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Gender Dynamics in Entrepreneurship Among Women and Men Grocery Sellers: A Case Study of OAU Campus Central Market, Ile-Ife, Osun State.

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Abstract

The study examines the gender aspects of entrepreneurship among the small-scale grocery sellers at the Obafemi Awolowo University Campus Central Market, Ile-Ife, Nigeria. In-depth interviews were held using qualitative methods, where ten entrepreneurs (five men and five women) were interviewed, and the data were analyzed using Atlas. Ti. The study examines motivations, barriers, and coping mechanisms, and specifically the differences in the experiences of men and women. The findings of the study show that men and women are attracted to grocery entrepreneurship by facilitating factors like family support, ease of entry, and the likelihood of immediate profit. However, women experience different obstacles, such as greater obstacles to formal credit, socio-cultural pressures, and gender biases, which complicate their preparation to merge business and household life. Men, however, tend to have broader access to financial and social resources but must face regulatory issues and some discrimination in the shape of slight acts of consumer bias. In both categories, Informal savings plans, cooperative lending, and community networks were also used as survival strategies. The study highlights how entrepreneurship in the Nigerian informal sector has been influenced by not only the economic factors but also cultural and institutional pressures. It concludes that to facilitate equity and enhance the sustainability of local enterprise, inclusive financial efforts, supportive policies, and institutional reforms are needed.

Keywords: *Entrepreneurship, Gender Dynamics, Women, Men, Grocery Sellers, Informal Sector, Business Challenges, Regulations, Market, Osun State, Nigeria.*

Introduction

Examining entrepreneurship from a gender perspective provides a nuanced understanding of the entrepreneurial context of any country. As an important aspect of economic development, entrepreneurship encourages innovation and leads to job creation and social progress. Across the world, men and women embark on entrepreneurial journeys driven by various motivations, ranging from economic necessity to personal aspirations. However, these journeys are often shaped by distinct socio-economic, cultural, and institutional factors that influence their access to resources, support systems, and overall

business success. Understanding these gendered experiences is crucial for designing inclusive policies and interventions that promote equitable opportunities in entrepreneurship.

Scientific evidence across the globe shows that women and men face peculiar challenges and opportunities relating to access to capital, networks, and institutional support (Brush et al., 2009). Studies have shown that women entrepreneurs in particular face limited access to funding, gender-based discrimination in business environments, and the burden of combining business and domestic duties (Hughes et al., 2012; Kirkwood, 2009). Conversely, men tend to have wider access to financial and social capital, often benefiting from networks that facilitate business growth and investment opportunities (Coleman & Robb, 2016).

These differences highlight the need for a gender-sensitive approach to entrepreneurship support and policy formulation. Entrepreneurs often rely on various forms of support, including mentorship, peer networks, and family encouragement, to navigate business challenges and scale their enterprises (Greene et al., 2006). Women, however, often report reliance on informal networks and community-based support due to exclusion from traditional business associations and investment circles (Henry et al., 2016). These dynamics underscore the importance of investigating how social capital and community engagement shape entrepreneurial success among men and women.

The policy environment also significantly influences entrepreneurial outcomes. Regulations related to business registration, taxation, and access to government funding can either facilitate or hinder business growth (Minniti, 2010). In many contexts, policies may inadvertently disadvantage women-owned businesses due to systemic biases in loan approval processes, grant allocations, or business development programs (Ahl, 2006; Ahl & Nelson, 2015). Understanding these barriers is essential to advocating for more inclusive policy frameworks that support equitable entrepreneurial opportunities. In Nigeria, entrepreneurship is a crucial driver of economic growth, with small and medium enterprises (SMEs) accounting for a significant share of employment and economic output.

However, Nigerian entrepreneurs face unique challenges, including limited access to finance, bureaucratic bottlenecks, and inadequate infrastructure. Women entrepreneurs, in particular, struggle with gender biases, cultural expectations, and difficulty accessing formal financial services. Initiatives such as the Bank of Industry (BoI), Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), Nigeria Export-Import Bank (NEXIM Bank), Industrial Development Fund (IDF), YouWiN!, Tony Elumelu Foundation (TEF), Venture Platform Africa (VPA), etc and other microfinance schemes have attempted to address these gaps, but persistent structural barriers remain.

