
**PUSH AND PULL INFLUENCES ON THE SUCCESS OF FEMALE
ENTREPRENEURS IN NIGERIA: AN EXPLORATORY REVIEW**

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ABSTRACT

This study examined the push and pull factors influencing the success of female entrepreneurs in Nigeria, with a focus on understanding how these factors interact to shape enterprise performance and sustainability. The specific objectives were to identify the key push and pull factors and assess their combined impact on women-owned businesses. An exploratory research design was adopted, drawing on secondary data from 55 published empirical studies on female entrepreneurship. The population comprised female entrepreneurs across Nigeria, while the sample consisted of the studies selected for review. Data were collected from these published sources and analyzed thematically to synthesize findings, with patterns and relationships examined to address the research questions. The analysis revealed that limited access to finance, socio-cultural constraints, and weak infrastructure were major push factors, while training, social networks, and government support acted as critical pull factors; their interaction significantly influenced business performance and sustainability. The study concluded that female entrepreneurial success depends on balancing constraints with enabling factors and recommended policies that enhance financial access, strengthen support networks, and provide targeted training to empower women entrepreneurs.

KEYWORDS: Female entrepreneurship, Entrepreneurial Success, Push and Pull Factors.

1.0 INTRODUCTION

Female entrepreneurship has become an important part of economic development discussions in Nigeria, particularly in the context of rising unemployment, income inequality, and the growing need for inclusive growth. Over the years, women have increasingly engaged in small and medium scale enterprises across sectors such as trade, agriculture, fashion, food processing, and services. This rise is partly driven by necessity and partly by opportunity, as more women seek financial independence and flexible work arrangements. However, the success of female entrepreneurs does not occur in isolation, as it is shaped by a combination of forces that either push them into entrepreneurship or pull them toward it. Push factors often arise from challenging conditions such as job scarcity, poverty, limited formal employment opportunities, and socio cultural constraints, while pull factors include access to finance, entrepreneurial skills, personal ambition, innovation, and supportive networks. Understanding how these forces interact is important for explaining why some female entrepreneurs thrive while others struggle to sustain their businesses in Nigeria. Evidence from studies in Nigeria and other developing contexts shows that poor access to finance, weak infrastructure, and limited training continue to constrain women's business performance, reinforcing strong push pressures that influence entry and survival in entrepreneurship (Muhammed, Magaji & Ismail, 2025; Zoramawa, Umar & Balarabe, 2023; Ogundana, 2022). At the same time, socio-cultural expectations and institutional barriers such as restrictive gender norms and weak support systems further shape entrepreneurial outcomes by limiting growth opportunities (Adiza, Alamina & Aliyu, 2020; Abuhussein & Koburtay, 2021). In contrast, studies also highlight that access to finance, training, entrepreneurial orientation, and supportive policies serve as important enabling forces that enhance performance and sustainability among women-owned enterprises (Mahato & Jha, 2025; Chhabra, Singh & Mehdi, 2023; Alene, 2020). Social networks and spousal or community support have also been shown to improve resilience and business outcomes by providing financial, emotional, and informational resources (Mohammed, Abdulsalam & Khalifa, 2021; Adegboyega, Adegboyega & Adegboyega, 2025).

Despite the growing participation of women in entrepreneurship, their success rates remain uneven due to persistent structural and environmental challenges. Many female entrepreneurs in Nigeria continue to face difficulties in accessing credit facilities, high interest rates, inadequate business training, and limited access to markets (Nworie & Nworie, 2025). In addition, socio cultural expectations, gender roles, and security concerns in some regions further restrict their ability to expand their businesses. These constraints represent strong

push influences that shape entry into entrepreneurship and also affect business survival and growth. On the other hand, pull influences such as government empowerment programmes, microfinance schemes, entrepreneurial education, and social support systems are intended to improve women's business outcomes, although their effectiveness varies across contexts. Empirical findings show that while government support, finance access, and infrastructure can significantly enhance entrepreneurial success, their impact is often weakened by institutional gaps and environmental instability (Nayak, Nayak & Joshi, 2025; Sobhan & Hassan, 2024; Mensah, Danquah & Aidoo-Anderson, 2024). Similarly, social and family-related barriers continue to play a strong role in limiting performance, particularly where cultural expectations restrict women's mobility or decision-making power (Lipy, Hossain, Rahman & Likhon, 2024; Nwangwu, 2022). At the same time, studies suggest that personal attributes such as motivation, risk-taking, confidence, and entrepreneurial orientation can significantly improve business outcomes even in constrained environments (Feng, Ahmad & Zheng, 2023; Oridi, Uddin, Faisal-E-Alam & Husain, 2022). Overall, the literature indicates mixed results regarding how far these push and pull factors translate into measurable entrepreneurial success, suggesting that the relationship is context-dependent and not yet fully settled, especially within the Nigerian environment.

