content and communicate my ideas”*. Product reviews and referrals online enabled research participants to enhance their sales and marketing efforts. This engagement proves that women’s access to online resources significantly improved business practices.

Participants adopted social media for market research, marketing, idea generation, communications, and access to the resource community. Fortune used social media for brand exposure, thereby improving targeted traffic to her business: *“During the pandemic, I joined Instagram and Snapchat and started advertising my services. I also use the paid ads”*. The pandemic was the tipping point, forcing most participants to use social media to promote their businesses, acquire customers,

and identify communities for support and knowledge. Esther upgraded her website to include e-commerce and live chat functionality and started engaging with customers to gather reviews and suggestions. Probing her further, Esther explained how this practice has opened new business opportunities and enabled customer engagement and referrals: *“I upgraded my website and started communicating with customers online professionally”*.

5.2.3 | Developing Supportive Networks

Access to informal support (both tangible and intangible support) was another key resource the participant accessed online. Social media and the internet are more than just repositories of knowledge. These platforms provided the research participants with access to social resources, which were severely hampered by social distancing measures and discrimination during the pandemic. Ajibike confirmed that she connected with other bakers online to share knowledge and resources, creating a community of belonging: *“I connected with very experienced bakers in Nigeria, established an online presence, introduced delivery services and expanded customer reach.”*

With family and friends identified as primary informal business support, over 15 participants expressed access to informal support online that was not linked to family and friends. Amaka told us how digital platforms granted her access to a business partner, which helped sustain her business during the crisis: *“I had to go into partnership with other event planners as things changed drastically in the business. I met my partners online”*. She further explained how she could validate the partner online through various discussions. Vanessa also discussed how she derives emotional and social support from the online community and her business: *“I will say I have a family online, customers and others who support my business. I receive a lot of likes, comments and reviews. It is interesting how my followers encourage me”*. The digital space was confirmed to be the environment where geographical location was no longer a barrier, and entrepreneurial-minded women came together, supported, and empowered each other through knowledge and resource exchange. The participants experienced a sense of community and supportive business exchange through online networks.

All research participants experienced significant innovation, skill development, and customer engagement through social media. Although social distancing restrictions during the pandemic posed an enormous challenge for participants, they utilized social media to stay relevant in their business and enhance their offerings. It was also when barriers, including location, gender, and ethnicity, were removed, and access to support outside their local communities was achieved.

5.2.4 | Fraudulent Threat

Nigeria, as a resource-constrained context, has impacted the adoption of digital resources by these women entrepreneurs. Findings indicated that participants had experienced fraudulent

actions; the common ones include fraudsters posing as customers and requesting services and products. Additionally, these entrepreneurs faced challenges such as poor internet connectivity, digital illiteracy, and security concerns. Amaka and Anne had been scammed, and they had lost a significant amount of money. They express security concerns about cybersecurity threats and misinformation available online. Due to inadequate policies supporting the adoption of digital technology adoption to protect participants, they are easily targeted by scammers and hackers. Amaka shared: *“I have been a victim of fraud more than twice, and a significant amount of money was lost”*. The customers are not safe online either. Anne explained how fraudsters defrauded customers, posing as her: *“My social media platforms have been hacked before, and most of my customers fall into the hacker’s trap”*. However, women are taking extra measures to stay alert during online transactions and raise awareness about fake or misleading information on social media. One of the measures to reduce fraud is to confirm and verify payments before the delivery. According to Usoro, this approach has reduced fake customers and validated real ones: *“If I am not sure of a transaction or the money is not confirmed in my account, I do not dispatch the item”*. Participants adopted various approaches to address cybercrimes, including the use of dedicated devices for business banking. According to Amaka, *“We have a special SIM and laptop for online transactions, and we use a strong password”*. Others adopted the two-factor authentication (2FA) on Facebook and banking apps. Lauren stated, *“I have activated two-factor authentication on all my social media accounts.”* Esther has high traffic on their website and social media platform and has had to outsource all online transactions and engagements to experts to monitor and manage. *“We have dedicated most of our online engagement to experts who understand all the fraudulent activities and can protect us.”* All participants have engaged in digital safety training organized by women-in-tech NGOs and other supporting groups on how to identify authentic accounts and websites. Participants also organize workshops for staff and customers on how to recognize and avoid fraud. Networks were also used as collaborative communities to share fraud alerts and warnings.

5.2.5 | Reproduction of Gender Discrimination in Digital Space

One identified that most fraudulent activities are done by male customers, who believe women are not smart enough to detect fraudulent activities on their social media platforms. She further explained how male customers would post abusive comments and harass her online: *“Most of the scams I have experienced are from male customers. They just feel you are a foolish woman and will not understand what they are getting at”*. This finding supports the argument that gender discrimination could be reproduced in the digital space (Dy et al. 2017). Due to socially marginalized backgrounds, some participants found it challenging to manage the frequent upgrades and skill sets necessary to access digital resources, particularly women entrepreneurs with family responsibilities. They must juggle to have a balanced family and business life while spending considerable time acquiring technical skills. As explained by Moji on the constant need to learn about online marketing and

digital resources: *“Online services and resources are constantly changing; you must keep abreast with new technologies and devices, which is very demanding”*. Their unequal share of the domestic burden in the family limits their ability to update digital skills. While digital tools can empower women entrepreneurs, the gendered digital divide limits these benefits and further discriminates against them.

6 | Discussion

This paper aims to explain the experiences of socially marginalized women entrepreneurs who are disadvantaged based on both gender and ethnicity and the impact of digitalization on their experiences of social marginalization. All the research participants had acquired formal education, which provided them with the essential skills and knowledge to access digital resources. Our findings suggest that these women entrepreneurs are embedded within complex social hierarchies that influence unequal resource accumulation (Romero and Valdez 2016). As a result, they faced business discrimination, such as a restrictive market and having limited potential to thrive in their businesses. The selection of participants from different ethnicities enabled us to provide an understanding of how they experienced discrimination and marginalization based on intersecting identities.

