

African women entrepreneurs and COVID-19: Towards achieving the African Union Agenda 2063

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Research on the challenges facing African women entrepreneurship and the impact of the coronavirus disease 2019 (COVID-19) pandemic is scant. This article explored the challenges and the impact of COVID-19 on African women-owned businesses and the effect thereof on the 17th goal of the African Union (AU) Agenda 2063. African women entrepreneurs experience many social inequalities, ranging from cultural norms to family to legal and regulatory measures to accessing finance. The COVID-19 pandemic exacerbated these challenges as many African women entrepreneurs have been forced out of business because of measures taken by African governments to halt the spread of the disease. The article reviewed current literature on African women entrepreneurs and the impact of the COVID-19 pandemic using two databases and is based on a total of 104 published articles. The article provided a foundation for post-COVID-19 policy directives in Africa. The authors recommend measures to mitigate these challenges and discuss strategies for policymakers to re-position African women entrepreneurs for the post-COVID-19 era towards achieving AU Agenda 2063 and realising the Africa we all want.

Contribution: The study aligns with the United Nations Sustainable Development Goal of ending poverty in Africa and the AU Agenda 2063 goal of achieving gender equality and empowerment of all women and girls to achieve the Africa we all want.

Keywords: sub-Saharan Africa; women entrepreneurs; COVID-19; Agenda 2063; gender equality; challenges.

Introduction

Research on women entrepreneurs is skewed towards women in the Western hemisphere (Dabić et al. 2022; Said & Enslin 2020). This study, through a systematic literature review (SLR) approach, contributes to the scant extant literature on African women entrepreneurs and the impact of the coronavirus disease 2019 (COVID-19) pandemic on their business operations. Over the past decades, women-owned businesses have expanded and grown in many African countries, contributing to the economic development experienced in many African nations (Nambiar, Sutherland & Scheepers 2020). In South Africa, Nigeria, Cameroon, Tanzania, Kenya, Zimbabwe and many other sub-Saharan African countries, women entrepreneurs, mostly operating in the informal and agricultural sectors, have contributed to the eradication of extreme poverty, unemployment and inequalities; lowering of infant mortality; and improvement in the health of children (Chebii & Ogada 2022; Foleu, Menzepo, & Priso 2022; Kamara 2022; Nambiar et al. 2020; Nziku, Ramadani & Dana 2022; Olu-Owolabi et al. 2020; Simba & Nziku 2022). Furthermore, African women have contributed immensely towards the decline in illiteracy figures, as empowered mothers are more likely to send their children to school compared to those who do not have any means of livelihood (Dabić et al. 2022; Mamun et al. 2016; Mzini 2020; Sarpong, Nyuur & Torbor 2021). Hence, it can be said that African women entrepreneurs have contributed immensely towards not only socio-economic development but also the positive economic indices in their countries (Ahmad et al. 2022; Idoghor & Agwu 2022).

African women entrepreneurs not only trade within their borders but also constitute the majority of cross-border traders on the continent (Simba & Nziku 2022). According to the United Nations (UN), over 70% of cross-border traders, especially those engaged in informal trade, are women (United Nations Development Programme [UNDP] 2020). The World Bank similarly notes that

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Africa is the only continent in the world with more women entrepreneurs than men entrepreneurs (Boateng 2018; Byrne, Fattoum & Diaz Garcia 2019). According to Gupta and Sharma (2020), the World Development Indicators suggested that women in sub-Saharan Africa make up 50.10% of the population and are the ones most likely to be unemployed in the formal sector of the economy. The high unemployment rates in Africa have forced many women to become necessity entrepreneurs (Maziriri et al. 2019) and cross-border traders as a survival strategy (Fairlie & Fossen 2020).

The African Union (AU) Agenda 2063 adopted by the Ordinary Assembly of the AU on 31 January 2015 aims to transform Africa into a global powerhouse of the future. Its 17th goal is to ensure full gender equality in all spheres of life, aligned with the UN Sustainable Development Goal (SDG) 5, which is to achieve gender equality and empower all women and girls (AU 2022). To this end, the AU, through the creation of the ground-breaking African Continental Free Trade Area (AfCFTA) in conjunction with the UNDP, aims to empower and support women and youth-owned enterprises to maximise the benefits of the AfCFTA as a means towards the attainment of the SDGs (UNDP 2020).

Study objectives

The objectives of this study are:

- to examine, through the SLR approach, the challenges faced by African women entrepreneurs
- to analyse extant literature on how the COVID-19 epidemic has affected African women entrepreneurs
- to provide recommendations on how post-COVID-19 policy directives could be employed to re-position African women entrepreneurs to achieve the AU Agenda 2063.