Female entrepreneurship is widely recognized as an important driver of economic growth and social development in Nigeria. Women-owned businesses are expected to contribute significantly to job creation, poverty reduction, and income generation, especially within the small and medium scale enterprise sector (Onochie & Nworie, 2025). Through access to finance (Nworie & Onochie, 2024), skills development, supportive policies, and enabling social networks, female entrepreneurs are generally positioned to build and sustain profitable ventures that support both household welfare and national economic development. In reality, however, the performance and success of female entrepreneurs in Nigeria remain inconsistent. Many women engage in entrepreneurship out of necessity rather than opportunity, often due to unemployment and limited access to formal jobs. While some are able to take advantage of available support such as microfinance schemes, training programmes, and informal networks, a large number continue to struggle with poor access to credit, high interest rates, inadequate business training, and limited market access. In addition, socio cultural expectations, gender roles, and security challenges in certain regions continue to restrict their ability to expand and sustain their businesses. These conditions show that both constraints and enabling factors exist side by side, but the balance between them is uneven.

The persistence of these challenges has serious implications for female entrepreneurial success in Nigeria. Many women-owned businesses remain small, unstable, and vulnerable to external shocks, with limited capacity for growth and long-term survival. This situation also reduces the potential contribution of female entrepreneurship to national development, particularly in terms of employment generation and poverty reduction. Existing literature has examined various aspects of female entrepreneurship, including access to finance, entrepreneurial motivation, socio cultural barriers, and business performance. However, most studies tend to focus on either constraints or enabling factors in isolation rather than integrating both perspectives to explain entrepreneurial success. In addition, there is limited synthesis of how these push and pull influences interact to shape outcomes for female entrepreneurs in Nigeria over time. This creates a gap in understanding the combined effect of environmental pressures and opportunity driven factors on entrepreneurial success. Against this background, this study provides an exploratory review of push and pull influences on the success of female entrepreneurs in Nigeria. It brings together fragmented evidence to offer a more balanced understanding of how necessity driven and opportunity driven forces jointly shape entrepreneurial outcomes. By doing so, the study contributes to a clearer explanation of the dynamics behind female entrepreneurial success in Nigeria and provides a foundation for more focused empirical investigations in this area.

2.0 Literature Review

2.1 Synthesis of Existing Empirical Studies

The success of female entrepreneurs has been widely linked to a combination of enabling and constraining factors that operate within their business environment. A large body of empirical evidence shows that access to finance, training, social capital, and supportive institutional structures play a central role in shaping entrepreneurial outcomes. For instance, Mahato and Jha (2025) and Chhabra et al. (2023) demonstrate that finance, training, government support, and social capital significantly improve the performance of women-owned enterprises. Similarly, Ogire (2024) and Alene (2020) report that socio-demographic factors, education, experience, and access to training positively influence entrepreneurial performance. Beyond formal support systems, relational and network-based resources also matter, as Mohammed et al. (2021) and Ademola et al. (2020) show that social networks enhance performance through access to information and resources. However, contrasting evidence from Sobhan and Hassan (2024) indicates that social networks and financial support may not always yield significant effects, suggesting that institutional context influences outcomes. In addition, Heriberta et al.

(2024) highlight that effort and time commitment may contribute more strongly to success than financial input alone, reinforcing the argument that entrepreneurial outcomes are shaped by a mix of material and behavioural factors.

At the same time, a significant portion of the literature emphasizes persistent barriers that continue to limit women's entrepreneurial success. Studies consistently identify poor access to finance, weak infrastructure, and limited training as major constraints affecting performance (Muhammed et al., 2025; Zoramawa et al., 2023; Ogundana, 2022). These constraints are further reinforced by socio-cultural expectations, restrictive gender roles, and institutional weaknesses that reduce women's business opportunities (Adiza et al., 2020; Abuhussein & Koburtay, 2021; Nwangwu, 2022). In addition, environmental and contextual challenges such as insecurity, inflation, and market instability further weaken entrepreneurial outcomes, particularly in fragile settings (Afolabi, 2024; Mensah et al., 2024). However, some studies present mixed findings regarding the extent of these barriers. For example, Nwangwu (2022) finds that socio-cultural factors may not always produce significant effects, while Nasser & Hasim (2023) show that financial support is strongly linked to success. This variation suggests that the influence of constraints and enabling factors is not uniform across contexts, and may depend on institutional strength, regional conditions, and individual characteristics.