Female entrepreneurs in Nigeria are shaped by an ethnic and gender gap that impacts access to resources and opportunities through a web of cultural expectations, geographic location, religion, and economic inequality (Jaiyeola and Adeyeye 2021). The Igbo and Yoruba women have broader access due to urbanization and liberal gender norms and tend to have better access to formal resources and informal networks benefiting from trade associations and mentoring. They are culturally encouraged to pursue enterprise and enjoy greater geographical mobility to participate in trade fairs and build customer bases (Okolie et al. 2022; Aluko 2015). The Ibibio and Hausa female entrepreneurs face more structural and cultural barriers. The Ibibio tends to rely more on local cooperatives and fewer financial networks. Hausa women face constraints primarily due to gender seclusion (Nasir and Shamim 2025). Due to cultural expectations of staying within the community, access to public markets and expansion opportunities is restricted.

Gender stereotyping and social marginalization are deeply rooted in Nigerian culture, and these influence the choices women make, including entrepreneurial practices. The impact of sociocultural traditions, intermediate structures, and institutions constrained women entrepreneurs (Alva et al. 2023). Similar to the work of Modupe (2013), women entrepreneurs in the study were marginalized due to the gendered expectations in Nigerian society. In some instances, women entrepreneurs also faced sexual advancement in business dealings, showing prevalent power imbalance due to Western colonization (Modupe 2013; Jaiyeola and Adeyeye 2021).

Furthermore, ethnic differences created segregation among the women entrepreneurs when some were marginalized in society, undermining the credibility of certain women entrepreneurs.

However, women entrepreneurs have strategically utilized digital resources to overcome some of their intersecting challenges (Chasserio et al. 2014). Findings reveal that women entrepreneurs can tap into various digital resources and social capital repertoires to navigate different sociocultural norms and traditions associated with discrimination. The pandemic threatened small businesses in Nigeria, but adopting digital resources has acted as a “Digital Safety Net” (Digitally Driven/Europe 2021). Before the pandemic, many female entrepreneurs, particularly those operating in urban areas, were gradually adopting digital resources, primarily with social media platforms (Jones et al. 2015). However, the pandemic marked a drastic shift in digital adoption for these women, as it became a necessity due to lockdown and social distancing measures that hindered face-to-face business operations. Social media and e-commerce platforms were adopted to enhance business survival and expand sales (Amankwah-Amoah et al. 2021; N. S. Rahayu et al. 2023). Following the pandemic, digital adoption has become more strategic, with increased digital confidence in operating blended businesses that combine online platforms with physical outlets, although inequalities and other challenges persist.

Research participants’ adoption of digital resources granted them various benefits, such as business transformation, increased sales, efficiency in business practices, and access to supportive networks (Aziz et al. 2024; Soluk et al. 2021). Networking through engagement with digital resources was evident as participants accessed resources by tapping into external sources to overcome limitations and establish socioeconomic systems, opportunities, and knowledge exchange (Imiren et al. 2023). Women entrepreneurs rely on informal social ties through digital platforms for information, resources, and referrals. Digitalization offers opportunities to facilitate relationships and collaborate in accessing new markets, transforming business activities, and overcoming social marginalization (Neumeyer et al. 2020; Carter et al. 2015).

The adoption of digital technologies is influenced by context-specific resources (R. Rahayu and Day 2017; Welter and Smallbone 2011; Ozkazanc-Pan and Muntean 2018), underscoring the Nigerian context as a key determinant in digital entrepreneurship. Due to limited opportunities to acquire digital knowledge and skills, women entrepreneurs face cultural and social discrimination as well as online insecurity (Ogundana et al. 2021; Rodríguez-Covarrubias and Álvarez-Figueroa 2024) and are unable to maximize the resources available through digital engagement. The lack of digital infrastructure regulations, including those related to data protection and cybersecurity, exposed participants to daily online fraud, leading to a loss of funds and trust. As such, gender discrimination is found to be reproduced in the digital space due to women’s underrepresentation on digital platforms (Dy et al. 2017). Various countermeasures were adopted by participants to address and prevent cybercrimes, including two-factor authentication, confirming transactions before delivery, attending training on how to manage online customer interactions, and identifying fraudulent activities (Ugwuja et al. 2019). Some participants with a high volume of customer engagements on their social media platforms outsourced most of the cybersecurity services to digital experts.

7 | Research Implications

7.1 | Theoretical Implications

This study offers several theoretical contributions. First, it enriches the burgeoning research on entrepreneurship in context by highlighting the socially marginalized experiences of Nigerian women entrepreneurs, thereby contributing to the extant literature on the experiences of women entrepreneurs in developing countries (Simba et al. 2023). Apart from unequal access to entrepreneurial resources that limit women entrepreneurs’ market and expansion, the sociocultural context also brings forth the gendered expectations that hamper women’s business potential. The power imbalance and patriarchal society of Nigeria also exposed women entrepreneurs to sexual threats.

Second, the study offers a unique insight into how the intersection of gender and ethnicity impacts the experiences of women entrepreneurs. Through the lens of intersectionality, the study illustrates that women entrepreneurs face diverse intersecting experiences due to their ethnicity. These experiences of social marginalization constrained their business expansion and opportunities. Some women entrepreneurs also faced segregation due to their ethnicity and social identities. Such segregation led to greater social marginalization of women entrepreneurs in Nigeria. The extant literature has examined the intersectionality of women entrepreneurs based on their migration status; this study enriches prior work by showing that discrimination due to intersecting identities can also occur in the home country (Fielden and Davidson 2012).