Within this context, the Obafemi Awolowo University (OAU) Campus Central Market in Ile-Ife, Osun State, provides an appropriate setting for examining gender dynamics in entrepreneurship. The market is a diverse and vibrant economic space where both men and women grocery sellers engage in daily commercial activities under shared institutional and environmental conditions. However, their entrepreneurial practices, access to resources, and coping strategies are shaped differently by gender expectations and social norms. This study investigates the gender dynamics of entrepreneurship among men and women grocery sellers in OAU Campus Central Market, Ile-Ife, Nigeria. It explores how access to finance, social support, business networks, and government policies influence their entrepreneurial experiences. By documenting the realities of both men and women in this context, the study aims to deepen understanding of gendered experiences in entrepreneurship and provide insights that can guide inclusive policy interventions and sustainable business development practices.

Gender and Entrepreneurship: Global and Local Perspectives

Globally, gender differences in entrepreneurship have been widely documented. Women's entrepreneurship is recognized as a crucial catalyst for economic growth and gender equality; nonetheless, female entrepreneurs frequently encounter systemic obstacles that restrict their company potential (Sosanidze, 2023). These obstacles encompass restricted access to financial resources, discriminatory regulations, and cultural norms that favor domestic responsibilities over economic engagement. The OECD Studies on SMEs and Entrepreneurship indicate that women-led enterprises frequently operate in low-growth

industries, hence constraining their scalability and profitability (OECD, 2023).

Digitalization and technology have significantly transformed entrepreneurial chances for women. Nonetheless, gender disparities remain in digital entrepreneurship owing to inequitable access to technology and digital education. The guest editorial on gender and the digital gap highlights that women have distinct obstacles in utilizing digital technologies for company expansion, especially in emerging nations with poor digital literacy (Kaushik, 2023). This digital gender gap further exacerbates gaps in entrepreneurial performance. In Nigeria, entrepreneurship is a substantial source of employment, notably in the informal sector, where grocery selling is a widespread trade.

However, gender norms strongly impact the structure and functioning of enterprises within this sector. Women entrepreneurs in small marketplaces sometimes experience financial and cultural obstacles that hinder their business progress. Research by Inkumsah (2024) emphasized that female entrepreneurs in emerging nations confront problems relating to access to capital, property rights, and official business registration, which influence their competitiveness and sustainability.

The traditional view of women as secondary income earners further hinders their business success. Unlike their male counterparts, female entrepreneurs in Nigeria typically mix company/business obligations with domestic tasks, resulting in time limitations and diminished productivity. According to Sosanidze (2023), social expectations about women's household duties impose extra constraints, driving many to choose firms that offer flexibility rather than great profitability. Additional research has verified similar findings. Adeeko et al. (2023) assert that gender considerations in entrepreneurship development in Anambra State, Nigeria, demonstrate that female entrepreneurs are disproportionately affected by socio-economic barriers, including limited capital access, discriminatory lending policies, and restricted market participation. Similarly, Ukwueze (2022) stresses the significance of social inclusion in supporting female entrepreneurship, stressing that women who have access to supportive networks and mentorship programs are more likely to sustain and develop their enterprises.

Furthermore, collaborative action among female entrepreneurs has emerged as a vital technique for addressing gender-based restrictions. Ujah (2023) investigates Nigerian women entrepreneurs' perspectives on collective action for economic empowerment and gender parity, indicating that cooperative company models and women-led groups provide a forum for pooled resources, information sharing, and better market access. These programs help female entrepreneurs offset the financial and societal hurdles women confront in the business sector. Adeeko et al. (2023) studied the importance of information accessibility in assisting female entrepreneurs. Their research reveals that access to business knowledge and financial literacy programs may considerably boost women's entrepreneurial performance in Nigeria, particularly in rural regions where such resources are limited.

Informal Sector and Small-Scale Trade in Nigeria

In Nigeria, the informal sector and small-scale trade form an impressive part of the domestic economic environment as they provide the livelihood of a rather large part of the population, despite the great number of difficulties they impose. This discussion highlights the large scale of the sector, its socio-economic significance, and the necessity to institutionalize and incorporate it into the wider development planning. As it is being highlighted in many studies, the informal economy in Nigeria is enormous.

For instance, Ogochukwu and Ohazulike (2021) confirm the existence of a significant part of people who are involved in artisanal craft, small-scale retail, and agricultural production in this relatively unregulated industry that can be hard to estimate in terms of its economic impact. Similarly, Quiros-Romero et al. (2021) note that small-scale operations are important in creating employment and income, although they are not as large as their formal counterparts. The importance of the informal sector is also supported by Etim and Daramola (2020), who claim that informal activities are a part and parcel of Nigeria's economic life, especially in urban and peri-urban regions.