A third strand of evidence highlights the role of individual and adaptive capabilities in shaping entrepreneurial success despite environmental constraints. Studies by Nayak et al. (2025) and Feng et al. (2023) show that motivation, confidence, risk-taking, and personality traits significantly enhance entrepreneurial performance, often acting as mediating forces between resources and outcomes. Similarly, Oridi et al. (2022) and Chirchir (2020) emphasize that psychological drivers such as recognition, creativity, autonomy, and achievement motivation strongly influence entrepreneurial behaviour. In addition, James & Onoshakpor (2025) demonstrate that women operating in difficult environments adopt adaptive strategies such as innovation and resource sharing to sustain their businesses despite institutional gaps. Nevertheless, Akinyele et al. (2023) caution that entrepreneurial competencies alone may not always translate into improved productivity or profitability, suggesting that individual effort must interact with enabling structures to produce meaningful outcomes. Overall, the empirical literature presents a mixed but interconnected picture in which success is shaped by the interaction of push factors such as constraints and pull factors such as support systems and personal capabilities, all of which vary across contexts and time.

2.2 Theoretical Framework

The Push and Pull Theory of Entrepreneurship was developed by Raphael Amit and Eitan Muller in 1995 (Amit & Muller, 1995). The theory emerged from efforts to explain why individuals choose to engage in entrepreneurial activities, particularly by distinguishing between different motivational forces that influence entry into self employment. It was introduced within entrepreneurship research to provide a clearer understanding of the conditions that lead individuals to either leave traditional employment or pursue business opportunities independently.

The theory is based on the idea that individuals become entrepreneurs due to two main sets of forces. Push factors are negative conditions that push individuals away from wage employment or existing economic situations, such as unemployment, job dissatisfaction, financial hardship, or lack of formal opportunities (Kirkwood, 2009). Pull factors, on the other hand, are positive attractions that draw individuals into entrepreneurship, including the desire for independence, opportunity recognition, financial gain, innovation, and personal fulfilment. The theory suggests that entrepreneurial entry is not random but shaped by the interaction of these two forces, which may operate separately or together depending on individual circumstances and environmental conditions.

This theory is relevant to the present study because it provides a useful framework for understanding the success of female entrepreneurs in Nigeria. Women often enter entrepreneurship due to push factors such as unemployment, poverty, and limited access to formal employment, while also being influenced by pull factors such as financial independence, business opportunities, and social support systems. However, their success is determined by how these forces interact with structural conditions such as access to finance, training, infrastructure, and socio cultural environment. By applying the Push and Pull Theory, this study is able to explain not only why women enter entrepreneurship in Nigeria, but also how these motivating forces shape their performance and success over time.

3.0 METHODOLOGY

This study adopted an exploratory research design aimed at gaining a deeper understanding of the factors influencing the success of female entrepreneurs in Nigeria. The exploratory design was appropriate because the research focused on identifying, categorizing, and synthesizing the various push and pull influences on female entrepreneurship, which had not been comprehensively analyzed within the Nigerian context. This approach allowed the study to examine existing evidence in a flexible and open-ended manner, providing a foundation for

further empirical investigations while highlighting patterns, relationships, and gaps in current knowledge.

The study relied on secondary data collected from published empirical studies, including journal articles, research reports, and academic theses. This method of data collection enabled access to a wide range of information covering different contexts, sectors, and time periods, ensuring a comprehensive understanding of the challenges and enablers affecting female entrepreneurs. By using secondary sources, the research integrated findings from multiple studies, offering a broader perspective on both local and international experiences of female entrepreneurship. The selection of sources was based on relevance to the research topic, methodological rigor, and the presence of clearly documented empirical findings related to push and pull factors in entrepreneurship.