Third, our study contributes to the digital entrepreneurship literature by confirming the crucial role of digital resources in helping women entrepreneurs overcome social marginalization. The findings provide an in-depth explanation of how the adoption and use of digital resources enabled the development of digital entrepreneurship that improved business practices for women entrepreneurs in the face of multiple challenges (Nambisan et al. 2017; Kraus et al. 2019; Von Briel et al. 2018). However, the study highlighted the discrimination and threats to women entrepreneurs in the digital space, showing issues that digitalization alone cannot solve, such as the digital divide and cultural and social norms. We support the work of Dy et al. (2017) by providing empirical evidence that digital resources reproduce intersectional inequality.

Finally, the study advances the current understanding of the impact of intersectionality and discrimination on the strategies adopted by women entrepreneurs for business survival and overcoming social marginalization. Prior research highlights the limited growth and scalability of women-led businesses due to resource constraints (Jaiyeola and Aladegebola 2020; Anderson and Ojediran 2022). This study recognizes the challenges women face in digital entrepreneurship are not uniform. Hence, we expand the notion that women entrepreneurs are not a homogenous group due to their intersecting identities, even in the digital space (Brush and Greene 2021).

7.2 | Practical Implications

This study offers practical implications for women entrepreneurs on the opportunities available using digital resources

(Imiren et al. 2023). It further presents how the Nigerian government can recognize women entrepreneurs' challenges and design policies that acknowledge the intersection of gender and ethnicity, such as creating an enabling digital business environment that addresses gender bias and discrimination. The issue of the intersectionality of gender and ethnicity requires a multifaceted approach that involves the eradication of socio-cultural and discriminatory practices promoting gender equality to enhance productivity. The government can spearhead the initiatives to address stereotypes of gender and ethnicity biases as well as the reformation of patriarchal practices against women. Supporting institutions and agencies can establish networking communities that share information and resources and provide training on digital technologies to women entrepreneurs. These communities will help them develop and hone their technical skills and capabilities, enabling women entrepreneurs to realize their full potential in the digital marketplace. Furthermore, women entrepreneurs should continue to engage in training on digital security, including protecting personal and business data, as well as learning to recognize scams, phishing, and online fraud. The Nigerian government could establish digital gender focal points in agencies such as SMEDAN, fund women-led innovation hubs through public-private partnerships, and enforce laws, such as the Cybercrimes Act (2015), with a gender-responsive interpretation.

8 | Conclusion and Future Research

This study highlights the influence of the intersection of gender and ethnicity on women entrepreneurs, as findings indicate the importance of digital resources in overcoming social marginalization. Despite various challenges to the adoption of digital resources, including cybersecurity concerns and gender discrimination, these women create online business ecosystems to access business opportunities through network communities and enhance their business practices. This study adopted a qualitative research approach and purposive sampling techniques, which do not permit the generalization of findings beyond the research context. However, Nigeria is a suitable context for understanding how women entrepreneurs in developing countries can be supported to make significant contributions to the economy. The study is conducted in the service sector across various industries and four ethnic groups, enabling the exploration of the research questions. The findings and contributions can facilitate future research on the impact of digital engagement by women entrepreneurs in various sectors, such as nonservice. Future research can employ a quantitative approach by obtaining data through surveys to include women from nonservice sectors, such as technology, manufacturing, and agriculture. Also, a longitudinal study that captures long-term business performance might be considered.

Conflicts of Interest

The authors declare no conflicts of interest.

Data Availability Statement

The data that support the findings of this study are available on request from the corresponding author. The data are not publicly available due to privacy or ethical restrictions.

References

- Abbas, A., J. Byrne, L. Galloway, and L. Jackman. 2019. "Gender, Intersecting Identities, and Entrepreneurship Research: An Introduction to a Special Section on Intersectionality." *International Journal of Entrepreneurial Behavior & Research* 25, no. 8: 1703–1705. <https://doi.org/10.1108/IJEER-11-2019-823>.
- Adom, K. 2015. "Recognising the Contribution of Female Entrepreneurs in Economic Development in Sub-Saharan Africa: Some Evidence From Ghana." *Journal of Developmental Entrepreneurship* 20, no. 1: 1. <https://doi.org/10.1142/S108494671550003X>.
- Afshan, G., S. Shahid, and M. N. Tunio. 2021. "Learning Experiences of Women Entrepreneurs Amidst COVID-19." *International Journal of Gender and Entrepreneurship* 13, no. 2: 162–186. <https://doi.org/10.1108/IJGE-09-2020-0153>.
- Aluko, Y. A. 2015. "Patriarchy and Property Rights Among Yoruba Women in Nigeria." *Feminist Economics* 21, no. 3: 56–81. <https://doi.org/10.1080/13545701.2015.1015591>.
- Alva, E., V. Vivas, and M. Urcia. 2023. "Entrepreneurial Bricolage: Crowdfunding for Female Entrepreneurs During COVID-19 Pandemic." *Journal of Entrepreneurship in Emerging Economies* 15, no. 4: 677–697. <https://doi.org/10.1108/JEEE-12-2020-0464>.
- Amankwah-Amoah, J., Z. Khan, G. Wood, and G. Knight. 2021. "COVID-19 and Digitalisation: The Great Acceleration." *Journal of Business Research* 136: 602–611. <https://doi.org/10.1016/j.jbusres.2021.08.011>.
- Anderson, A., and F. Ojediran. 2022. "Perspectives, Progress and Prospects; Researching Women's Entrepreneurship in Emerging Economies." *Journal of Entrepreneurship in Emerging Economies* 14, no. 2: 292–315. <https://doi.org/10.1108/JEEE-07-2020-0214>.
- André, C., O. Causa, E. Soldani, D. Sutherland, and F. Unsal. 2023. "Promoting Gender Equality to Strengthen Economic Growth and Resilience." https://www.oecd.org/content/dam/oecd/en/publications/reports/2023/11/promoting-gender-equality-to-strengthen-economic-growth-and-resilience_5bd62a5b/54090c29-en.pdf.
- Anthias, F. 2013. "Hierarchies of Social Location, Class and Intersectionality: Towards a Translocational Frame." *International Sociology* 28, no. 1: 121–138. <https://doi.org/10.1177/0268580912463155>.
- Anyan, F. 2013. "The Influence of Power Shifts in Data Collection and Analysis Stages: A Focus on Qualitative Research Interview." <http://hdl.handle.net/11250/2624458>.
- Aziz, A., J. Iqbal, M. H. Murtza, S. Ali Gill, and I. Y. Cheema. 2024. "Effect of COVID-19 Pandemic on Women Entrepreneurial Sustainability: The Role of Islamic Microfinance Institutions." *Journal of Economic and Administrative Sciences* 40, no. 4: 819–836. <https://doi.org/10.1108/JEAS-08-2021-0166>.
- Bashir, N. 2020. "The Qualitative Researcher: The Flip Side of the Research Encounter With Vulnerable People." *Qualitative Research* 20, no. 5: 667–683. <https://doi.org/10.1177/1468794119884805>.
- Basu, S. 2023. "Women's Entrepreneurial Resistance to the COVID-19 Pandemic Inside Handloom Family Enterprises: A Case Study of West Bengal, India." *International Journal of Gender and Entrepreneurship* 15, no. 4: 325–340. <https://doi.org/10.1108/IJGE-01-2023-0024>.
- Beliaeva, T., M. Ferasso, S. Kraus, and E. J. Damke. 2020. "Dynamics of Digital Entrepreneurship and the Innovation Ecosystem: A Multilevel