The informal sector of Nigeria is tightly interlinked with the trade in the entire region of West Africa. Mbaye and Benjamin (2012) argue that the ubiquitous presence of informal cross-border trade (ICBT) within the region, even with the quest to integrate the region, remains

largely unchecked. It is an important trade to the local economies as it offers cheap commodities and earnings to the small traders, but it is also linked to issues concerning security, taxation, and regulatory adherence. Dynamics of informal trade are intricate and may take the form of unregistered trade and smuggling, making it difficult to formalize and regulate the trade. The recent scholarly interest has been on the formalization of a section of the informal sector in Nigeria, which is small-scale and artisanal mining. The article by Lawson (2021) concentrates on the difficulties associated with small-scale miners, including child labor and low wages, and explains the attempts to legalize this field. The necessity of formalization is called to enhance the labor conditions, to raise the revenue collection, and to implement artisanal mining in the national economy. Nevertheless, a number of hurdles, such as the opposition of miners and supportive policies and infrastructure, still hinder the development.

The informal sector has socio-economic implications that are not related to employment. In their study, Olamide and Ogbechie (2021) examine the application of social capital in determining the performance of small businesses that are owned by women in the informal sector of Nigeria. They offer reasons to believe that the availability of resources, the access to the market, and the flow of information are highly improved by social networks and community relationships, which would lead to the sustainability of business.

This explains the role of social capital in ensuring development in the informal sector, especially for the marginalized population, such as women. In spite of its importance, the informal sector has a lot of challenges, which include control barriers, lack of access to finances, and very poor infrastructure. ACIOE Associates (2023) supports policies that will see the sector as an important part of the Nigerian economy and incorporate it into formal economies. Literature indicates that the sector needs balanced regulation and support, where regulation and support can coexist to ensure the full potential of the sector is achieved.

In conclusion, the informal sector of Nigeria and small-scale trade are part of the economic environment of the country that supports millions of people, including local and international businesses. The ability of the sector to withstand crises like COVID-19 demonstrates its significance, but certain structural problems prevent its development,

which requires specific policy interventions. Formalization, social capital, and financial inclusion development are the strategies that may open the opportunities of the sector and provide sustainable development.

Challenges and Opportunities in Grocery Entrepreneurship

Grocery entrepreneurship in Nigeria, especially in the states of Osun, Ekiti, Ondo, Lagos, Oyo, and Ogun, is a sophisticated environment with many challenges and open opportunities. Although most of the literature reviewed is not explicitly related to the research of grocery entrepreneurship, the information about similar research areas like entrepreneurship education, organizational factors, social empowerment, and legal implications can provide a perspective of the environment in which grocery entrepreneurs are functioning. Among the issues that strongly affect entrepreneurs in Nigeria, including grocery, participation of organizational and institutional factors can be called to mind.

Adeyemo et al. (2021) emphasize the significance of entrepreneurship training in the development of entrepreneurial competence and intentions among students in the Osun State Polytechnic. According to their findings, adequate funding and support mechanisms, including the financial institutions' provision of advisory services, are very important in ensuring that viable entrepreneurial ventures thrive. This means that financial resources and entrepreneurial training might have a great bearing on the success rates in the case of grocery entrepreneurship, particularly in such states as Osun and Ekiti, where local capacity building is crucial.

Moreover, another critical environment is the socio-legal environment. Adewumi (2021) explains the socio-legal aspects of legalizing same-sex marriage in the State of Osun, Nigeria, and how it impacts the general socio-legal environment that an entrepreneur has to operate in. Even though the topic concerns legal and cultural aspects of marriage, the entire message relates to the significance of the knowledge of the local legal regulations and cultural principles that may facilitate or impede the processes of entrepreneurship. In the case of grocery entrepreneurs in culturally diverse environments such as Lagos and Oyo, legal limitations and cultural sensitivity are key issues that business sustainability requires.

Besides the legal and institutional issues, social empowerment and community involvement are crucial. In the article by Ojiagu and Ezemba (2021), cooperative entrepreneurship and social empowerment in the state of Anambra in Nigeria are examined, and it shows how collective action can contribute to economic resilience. In the case of grocery entrepreneurs, particularly in rural or underserved regions of the state of Ondo and Ogun, cooperatives or community-based networks might be a good solution, as they can offer them access to shared resources, the ability to operate at reduced costs, and expand their market presence. These social institutions may act as a shock absorber to economic uncertainties and create sustainable development.