For data analysis, the study employed thematic analysis to systematically examine and synthesize the findings from the reviewed literature. Thematic analysis involved identifying, coding, and categorizing recurring themes and patterns that emerged from the empirical evidence. In this study, themes were grouped under push factors, such as socio-cultural constraints, financial limitations, and security challenges, and pull factors, including motivation, access to networks, and government support. This method allowed for the organization of complex information in a clear and structured manner, facilitating a critical comparison of findings across different studies. The thematic approach also highlighted the interplay between environmental pressures and opportunity-driven factors, providing a nuanced understanding of the conditions that influenced the performance and success of female entrepreneurs in Nigeria. By synthesizing evidence in this way, the study generated a coherent overview of the key drivers and barriers in female entrepreneurship while identifying areas where further research was needed.

4.0 Data Analysis

Based on the main objective of the study, the two research questions addressed in the study are:

1. What push and pull factors influence the success of female entrepreneurs in Nigeria according to existing empirical studies?
2. How do these push and pull factors interact to shape the performance and sustainability of women-owned enterprises in Nigeria?

Research Question 1: What push and pull factors influence the success of female entrepreneurs in Nigeria according to existing empirical studies?

The empirical evidence highlights both push and pull factors as critical determinants of female entrepreneurial success. Push factors, which compel women to enter entrepreneurship, include poor access to formal employment, poverty, cultural restrictions, and financial barriers. Muhammed, Magaji & Ismail (2025) found that limited access to finance, weak infrastructure, and cultural constraints hinder business growth in Kogi State. Similarly, Mensah, Danquah & Aidoo-Anderson (2024) reported that poor market conditions, limited access to finance, and personal difficulties constitute major challenges for African women entrepreneurs. Security risks also serve as push factors, with Afolabi (2024) indicating that armed banditry and kidnappings negatively impact entrepreneurial performance in Zamfara State. Socio-cultural pressures, including gender norms and family commitments, were found to be obstacles by James & Onoshakpor (2025), Ogaraku & Ayozie (2022), and Mozumdar et al. (2020), although Nwangwu (2022) noted that socio-cultural factors may not always significantly influence performance.

Pull factors, which attract women toward entrepreneurship, include access to finance, training, social support, entrepreneurial networks, and government programs. Mahato & Jha (2025) demonstrated that social capital, entrepreneurial drive, training, and market linkages significantly enhance MSME performance. Adegboyega, Adegboyega & Adegboyega (2025) observed that emotional and financial spousal support strongly boost business outcomes. Government support, financial literacy, and skills development were also emphasized by Chhabra, Singh & Mehdi (2023) and Lawal & Abdulrahman (2022) as mechanisms that improve capacity and profitability. Social networks are pivotal in areas with weak institutional support, as shown by Ogundana, Igwe, Simba & Umoru (2023) and Mohammed, Abdulsalam & Khalifa (2021). These pull factors collectively empower women to overcome structural barriers and enhance enterprise growth.

From the synthesis, it is evident that push factors predominantly create entry pressures, while pull factors facilitate business sustainability and growth. Financial access emerges as a recurring theme, both as a barrier and an enabler, influencing entrepreneurial motivation and capacity (Taiwo, 2023; Metu & Nwogwugwu, 2022; Agarwal et al., 2022). Training, social networks, and supportive policies complement financial resources by equipping women with skills, confidence, and opportunities to thrive despite external challenges.

Major singular finding: Limited access to finance is the most critical factor shaping the entry and success of female entrepreneurs in Nigeria.

Research Question 2: How do these push and pull factors interact to shape the performance and sustainability of women-owned enterprises in Nigeria?

The interaction of push and pull factors reveals a complex dynamic where constraints and enablers simultaneously influence entrepreneurial outcomes. Push factors like financial exclusion, weak infrastructure, and socio-cultural limitations increase vulnerability and reduce performance potential, creating a dependency on enabling factors for survival. Muhammed, Magaji & Ismail (2025) and Etim & Iwu (2019) showed that economic and social constraints substantially impact operations, while Zoramawa, Umar & Balarabe (2023) highlighted mobility restrictions and high taxes as limiting expansion. Personal and psychological factors such as risk-taking, motivation, and confidence play mediating roles, as demonstrated by Nayak, Nayak & Joshi (2025), Oridi et al. (2022), and Salve (2022), enabling entrepreneurs to adapt and persist despite adversities.