- Perspective." *International Journal of Entrepreneurial Behavior & Research* 26, no. 2: 266–284. <https://doi.org/10.1108/IJEBR-06-2019-0397>.
- Bell, E., A. Bryman, and B. Harley. 2022. *Business Research Methods*. Oxford University Press.
- Bosma, N., J. Content, M. Sanders, and E. Stam. 2018. "Institutions, Entrepreneurship, and Economic Growth in Europe." *Small Business Economics* 51: 483–499. <https://doi.org/10.1007/s11187-018-0012-x>.
- Bradley, H. 2014. "Class Descriptors or Class Relations? Thoughts Towards a Critique of Savage et al." *Sociology* 48, no. 3: 429–436. <https://doi.org/10.1177/0038038514520855>.
- Braun, V., and V. Clarke. 2006. "Using Thematic Analysis in Psychology." *Qualitative Research in Psychology* 3, no. 2: 77–101. <https://doi.org/10.1191/1478088706qp063oa>.
- Braun, V., and V. Clarke. 2022. "Conceptual and Design Thinking for Thematic Analysis." *Qualitative Psychology* 9, no. 1: 3. <https://psycnet.apa.org/doi/10.1037/qp0000196>.
- Brinkmann, S., and S. Kvale. 2005. "Confronting the Ethics of Qualitative Research." *Journal of Constructivist Psychology* 18, no. 2: 157–181. <https://doi.org/10.1080/10720530590914789>.
- Brownson, C. D. 2021. "Factors Affecting Women Entrepreneurs in Akwa Ibom State, Nigeria." *International Journal of Entrepreneurship and Business Innovation* 4, no. 1: 1–10. <https://doi.org/10.1177/1049732308329306>.
- Brush, C. G., De B. Anne, and F. Welter. 2009. "A Gender-aware Framework for Women's Entrepreneurship." *International Journal of Gender and entrepreneurship* 1, no. 1: 8–24. <https://doi.org/10.1108/17566260910942318>.
- Brush, C. G., and P. G. Greene. 2021. "Do Women Engage Differently in Entrepreneurship?" In *The Palgrave Handbook of Minority Entrepreneurship*, 139–158. https://doi.org/10.1007/978-3-030-66603-3_7.
- Bryman, A. 2008. "Why Do Researchers Integrate/Combine/Mesh/Blend/Mix/Merge/Fuse Quantitative and Qualitative Research." *Advances in Mixed Methods Research* 21, no. 8: 87–100. <https://doi.org/10.4135/9780857024329.d9>.
- Bullough, A., U. Guelich, T. S. Manolova, and L. Schjoedt. 2022. "Women's Entrepreneurship and Culture: Gender Role Expectations and Identities, Societal Culture, and the Entrepreneurial Environment." *Small Business Economics* 58, no. 2: 985–996. <https://doi.org/10.1007/s11187-020-00429-6>.
- Carter, S., S. Mwaura, M. Ram, K. Trehan, and T. Jones. 2015. "Barriers to Ethnic Minority and Women's Enterprise: Existing Evidence, Policy Tensions and Unsettled Questions." *International Small Business Journal* 33, no. 1: 49–69. <https://doi.org/10.1177/0266242614556823>.
- Chasserio, S., P. Pailot, and C. Poroli. 2014. "When Entrepreneurial Identity Meets Multiple Social Identities: Interplays and Identity Work of Women Entrepreneurs." *International Journal of Entrepreneurial Behavior & Research* 20, no. 2: 128–154. <https://doi.org/10.1108/IJEBR-11-2011-0157>.
- Chatterjee, S., S. D. Gupta, and P. Upadhyay. 2020. "Technology Adoption and Entrepreneurial Orientation for Rural Women: Evidence From India." *Technological Forecasting and Social Change* 160: 120236. <https://doi.org/10.1016/j.techfore.2020.120236>.
- Chege, N. 2015. "What's in it for Me?": Negotiations of Asymmetries, Concerns and Interests Between the Researcher and Research Subjects." *Ethnography* 16, no. 4: 463–481. <https://doi.org/10.1177/1466138114552953>.
- Chen, W., Z. Liu, X. Sun, and Y. Wang. 2010. "A Game-Theoretic Framework to Identify Overlapping Communities in Social Networks." *Data Mining and Knowledge Discovery* 21: 224–240. <https://doi.org/10.1007/s10618-010-0186-6>.
- Crenshaw, K. W. 1992. "Race, Gender, and Sexual Harassment." *Southern California Legal Review* 65: 1467–1476. https://scholarship.law.columbia.edu/faculty_scholarship/2867.
- Creswell, J. W., and C. N. Poth. 2016. *Qualitative Inquiry and Research Design: Choosing Among Five Approaches*. Sage publications.
- Cunliffe, A. L., and M. Easterby-Smith. 2017. "From Reflection to Practical Reflexivity: Experiential Learning as Lived Experience." In *Organising Reflection*, 44–60. Routledge. <https://doi.org/10.4324/9781315247502-5>.
- Cybercrimes (Prohibition, Prevention, etc) Act. 2015. <https://www.nfiu.gov.ng/images/Downloads/downloads/cybercrime.pdf>.
- Digitally Driven/Europe. 2021. "European Small and Medium-Sized Enterprises (SMES) – Transformation, Innovation, and Resilience During the COVID-19 Pandemic – Data Catalyst." <https://datacatalyst.org/wp-content/uploads/2021/03/Digitally-Driven-Europe-compressed.pdf>.
- Dy, A. M., S. Marlow, and M. Lee. 2017. "A Web of Opportunity or the Same Old Story? Women Digital Entrepreneurs and Intersectionality Theory." *Human Relations* 70, no. 3: 286–311. <https://doi.org/10.1177/0018726716650730>.
- Ejaz, L., V. Grinevich, and M. K. Ozkan. 2023. "Women's Informal Entrepreneurship Through the Lens of Institutional Voids and Institutional Logics." *Gender, Work & Organisation* 30, no. 4: 1254–1272. <https://doi.org/10.1111/gwao.12968>.
- Elia, G., A. Margherita, and G. Passiante. 2020. "Digital Entrepreneurship Ecosystem: How Digital Technologies and Collective Intelligence Are Reshaping the Entrepreneurial Process." *Technological Forecasting and Social Change* 150: 119791. <https://doi.org/10.1016/j.techfore.2019.119791>.
- Emembolu, I., C. Emembolu, O. Aderinwale, and E. Lobijo. 2022. "Digital Entrepreneurship in Africa: Case Studies of Nigeria and South Sudan." In *Digital Service Delivery in Africa: Platforms and Practices*, 135–162. Springer International Publishing. https://doi.org/10.1007/978-3-030-83909-3_6.
- Erumi-Esin, R., and R. Heeks. 2015. "e-Business Adoption and Use Among African Women-Owned SMEs: An Analytical Study in Nigeria." In *Proceedings of the Seventh International Conference on Information and Communication Technologies and Development*, 1–10. <https://doi.org/10.1145/2737856.2738015>.
- Essers, C., and Y. Benschop. 2007. "Enterprising Identities: Female Entrepreneurs of Moroccan or Turkish Origin in the Netherlands." *Organization Studies* 28, no. 1: 49–69. <https://doi.org/10.1177/0170840606068256>.
- Essers, C., Y. Benschop, and H. Doorewaard. 2010. "Female Ethnicity: Understanding Muslim Immigrant Businesswomen in the Netherlands." *Gender, Work & Organisation* 17, no. 3: 320–339. <https://doi.org/10.1111/j.1468-0432.2008.00425.x>.
- Fielden, S., and M. J. Davidson. 2012. "BAME Women Business Owners: How Intersectionality Affects Discrimination and Social Support." *Gender in Management: An International Journal* 27, no. 8: 559–581. <https://doi.org/10.1108/17542411211279733>.
- Ge, T., J. Abbas, R. Ullah, A. Abbas, I. Sadiq, and R. Zhang. 2022. "Women's Entrepreneurial Contribution to Family Income: Innovative Technologies Promote Females' Entrepreneurship Amid COVID-19 Crisis." *Frontiers in Psychology* 13: 828040. <https://doi.org/10.3389/fpsyg.2022.828040>.
- Gioia, D. A., K. G. Corley, and A. L. Hamilton. 2013. "Seeking Qualitative Rigor in Inductive Research: Notes on the Gioia Methodology." *Organizational Research Methods* 16, no. 1: 15–31. <https://doi.org/10.1177/1094428112452151>.
- GIWPS. 2024. "Huge Disparities in Women's Equality in Nigeria." <https://giwps.georgetown.edu/index-story/nigeria/>.