In addition, leadership and organizational effectiveness cannot be overemphasized. Fasanmi (2021) also examines the behavior of leadership and organizational performance in the educational field that can be applied to entrepreneurial management. The competitive and frequently volatile Nigerian market would require good leadership and strategic management to navigate through it. In the case of grocery entrepreneurs, leadership abilities can be developed to promote efficiency in the operations, customer satisfaction, and flexibility to market dynamics. Entrepreneurial performance is also affected by the role of cultural and social contexts. Ojong et al. (2021) review female entrepreneurship in Africa, highlighting the role of cultural, institutional, and social resources and strategies in shaping entrepreneurial resources and strategies. The gender relations and culture in Nigeria can affect the involvement of women in grocery entrepreneurship, particularly in states such as Ekiti and Osun, where the traditional roles are common. The identification and tackling of those cultural aspects may result in a chance of inclusive entrepreneurship and empowerment.

Also, there is the possibility of social empowerment with the help of entrepreneurship, which is discussed in such studies as Mbah et al. (2021), which study conflicts and population displacements. Although the narrative is centered on the pastoralists-farmer disputes, the greater context of it is that social stability and peace are the pillars of entrepreneurial ventures. In areas such as Ondo and Ogun, where such conflicts are common, the promotion of social cohesion could be used to make the grocery business flourish. Despite extensive research on gender and entrepreneurship, several critical gaps persist.

While numerous studies address global gender disparities in entrepreneurship, there is a lack of in-depth analysis specific to Nigeria's informal sector, particularly in small-scale trade and grocery entrepreneurship. Most existing studies (Fayolle, 2007; OECD, 2023) focus on broader trends without accounting for localized socio-cultural and economic barriers that uniquely affect Nigerian female entrepreneurs. While digital transformation is recognized as a game-changer for entrepreneurship, research has yet to fully explore the extent to which Nigerian women benefit from digitalization. A Study by Kaushik (2023) acknowledges a gendered digital gap but does not provide adequate solutions or policy recommendations tailored to Nigeria's entrepreneurial ecosystem.

Most literature focuses on the barriers women face rather than their adaptive strategies. Research such as Ujah (2023) suggests collective action as a means of overcoming gender-based entrepreneurial limitations, but further empirical studies are needed to evaluate the effectiveness of such cooperative models in Nigeria. Existing studies on women entrepreneurs in Nigeria (Adeeko et al., 2023) primarily discuss startup challenges but do not track long-term business sustainability. Understanding how female-led enterprises survive and scale despite financial, regulatory, and cultural constraints remains an underexplored area.

Theoretical Framework

Social Role Theory

This study employs Social Role Theory (Eagly, 1987) as its theoretical framework to examine the gender dynamics in entrepreneurship among women and men grocery sellers in Central Market, OAU Campus. The Social Role Theory, which was originally developed by Alice H. Eagly (1987), assumes that gendered behaviors and attitudes, as well as occupational preferences, are informed by societal expectations and cultural norms. The theory assumes that societies assign different roles to women and men, and often, it is a historical division of labor where men are economic agents and women are caregivers. This internalization of these role assignments takes place through socialization; hence, it forms self-conceptions and occupational identities of individuals.

Eagly and Karau (2002) expound that men are generally identified with agentic quality, i.e., assertiveness, competitiveness, and independence, and women are expected to exhibit communal quality, i.e., empathy, cooperation, and nurturance. Such gendered expectations affect business participation modes in entrepreneurial contexts where men and women are involved. Men are also often promoted to take up competitive and profit-oriented businesses, whereas women are more inclined to businesses that are focused on social and domestic opportunities. In the OAU Campus Central Market, differences in the entrepreneurial behaviour of the grocery sellers are explained by the Social Role Theory, guiding understanding of how the vision of masculinity and femininity in society influences business decision-making, access to resources, customer relationships, and risk-taking behaviour in men and women.

Methodology

This study employs a qualitative research approach to explore the experiences of male and female entrepreneurs in the grocery sector, focusing on their motivations, challenges, funding sources, support networks, and the impact of government and OAU institutional policies on their businesses. A descriptive and comparative analysis is utilized to highlight gender-based differences in their entrepreneurial journeys, providing a deeper understanding of how societal and economic factors shape their experiences. To achieve this, a purposive sampling method was employed to select ten grocery entrepreneurs (five men and five women) who have owned or managed their businesses for at least two years. This criterion ensures that participants have sufficient experience to provide meaningful insights into their entrepreneurial journeys. Purposive sampling allows researchers to intentionally select individuals who are especially knowledgeable about or experienced with the phenomenon of interest (Palinkas et al., 2015).

The study follows a cross-sectional design, capturing data at a single point in time, allowing for a snapshot of the current realities faced by grocery entrepreneurs. Cross-sectional studies involve observations of a sample or population at one specific point in time (Setia, 2016). The primary method of data collection is semi-structured interviews, designed to encourage participants to share detailed narratives while ensuring consistency in the data gathered. Semi-structured interviews

are commonly used in qualitative research as they provide flexibility in probing while maintaining a consistent structure across interviews (Patton, 1999).