Pull factors act as counterbalances that transform necessity-driven entrepreneurship into sustainable ventures. Government funding, skills development, and market access create conditions where women can convert challenges into opportunities. Mahato & Jha (2025) emphasized that training and supportive policies enhance performance when combined with internal drive and social capital. Social networks mitigate institutional gaps by offering financial and emotional support (Ogundana et al., 2023; Mohammed, Abdulsalam & Khalifa, 2021). Studies in Nigeria, such as Taiwo (2023) and Lawal & Abdulrahman (2022), further reveal that the effectiveness of pull factors is conditional on overcoming persistent structural barriers, indicating a synergistic effect rather than independent influence.

Critically, the interplay between push and pull factors suggests that female entrepreneurial success is contingent on a balance between external pressures and enabling mechanisms. Push factors create the impetus for engagement, but without pull factors like finance, networks, and supportive policies, enterprises struggle to achieve sustainability. This interaction explains the variation in performance among female entrepreneurs across regions and sectors (Nkanta, 2023; Ogaraku & Ayozie, 2022; Galadanchi & Alkali, 2023). The studies collectively underscore the need for integrated interventions that simultaneously reduce structural barriers and strengthen enabling supports.

Major singular finding: The success and sustainability of women-owned enterprises depend on the interaction between external constraints and enabling factors, with financial access and supportive networks being most influential.

5.0 CONCLUSION AND RECOMMENDATION

The findings of this study highlight the complex environment in which female entrepreneurs operate in Nigeria, demonstrating that success is shaped by a dynamic interplay between external pressures and internal drives. The prominence of financial, infrastructural, and socio-cultural barriers underscores the persistent structural inequalities that women face, influencing not only entry into entrepreneurship but also the sustainability and growth of their ventures. At the same time, the role of social networks, government support, and entrepreneurial training indicates that access to resources and supportive systems can significantly alter outcomes, reinforcing the idea that entrepreneurship is not solely determined by individual effort but by the context in which it occurs. The interaction between push and pull factors also points to the resilience and adaptability of women entrepreneurs, who navigate challenges while leveraging opportunities to maintain business operations. Collectively, these insights reveal that female entrepreneurship in Nigeria is not just an economic activity but a socially embedded practice, where success depends on negotiating both constraints and enabling conditions. This understanding has broader consequences for how policymakers, scholars, and development actors interpret women's economic participation, emphasizing that the environment surrounding female entrepreneurs can either amplify or suppress their potential to contribute meaningfully to national economic growth and societal transformation.

Based on the study's findings, we make the following two practical recommendations:

1. The Nigerian government and relevant financial institutions should expand access to affordable loans, grants, and financial support programs for female entrepreneurs to address persistent financial barriers and enable sustainable business growth.
2. Entrepreneurship development agencies and training institutions should provide targeted capacity-building programs, mentorship, and networking opportunities for women entrepreneurs to strengthen skills, foster innovation, and improve long-term business performance.

5.1 Contribution to Knowledge

This study contributes to the literature by examining both the push and pull factors influencing the success of female entrepreneurs in Nigeria, integrating perspectives that previous research often treated separately. It synthesizes evidence from multiple empirical studies to provide a clearer understanding of how financial, socio-cultural, institutional, and

personal factors collectively shape business performance and sustainability. By highlighting the interaction between necessity-driven and opportunity-driven forces, the research fills a gap in understanding the complex dynamics that determine entrepreneurial outcomes for women. Furthermore, it extends knowledge on the contextual challenges and enabling conditions within the Nigerian environment, offering a more comprehensive framework for analyzing female entrepreneurship. This contribution provides a foundation for future empirical investigations and informs policies and programs aimed at supporting women-owned enterprises.

5.2 Limitations of the Study and Suggestion for Further Studies

The study was limited by its reliance on secondary data from published empirical studies, which means it depended on the quality and scope of existing research. Some studies had small sample sizes or focused on specific regions, making it hard to generalize the findings across all of Nigeria. Also, differences in research methods and measurements across the studies may have affected the consistency of the analysis. The study did not include primary data collection, so the experiences of female entrepreneurs in areas not covered by existing studies may not be fully represented.

Future research could involve collecting primary data directly from female entrepreneurs across different sectors and regions in Nigeria to provide more detailed and up-to-date information. Studies could also examine how push and pull factors change over time or under different economic and policy conditions. Comparing rural and urban entrepreneurs, or analyzing specific industries, could help identify unique challenges and supports. Using mixed methods that combine surveys, interviews, and case studies would provide a deeper understanding of how these factors affect success and sustainability.

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