- Grimm, M., P. Knorrinda, and J. Lay. 2012. "Constrained Gazelles: High Potentials in West Africa's Informal Economy." *World Development* 40, no. 7: 1352–1368. <https://doi.org/10.1016/j.worlddev.2012.03.009>.
- Hancock, A.-M. 2007. "When Multiplication Doesn't Equal Quick Addition: Examining Intersectionality as a Research Paradigm." *Perspectives on Politics* 5, no. 1: 63–79. <https://doi.org/10.1017/S1537592707070065>.
- Holstein, J. A., and J. F. Gubrium. 1995. "The Active Interview." In *Qualitative Research: Theory, Method and Practice*, edited by D. Silverman. 2nd ed., 140–161. Sage Publications. <https://doi.org/10.4135/9781412986120>.
- Igwe, P. A., R. Newbery, N. Amoncar, G. R. T. White, and N. O. Madichie. 2020. "Keeping It in the Family: Exploring Igbo Ethnic Entrepreneurial Behaviour in Nigeria." *International Journal of Entrepreneurial Behavior & Research* 26, no. 1: 34–53. <https://doi.org/10.1108/IJEBR-12-2017-0492>.
- Imiren, E., L. Paul, S. Mwaura, and K. Nicolopoulou. 2023. "Understanding Legitimacy Building in Contexts Through Digital Entrepreneurship." *International Journal of Entrepreneurial Behavior & Research* 30, no. 2/3: 548–571. <https://doi.org/10.1108/IJEBR-10-2022-0949>.
- Jaiyeola, E. F., and M. M. Adeyeye. 2021. "Obstacles along the Path of Women Enterprises in Africa: A Case Study of Ogotun Women in Ekiti State, Nigeria." *Heliyon* 7, no. 7. <https://doi.org/10.1016/j.heliyon.2021.e07593>.
- Jaiyeola, E. F., and A. I. Aladegbola. 2020. "Patriarchy and Colonisation: The 'brooder House' for Gender Inequality in Nigeria." *Journal of Research on Women and Gender* 10, no. 1: 3–22. https://www.researchgate.net/profile/Adegbenga-Aladegbola/publication/341077323_Patriarchy_and_Colonization_The_Brooder_House_for_Gender_Inequality_in_Nigeria/links/5eac163f45851592d6ae87dc/Patriarchy-and-Colonization-The-Brooder-House-for-Gender-Inequality-in-Nigeria.pdf.
- James, I., X. Lin, and A. R. Anderson. 2022. "Mobilising Identity: Entrepreneurial Practice of a 'disadvantaged' Identity." *European Management Review* 19, no. 3: 436–449. <https://doi.org/10.1111/emre.12451>.
- Jones, N., R. Borgman, and E. Ulusoy. 2015. "Impact of Social Media on Small Businesses." *Journal of Small Business and Enterprise Development* 22, no. 4: 611–632. <https://doi.org/10.1108/JSBED-09-2013-0133>.
- Kaaristo, M. 2022. "Everyday Power Dynamics and Hierarchies in Qualitative Research: The Role of Humour in the Field." *Qualitative Research* 22, no. 5: 743–760. <https://doi.org/10.1177/14687941221096597>.
- Kagher, L. A., L. Otaye-Ebede, and B. Metcalfe. 2021. "Black Lives and Bodywork Matters: A Postcolonial Critique of Gender and Embodiment in Nigeria." *Gender, Work & Organisation* 28, no. 5: 1787–1804. <https://doi.org/10.1111/gwao.12638>.
- Karnieli-Miller, O., R. Strier, and L. Pessach. 2009. "Power Relations in Qualitative Research." *Qualitative Health Research* 19, no. 2: 279–289. <https://doi.org/10.1177/1049732308329306>.
- Khandelwal, P., and A. Sehgal. 2018. "Exploring Work-Family Interface for Indian Women Entrepreneurs." *Gender in Management: International Journal* 33, no. 3: 203–216. <https://doi.org/10.1108/GM-04-2016-0075>.
- Kraus, S., C. Palmer, N. Kailer, F. L. Kallinger, and J. Spitzer. 2019. "Digital Entrepreneurship: A Research Agenda on New Business Models for the Twenty-First Century." *International Journal of Entrepreneurial Behavior & Research* 25, no. 2: 353–375. <https://doi.org/10.1108/IJEBR-06-2018-0425>.
- Kvale, S. 2006. "Dominance through Interviews and Dialogues." *Journal of Qualitative Inquiry* 12: 480–500. <https://doi.org/10.1177/1077800406286235>.