The interview guide comprised open-ended questions addressing key areas such as the motivation behind their decision to start a business, the major challenges they have faced, their sources of initial and current funding, the impact of government and OAU institutional policies on their business, and the types of support they have received or require for further growth. By allowing for flexibility in responses, the interviews provided rich, qualitative data that highlight both commonalities and differences in entrepreneurial experiences based on gender.

The data collection process involved initial contact with participants, obtaining their consent, and scheduling interviews at their convenience. Interviews were conducted in English and Yoruba languages, depending on the preference of the participants, to ensure clarity and ease of communication. Each interview lasted approximately 10 to 15 minutes and was conducted in person. With the consent of the respondents, interviews were audio-recorded to ensure accuracy, and detailed field notes were taken as supplementary records. To uphold ethical standards, all participants were assured of confidentiality and anonymity, with pseudonyms assigned to protect their identities. They were also informed that participation was voluntary and that they could withdraw at any time without consequence.

After the data were collected, a thematic analysis was conducted to identify patterns and significant themes within the responses. Thematic analysis is a method for identifying, analyzing, and reporting patterns (themes) within data (Braun & Clarke, 2006). The first stage involved transcribing the interviews verbatim and thoroughly reviewing them to gain familiarity with the content. Next, the responses were coded into categories, focusing on key themes such as entrepreneurial motivation, funding sources, challenges faced, gender disparities, and policy impacts. By comparing the experiences of male and female entrepreneurs, the study aimed to highlight any notable differences and provide explanations rooted in theoretical frameworks.

To enhance the reliability and validity of the findings, multiple strategies were employed. Triangulation was used to cross-verify the data with

secondary sources, such as existing literature on entrepreneurship. Triangulation involves using multiple data sources in an investigation to produce understanding (Patton, 1999). Member checking was conducted by allowing some participants to review their transcribed responses to confirm accuracy, ensuring that their experiences were represented correctly. Member checking is a technique for exploring the credibility of results (Lincoln & Guba, 1985). Overall, this methodological approach ensured that the study captures in-depth, nuanced perspectives on the entrepreneurial experiences of men and women in the grocery sector. By analyzing their journeys, challenges, and the structural factors influencing their success, the research aims to contribute to the broader discourse on gender and entrepreneurship.

Discussion of Findings

This section aims to proffer explanations on the themes created from the obtained data from the field. It discusses the main outcomes of the data collected in line with the proposed objectives outlined in the preliminary stage of this study. The two objectives this section aims to provide insight into are: (i) to document the stories of men and women entrepreneurs, and (ii) to highlight the differences in the experiences of women and men. The qualitative data were obtained through interviews with five (5) women and five (5) men entrepreneurs. The transcribed audio files were analysed using the qualitative data analysis software, Atlas. ti. The analyses utilized the thematic method by coding according to the objectives of the study. The findings from the coded data are presented below in line with the two objectives of this study.

Objective 1: To document the stories of men and women entrepreneurs
The first objective of the study was to document the experiences of men and women entrepreneurs. Analysis revealed deeper issues which have been categorised as “enablers”, “barriers”, and “solutions”. This would be discussed in a narrative form by telling the stories of men and women entrepreneurs in the context of what encourages, prompts, and leads them to be entrepreneurs; the challenges they face in the day-to-day running of their business, including the social-cultural aspects; and the perceived way out, which these entrepreneurs highlighted from their experiences. The table below shows the tabular presentation of the codes generated for objective one (1).

Table 1: Tabular Representation of Codes for Objective 1

S/N	1.1 ENABLERS	1.2 BARRIERS	1.3 SOLUTIONS
1	Easy to navigate	Being respectful to students	Low-interest loan and trusted Ajo
2	Family	Change in product cost	No provision for hostels
3	Friends, family, and a bank loan	Chased from the location	
4	God	Environmental challenge	
5	Immediate profit	Lack of capital	
6	Learnt from brother	Lack of support	
7	More personal time	Fewer sales during the holidays	
8	No other work	Market demolition	
9	Self-employment is better	Not knowing what customers need	
10	There is profit	People underrate	
11	Foodstuff can be taken home	Reliance on credit facilities	
12	Low income from previous employment	Price hike	
13		School rules	
14		Student union reduction of sales price	
15		Student’s disrespect	
16		Theft	
17		Strike	

Source: Fieldwork

Enablers of Entrepreneurship among Women and Men

The enablers, or more so, things that prompt these men and women entrepreneurs to start and remain in grocery selling, are numerous. Conceptually, enablers are underscored in this study as factors that encouraged, motivated, and aroused respondents to engage in and continue grocery selling. From the data obtained, these enablers ranged from ease of navigation, friends and family support, bank loan, god, immediate profit, learning from brother, more personal time, no

other work, self-employment is better, profit, foodstuff can be taken home, and low income from previous employment (as represented in Table 1 above). The quotations below (among others) were expressed by men and women entrepreneurs to explain what led them to venture into the grocery sale sector:

“There is no work, so I decided to establish myself.” Female Grocery Seller 5

“The reason why I ventured into this business is that it gives me more time to myself because there is no early morning rush to go to a government job.”