- Lassalle, P., and E. Shaw. 2021. "Trailing Wives and Constrained Agency Among Women Migrant Entrepreneurs: An Intersectional Perspective." *Entrepreneurship Theory and Practice* 45, no. 6: 1496–1521. <https://doi.org/10.1177/1042258721990331>.
- Makama, G. A. 2013. "Patriarchy and Gender Inequality in Nigeria: The Way Forward." *European Scientific Journal* 9, no. 17. <https://core.ac.uk/download/pdf/236407158.pdf>.
- Manolova, T. S., C. G. Brush, L. F. Edelman, and A. Elam. 2020. "<? Covid19?> Pivoting to Stay the Course: How Women Entrepreneurs Take Advantage of Opportunities Created by the COVID-19 Pandemic." *International Small Business Journal* 38, no. 6: 481–491. <https://doi.org/10.1177/0266242620949136>.
- McCall, L. 2005. "The Complexity of Intersectionality." *Signs: Journal of Women in Culture and Society* 30, no. 3: 1771–1800. <https://doi.org/10.1086/426800>.
- McKeever, E., A. Anderson, and S. Jack. 2014. "Entrepreneurship and Mutuality: Social Capital in Processes and Practices." *Entrepreneurship & Regional Development* 26, no. 5–6: 453–477. <https://doi.org/10.1080/08985626.2014.939536>.
- Miles, M. B. 1994. *Qualitative Data Analysis: An Expanded Sourcebook*.
- Modupe, A. F. 2013. "Masculinity in Gender Relations." In *Gender and Power Relations in Nigeria*, 101–113.
- Muzata, S. 2024. "Motivations for Entrepreneurship: New Evidence From Tertiary-Level Educated Sub-Saharan African Women." *Journal of African Business* 25, no. 1: 37–67. <https://doi.org/10.1080/15228916.2022.2069434>.
- Nambisan, S. 2017. "Digital Entrepreneurship: Toward a Digital Technology Perspective of Entrepreneurship." *Entrepreneurship Theory and Practice* 41, no. 6: 1029–1055. <https://doi.org/10.1111/etap.12254>.
- Nambisan, S., K. Lyytinen, A. Majchrzak, and M. Song. 2017. "Digital Innovation Management." *MIS Quarterly* 41, no. 1: 223–238. <https://www.jstor.org/stable/26629644>.
- Nasir, M. M., and S. Shamim. 2025. "Muslim Women Entrepreneurs: An Exploratory Study of the Nigerian 'Mumpreneurs' Perspective." *International Journal of Organizational Analysis* 33, no. 2: 416–433. <https://doi.org/10.1108/IJOA-11-2023-4066>.
- Neumeyer, X., S. C. Santos, and M. H. Morris. 2020. "Overcoming Barriers to Technology Adoption When Fostering Entrepreneurship Among the Poor: The Role of Technology and Digital Literacy." *IEEE Transactions on Engineering Management* 68, no. 6: 1605–1618. <https://doi.org/10.1109/TEM.2020.2989740>.
- Nwabunike, C., and E. Y. Tenkorang. 2017. "Domestic and Marital Violence Among Three Ethnic Groups in Nigeria." *Journal of Interpersonal Violence* 32, no. 18: 2751–2776. <https://doi.org/10.1177/0886260515596147>.
- Obi, A. V., E. Uzoamaka Okechukwu, and D. Ebenouvbe Egbo. 2017. "Overcoming Socio-Cultural Barriers on Economic Empowerment of Rural Women Through Entrepreneurship in Agriculture in Southeast State, Nigeria." *International Journal of Academic Research in Economics and Management Sciences* 6, no. 4: 199–224. <https://doi.org/10.6007/IJAREMS/v6-i4/5425>.
- Ogundana, O. M., A. Simba, L.-P. Dana, and E. Liguori. 2021. "Women Entrepreneurship in Developing Economies: A Gender-Based Growth Model." Supplement, *Journal of Small Business Management* 59, no. s1: S42–S72. <https://doi.org/10.1080/00472778.2021.1938098>.
- Okolie, U. C., C. Ehiobuche, P. A. Igwe, M. A. Agha-Okoro, and C. C. Onwe. 2022. "Women Entrepreneurship and Poverty Alleviation: Understanding the Economic and Socio-Cultural Context of the Igbo Women's Basket Weaving Enterprise in Nigeria." In *Entrepreneurship and the Informal Sector*, 8–27. Routledge. <https://doi.org/10.4324/9781003348900>.
- Okpokwasili, O. A., and C. S. Ikea. 2023. "A Feminist Intersectional Analysis of Gender Relation in Nigeria." *Nnadiiebube Journal of Philosophy* 6, no. 1.

- Okundaye, K., S. K. Fan, and R. J. Dwyer. 2019. "Impact of Information and Communication Technology in Nigerian Small-to Medium-Sized Enterprises." *Journal of Economics, Finance and Administrative Science* 24, no. 47: 29–46. <https://doi.org/10.1108/JEFAS-08-2018-0086>.
- Olsson, A. K., and I. Bernhard. 2021. "Keeping up the Pace of Digitalisation in Small Businesses—Women Entrepreneurs' Knowledge and Use of Social Media." *International Journal of Entrepreneurial Behavior & Research* 27, no. 2: 378–396. <https://doi.org/10.1108/IJEBR-10-2019-0615>.
- Oluwatomipe, A. P., O.-I. Adebanye, A. A. Babatunde, and S. O. Paul. 2015. "Exploring the Hindrances to Women Entrepreneurship, Development and Prosperity in Nigeria." *Journal of Entrepreneurship: Research & Practice*. <https://doi.org/10.5171/2015.148163>.
- Omiunu, O. G. 2019. "E-Literacy-Adoption Model and Performance of Women-Owned SMEs in Southwestern Nigeria." *Journal of Global Entrepreneurship Research* 9, no. 1: 26. <https://doi.org/10.1186/s40497-019-0149-3>.
- Ongo Nkoa, B. E., and J. S. Song. 2023. "How Digital Innovation Affects Women's Entrepreneurship in Africa? An Analysis of Transmission Channels." *International Journal of Entrepreneurship and Innovation: 14657503231162288*. <https://doi.org/10.1177/14657503231162288>.
- Onoshakpor, C., J. Imaobong, T. Ibukun, and B. Irene. 2023. "Entrepreneurial Motivation in the Global South: Addressing Gender Marginalisation." *International Journal of Entrepreneurship* 26, no. 6. <https://www.abacademies.org/articles/entrepreneurial-motivation-in-the-global-south-addressing-gender-marginalization.pdf>.
- Ozkazanc-Pan, B., and S. C. Muntean. 2018. "Networking Towards (In) Equality: Women Entrepreneurs in Technology." *Gender, Work & Organisation* 25, no. 4: 379–400. <https://doi.org/10.1111/gwao.12225>.
- Patton, M. Q. 2014. *Qualitative Research & Evaluation Methods: Integrating Theory and Practice*. Sage Publications.
- Pergelova, A., T. Manolova, R. Simeonova-Ganeva, and D. Yordanova. 2019. "Democratising Entrepreneurship? Digital Technologies and the Internationalisation of Female-Led SMEs." *Journal of Small Business Management* 57, no. 1: 14–39. <https://doi.org/10.1111/jsbm.12494>.
- Rahayu, N. S., Masduki, and E. R. Ellyanawati. 2023. "Women Entrepreneurs' Struggles During the COVID-19 Pandemic and Their Use of Social Media." *Journal of Innovation and Entrepreneurship* 12, no. 1: 1–17. <https://doi.org/10.1186/s13731-023-00322-y>.
- Rahayu, R., and J. Day. 2017. "E-Commerce Adoption by SMEs in Developing Countries: Evidence From Indonesia." *Eurasian Business Review* 7: 25–41. <https://doi.org/10.1007/s40821-016-0044-6>.
- Rajahonka, M., and K. Villman. 2019. "Women Managers and Entrepreneurs and Digitalisation: On the Verge of a New Era or a Nervous Breakdown?" *Technology Innovation Management Review* 9, no. 6: 14–24. <https://doi.org/10.22215/timreview/1246>.
- Reed, H. E., and B. U. Mberu. 2015. "Ethnicity, Religion, and Demographic Behavior in Nigeria." In *The International Handbook of the Demography of Race and Ethnicity*, 419–454. https://doi.org/10.1007/978-90-481-8891-8_21.
- Rodríguez-Covarrubias, N., and F. Álvarez-Figueroa. 2024. "Digital Platforms for (Female) Domestic Workers in Chile: Precarization, Invisibilisation, and Mercantilization." *Gender, Work & Organisation*. <https://doi.org/10.1111/gwao.13183>.
- Rodríguez-Modroño, P. 2021. "Non-standard Work in Unconventional Workspaces: Self-Employed Women in Home-Based Businesses and Coworking Spaces." *Urban Studies* 58, no. 11: 2258–2275. <https://doi.org/10.1177/00420980211007406>.
- Romero, M., and Z. Valdez. 2016. "Introduction to the Special Issue: Intersectionality and Entrepreneurship." *Ethnic and Racial Studies* 39, no. 9: 1553–1565. <https://doi.org/10.1080/01419870.2016.1171374>.
- SMEDAN and National Bureau of Statistics Collaborative Survey. 2013. Selected Findings Abuja: SMEDAN. <https://www.smedan.gov.ng/images/PDF/2013-MSME-Survey-Summary-Report.pdf>.