Female Grocery Seller 2

“Entrepreneurship is a self-oriented business that will give you profit.” Male Grocery Seller 5

“I chose this line of business because students have daily needs, and doing this business will not tie my money down.” Male Grocery Seller 2

The finding that access to more personal time encouraged women to continue in the grocery sale business is consistent with Sosanidze’s (2023) submission that one of the factors encouraging women to participate in entrepreneurship is time flexibility.

Barriers Faced by Women and Men Entrepreneurs

In this study, barriers are recognized as challenges, obstacles, and problems that men and women entrepreneurs face in the course of running their businesses. These barriers are from the structural level, such as strikes, policy reforms, or social issues, such as theft, market demolition, or disrespect from customers. From the analyses, the barriers faced by women and men entrepreneurs are as follows: being respectful to students even when they act in disrespectful manners because they are customers, constant change in product cost, being chased from location, environmental challenge, lack of capital to expand the business, lack of support, less sales during holidays, market demolition, not knowing what customers need making some products

become stale in stock, people underrating entrepreneurs as though not educated, reliance on credit facilities to sustain business, price hike, school rules, student union reduction of sales price, students disrespect, theft, and strike.

To better understand the context in which these barriers were expressed by men and women entrepreneurs, the quotations below from interview responses are provided:

“For someone who is educated, it is not funny because people tend to look down on me, intimidate me, and make me feel bad. Female.”
Grocery Seller 1

“The only challenge we face is when students are on break, sessional break, you know, we have semester break, which doesn’t take too long, but sessional break does take a long time, and during that time, the sales always drop; we can’t compare when students are in session.”
Male Grocery Seller 5

“For this type of business, there is a need to have enough capital, and I do not have much of that for now.” Female Grocery Seller 3

“I started from Oduduwa in 1980, and seven years later, we were chased from the place to the library area because the vice chancellor at that time wanted to erect a huge artwork and did not want anything else around that space.”

Male Grocery Seller 1

“The cost of products does change either.... we may have an increase sometimes, and at times the price might go down.... Do you understand now? It fluctuates and most of the goods, most of them are imported goods that dollar rate does affect and risk is also involved because the goods you bought today and sell for sometimes you might not be aware when the price will change until you get back to market and then realized you have sold below the market price because when you get to the market, the selling price might equally be the cost price you are getting the new goods of which you have to add more money to get them. This is one of the challenges involve in running this business.” Male Grocery Seller 5

The points stated above corroborate results from the literature, which suggests that limited finance, absence of organized financial support mechanisms, unsuitable market space, and difficulty in acquiring loans serve as barriers to the smooth operation of men and women entrepreneurs (Fasanya and Onakoya 2014; Inkumsah 2024; Ogochukwu 2012; Shah et al. 2022; and Yusuf 2024).

Solutions Provided to Barriers Faced

Given the enablers and barriers to entrepreneurship among women and men above, the respondents highlighted some perceived solutions to the challenges they face. The tone of the interview projects that the majority of the respondents preferred grocery selling to their previous line of work. However, they have also outlined some challenges encountered in the course of the business and stated how they can be overcome. The solutions include low interest rates on loans, a trusted ajo (contribution) scheme, and encouraging students not to take provisions to the hostel. These findings are supported by the quotes below:

“They carry their goods to the hostels. So initially, I was like... If they can stop that kind of management.” Male Grocery Seller 4

“Loans with not so much interest and trusted Ajo schemes would help in making my business grow, too.” Female Grocery Seller 3

“If I get a loan but not from a bank, because their repayment methods are difficult sometimes.” Male Grocery Seller 5

The solution provided by the women entrepreneurs is in tandem with existing literature (Onyemaechi, 2013), which portrays that access to finance might strengthen the entrepreneurship sector. To provide a summary of findings obtainable for objective one, it was discovered that women and men entrepreneurs engage in the business willingly as a means to provide for themselves. A family member being involved in the business, spiritual guidance to be in the line of business, immediate money obtained from grocery selling, and the ease of operating the business make participants venture into it. However, navigating change and daily challenges comes with the practice of entrepreneurship, and entrepreneurs continuously strive to overcome them without giving up the business of grocery selling.