- Saunders, M. N. K., A. Thornhill, and P. Lewis. 2023. *Research Methods for business Students*. Person Education Limited.
- Simba, A., E. U. Kalu, O. Vincent, C. R. Okoyeuzu, and O. M. Ogun-dana. 2022. "Women Entrepreneurs in Nigeria." In *Women Entrepreneurs in Sub-Saharan Africa: Historical Framework, Ecosystem, and Future Perspectives for the Region*, 155–172. Springer International Publishing. https://doi.org/10.1007/978-3-030-98966-8_8.
- Simba, A., O. Martins Ogun-dana, E. Braune, and L.-P. Dana. 2023. "Community Financing in Entrepreneurship: A Focus on Women Entrepreneurs in the Developing World." *Journal of Business Research* 163: 113962. <https://doi.org/10.1016/j.jbusres.2023.113962>.
- Soluk, J., N. Kammerlander, and S. Darwin. 2021. "Digital Entrepreneurship in Developing Countries: The Role of Institutional Voids." *Technological Forecasting and Social Change* 170: 120876. <https://doi.org/10.1016/j.techfore.2021.120876>.
- Stephen, E. N. 2014. "Women Entrepreneurship in Micro, Small and Medium-Scale Enterprises in Akwa Ibom State." *Journal of Business and Management* 16, no. 3: 8–13.
- Sussan, F., and Z. J. Acs. 2017. "The Digital Entrepreneurial Ecosystem." *Small Business Economics* 49: 55–73. <https://doi.org/10.1007/s11187-017-9867-5>.
- Sutter, C., G. D. Bruton, and J. Chen. 2019. "Entrepreneurship as a Solution to Extreme Poverty: A Review and Future Research Directions." *Journal of Business Venturing* 34, no. 1: 197–214. <https://doi.org/10.1016/j.jbusvent.2018.06.003>.
- Ughetto, E., M. Rossi, D. Audretsch, and E. E. Lehmann. 2020. "Female Entrepreneurship in the Digital Era." *Small Business Economics* 55: 305–312. <https://doi.org/10.1007/s11187-019-00298-8>.
- Ugwuja, V. C., P. A. Ekunwe, and A. Henri-Ukoha. 2019. "Cyber Risks in Electronic Banking: Exposures and Cybersecurity Preparedness of Women Agro-Entrepreneurs in South- South Region of Nigeria." Poster Presented at the 6th African Conference of Agricultural Economists, Abuja, Nigeria, September 23–26.
- Von Briel, F., P. Davidsson, and J. Recker. 2018. "Digital Technologies as External Enablers of New Venture Creation in the IT Hardware Sector." *Entrepreneurship Theory and Practice* 42, no. 1: 47–69. <https://doi.org/10.1177/1042258717732779>.
- Vorley, T., and P. Rodgers. 2014. "Home Is Where the Business Is: Incidents in Everyday Life and the Formation of Home-Based Businesses." *International Small Business Journal* 32, no. 4: 428–448. <https://doi.org/10.1177/0266242612452173>.
- Wahab, B. A., A. Jibir, and M. Abdu. 2024. "COVID-19 Pandemic and Household Entrepreneurship in Nigeria: Do Crises Create Necessity-Driven and/or Innovative Entrepreneurship?" *Global Journal of Emerging Market Economies* 16, no. 2: 270–286. <https://doi.org/10.1177/09749101231196123>.
- Welter, F., and D. Smallbone. 2011. "Institutional Perspectives on Entrepreneurial Behavior in Challenging Environments." *Journal of Small Business Management* 49, no. 1: 107–125. <https://doi.org/10.1111/j.1540-627X.2010.00317.x>.
- West, C., and D. H. Zimmerman. 1987. "Doing Gender." *Gender & Society* 1, no. 2: 125–151. <https://doi.org/10.1177/0891243287001002002>.
- Williams, C., and A. Martinez. 2014. "Is the Informal Economy an Incubator for New Enterprise Creation? A Gender Perspective." *International Journal of Entrepreneurial Behavior & Research* 20, no. 1: 4–19. <https://doi.org/10.1108/IJEBR-05-2013-0075>.
- Williams, J. 2001. *Unbending Gender: Why Family and Work Conflict and what to Do about it*. Oxford University Press.

World Bank Group. 2019. "Profiting From Parity: Unlocking the Potential of Women's Business in Africa." <https://openknowledge.worldbank.org/handle/10986/31421>.

Yakubu, Z. 2001. "Entrepreneurs at Home: Secluded Muslim Women and Hidden Economic Activities in Northern Nigeria." *Nordic Journal of African Studies* 10, no. 1: 17. <https://doi.org/10.53228/njas.v10i1.594>.