Low-interest-rate loans provided as a solution are in line with the provision made by Bailey (2010) to overcome

The second objective was “to highlight the differences in the experiences of women and men entrepreneurs. It is presented in the context of the differences in the experiences of women and men entrepreneurs in terms of “access to capital, “regulations experienced,” and the specific traits experienced by “men entrepreneurs.” The business of grocery selling is a gendered one, with a majority believing women should be engaged in it; this is also partially reflected in the outcome of this study. The table below portrays the codes generated for objective two(2).

Table 2: Tabular Representation of Codes for Objective 2

S/N	2.1 ACCESS TO CAPITAL	2.2 REGULATIONS	2.3 MEN ENTREPRENEURS
1	Friends	Fair school policies	Female asking for toiletries
2	Daily contribution	Student union rules	Ladies patronise more
3	Family, friends, and a loan	Electronic transfer fee	Looked down on
4	Family	Inflation	No disrespect
5	God	Movement between markets	
6	Grandma	No regulation	
7	Keep private		
8	Loan from a cooperative		
9	No government support		
10	No loan		
11	Other business		
12	Personal funding		
13	Personal savings		
14	Savings and family support		
15	Supplier sells on credit.		

Source: Fieldwork

2.1 Access to Capital

In accessing capital, some similarities and differences were noted between the men and women entrepreneurs. Specifically, the women tend to obtain capital for their businesses from friends, family, god’s provision, other businesses, and personal savings, while others choose to keep some of these sources private. The men, on the other hand, expressed that they get their capital from family, friends, loans, savings, and credit purchases, while some others stated that they do not collect loans. However, the women and men entrepreneurs similarly have their source of capital from daily contributions, loans from cooperatives, and personal funding, while they also noted the total lack of financial support from the government. The quotations below show the responses of women and men entrepreneurs about their sources of capital:

“I currently rely on my other side hustles (online investments) to keep the business going aside from the profit.” Female Grocery Seller 3

“I started my business through savings and family support.” Male Grocery Seller 5

“I started on my own volition using my savings from my previous paid employment.” Female Grocery Seller 4

“My suppliers, they do give me goods on credit, which I will sell and pay them back.” Male Grocery Seller 3

Table 3: Sources of capital for women and men entrepreneurs

Women	Women and men	Men
Friends	Daily contribution	Family, friends, and a loan
family	Loan from a cooperative	No loan
God	No government support	Savings and family support
Grandma	Personal funding	Supplier sells on credit
Keep private		
Other business		
Personal savings		

Source: Fieldwork

The Table above shows the presentation of codes distributed according to the mode of access to capital by women and men entrepreneurs.

Regulations

This code group was generated to understand the various rules and regulations that have served as impediments to the successful operations of women and men grocery sellers. While some firmly affirm that regulations are influencing their businesses, others state that there are no regulations. The women in particular noted the increase in electronic transfer fees and inflation as part of the regulations affecting their businesses, while a woman noted that she is not experiencing any form of regulation in her business. The quotes below represent the regulations experienced by women:

“The inflation in the country is affecting my business. When prices go up, I hardly get enough capital to restock the business again.” Female Grocery Seller 5

“Tinubu’s policy of electronic transfer fee of #50. I do not think anyone signed in for it, as it was just imposed on us.” Female Grocery Seller 1

“There is no government or university regulation as such.”

Female Grocery Seller 2

On the other hand, the regulations that affected the men stemmed from the structural adjustment in the environment in which they work (being a school environment). Some men noted student union rules and movement between markets as part of the regulations that affected them, while others maintained that the school policies are fair. The quotes below represent the regulations experienced by men:

“School policies, as I mentioned earlier, sudden movement from a market to another.” Male Grocery Seller 1

“It’s only the students’ union body that comes around once in a while to make rules.” Male Grocery Seller 2

“The school policies are actually nice. They are fair.” Male Grocery Seller 4

The table below portrays the codes generated from the different experiences of men and women entrepreneurs.

Table 4: Perceived regulations by women and men entrepreneurs

Women	Men
Electronic transfer fee	Fair school policies
Inflation	Student union rules
No regulation	Movement between markets

Source: Fieldwork

Men Entrepreneurs

The men entrepreneurs specifically expressed some peculiar situations experienced as a result of being men selling groceries. They found situations like the difficulty of females asking for toiletries and being looked down on as a result of their gender in grocery stores. On the other hand, a participant stated that he does not face any form of disrespect as a result of being a man in the grocery selling business. The following quotes from the men grocery sellers provide further context to the claim stated:

“Yeah, that’s true, especially as a man, for example: a lady who wanted to buy sanitary pads came to my shop and upon sighting me, she said “e ma worry” meaning don’t bother yourself, you can’t know what I wanted to buy, whereas I am selling.” Male Grocery Seller 3

“No, I don’t face any gender bias, just that sometimes female students find it difficult to ask for some items for me, items like female toiletries.” Male Grocery Seller 2

“I don’t think I’ve come across something like that.” Male Grocery Seller 4

Summary of Findings

This section has responded to the two main objectives of this study. Succinctly, regarding the first objective “to document the stories of

men and women entrepreneurs”, it was discovered that men and women entrepreneurs have certain factors that push or pull them into grocery selling, they have barriers they encounter in the course of running the business, and they have also identified ways these barriers can be overcome.

The Second objective, “to highlight the differences in the experiences of women and men entrepreneurs,” was addressed in terms of how the two genders source capital, the regulations/policies experienced by each gender, and the peculiar differences outlined as experienced by the male entrepreneurs. In conclusion, this study has provided the varied lived experiences of women and men entrepreneurs. It has highlighted the stories and differences in the perception of grocery selling from the perspectives of women and men. The key finding from this study is that the stories and experiences of women and men entrepreneurs only slightly differ, as some respondents even affirm that there is no bias as a result of being one gender or the other. However, studies need to be done on a larger scale to shed more light on these findings since this current study’s scope is limited.

Recommendations

Based on the findings of this study, numerous significant recommendations are required to enhance the entrepreneurial experiences of both male and female grocery sellers at OAU Campus Central Market and similar surroundings across Nigeria.

Financial Inclusion and Support:

Capital access is still a major obstacle, especially for female entrepreneurs who usually depend on personal networks and unofficial savings plans (ajo). Financial institutions should provide more adaptable and easily available lending programs with reduced interest rates catered to small-scale business owners in order to handle this. Also, cooperative societies and government-backed microfinance programs should increase their outreach and provide fair access for both male and female company owners.

Entrepreneurial Training and Digital Integration

Many grocery stores run their businesses without organized training, therefore restricting their capacity to grow or negotiate economic changes. Working together, government agencies, colleges, and businesses should offer business management, inventory control, financial literacy, and digital marketing training. Including e-commerce systems and mobile payment choices will also enable supermarket stores to better control sales and access larger markets.

Policy Changes and Business-Friendly Laws

Government policies negatively affect corporate operations by means of unpredictable taxes, relocation rules on the part of the OAU, and bureaucratic obstacles. Stakeholders should fight for more uniform and inclusive policies that recognize and promote informal traders. Creating dedicated trade locations with stronger infrastructure, including consistent energy, storage facilities, and security, will improve the business environment.

Community and Institutional Support

Many entrepreneurs, especially women, struggle with managing business operations and domestic duties. Community support systems, such as childcare services and business mentorship programs, should be built to reduce this strain. Furthermore, university policies should develop a more favorable atmosphere for traders, including fair rules and predictable rent structures to boost company stability.

Strengthening Networks and Associations

Informal businesses frequently navigate obstacles alone, diminishing their negotiating power. Establishing cooperative networks among supermarket merchants can aid in bulk purchasing, pooled marketing, and collective campaigning for better working conditions. Encouraging the active engagement of both genders in business groups will increase knowledge-sharing and mutual assistance.

Conclusion

This study has taken an in-depth look at the gendered experiences of grocery vendors in OAU Campus Central Market, shining light on the enablers, hurdles, and discrepancies in the entrepreneurial trajectories of men and women. While both genders confront typical commercial obstacles such as shifting product pricing, seasonal sales decreases, and market disruptions, women entrepreneurs cope with extra socio-cultural restraints, restricted access to financial support, and gender prejudices. Despite these hurdles, grocery sellers display resilience, employing informal networks, adaptable financial techniques, and personal devotion to preserve their operations.

However, to achieve a more inclusive and equitable entrepreneurial environment, focused interventions in financial access, regulatory reforms, training, and social support are important. By following these guidelines, stakeholders, including financial institutions, legislators, colleges, and community organizations, can establish a business landscape where both male and female entrepreneurs thrive. In the end, the success of small-scale entrepreneurs contributes not just to individual livelihoods but also to greater economic development and social improvement. As Nigeria continues to support entrepreneurship as a vital engine of economic growth, developing gender equity in business remains an important step toward attaining long-term sustainability and prosperity.

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