To achieve the objectives of this study, the next segment of the article examines the role of African women entrepreneurs as a catalyst for economic change in Africa. In addition, the article highlights the negative impact of the pandemic on women entrepreneurs. The methodology of the article follows thereafter.

Women entrepreneurs as a catalyst for economic change in Africa

Researchers and scholars have made attempts to define or redefine women entrepreneurship from an African perspective (Croce 2020; Etim & Iwu 2019; Maziriri et al. 2019; Rashid & Ratten 2020; Zizile & Tendai 2018). Although there is no consensus in the literature on a single definition, this article adopts the definition by Etim and Iwu (2019) as it aptly describes the true essence of this article in that the authors describe 'women entrepreneurs' as a phrase used to characterise different types of female business ownership and self-employment, where the business is being completely or primarily run and controlled and managed by women, and the decision-making process is undertaken solely by the women who own the business. It is within this context that

the term 'African women entrepreneurs' is used in this article.

Women entrepreneurs can become a catalyst for economic change in Africa. Studies have shown that African women entrepreneurs positively impact their economies, communities and families (Simba & Nziku 2022). African women are natural entrepreneurs and are often also the caregivers and educators of their children (Anyansi-Archibong 2021). UN Women (2021) emphasised this by stating in its report that 'women make enormous contributions to economies, whether in businesses, on farms, as entrepreneurs, employees, or by doing unpaid care work at home'. The UN also recognised that women's access to economic assets such as land and loans is often curtailed, thereby limiting women's participation in shaping economic and social policies (UN Women 2021). As noted above, African women entrepreneurs operate mostly in the informal sector (Anyansi-Archibong 2021; Chebii & Ogada 2022; Dabić et al. 2022; Olu-Owolabi et al. 2020). According to Olu-Owolabi et al. (2020), this can be attributable to women's limited access to capital, public services, social security and infrastructure, as well as their lack of skills or access to upskilling themselves (Diale & Carrim 2022); gender-based discrimination; and occupational fragmentation in the labour market. In many African countries, women do not have governmental support or policies to support their entrepreneurial endeavours, despite their positive contribution to economies and societies (Idoghor & Agwu 2022; Jaiyeola & Adeyeye 2021). UN Women (2021) observed that these constitute major hindrances to women's economic empowerment.

In Nigeria, the informal sector accounts for 60% of the country's total economic output (Etim & Iwu 2019). However, despite these positive contributions to the national economy, Nigerian women entrepreneurs continue to face discrimination and marginalisation. Gender biases and stereotypes are a major part of Nigerian society as women are viewed as 'subservient' to men (Jaiyeola 2020); incompetent corporate managers; mere 'agents of reproduction'; and intrusive participants in a male-dominated field (Etim & Iwu 2019). Moreover, the lack of support from a male-dominated government does not allow for developing targeted gender-based entrepreneurial policies that could assist women entrepreneurs in Nigeria (Jaiyeola & Adeyeye 2021). The situation is not much different in other African countries. For example, in South Africa, the entrepreneurial ecosystem is equally dominated by men, and the patriarchal nature of the society, cultural barriers and lack of opportunities for upskilling cause women-owned businesses to fail within a few years of starting (Diale & Carrim 2022). In Zimbabwe, a study conducted by Mandongwe, Jaravaza and Foroudi (2020) found that although Zimbabwean women entrepreneurs were innovative, proactive and risk takers who made positive contributions to the economy, the environment under which they were made to operate was stifling to the growth and sustainability of businesses.

The COVID-19 pandemic's effects on sub-Saharan African women entrepreneurs

Several researchers in the area have documented the challenges affecting African women entrepreneurs. However, the impact of COVID-19 pandemic on the already existing challenges is yet to be documented as most countries across the world are just coming out of the devastation afflicted on their economies by the pandemic.

The COVID-19 disease, which was first reported in Wuhan, China, spread within months to countries all over the world (Ozili 2020). Consequently, many countries were forced to close their borders and shut down their economies. The outbreak of the COVID-19 pandemic caused major disruptions in the economies of African countries. According to Anene (2021), the pandemic disproportionately affected sub-Saharan women entrepreneurs. According to the author, although the pandemic adversely spread across genders, women bore the brunt of the economic and social outcomes of the pandemic because of the measures taken to curb its spread. The UN Women (2021) estimated that women comprise an average of 43% of the agricultural workforce in developing nations. However, as a result of the lockdown and restriction of movement to farms for cultivation, harvesting and marketing of agricultural products, as well as the closure of markets, women experienced a reduction in their economic activities, loss of income, threats to their ability to feed themselves and aggravation of food insecurity (Anene 2021; Ogisi & Begho 2021). Furthermore, many African women entrepreneurs were saddled with caring for their sick relatives, thus unable to continue with their business operations (Fairlie & Fossen 2020).

Ogisi and Begho (2021) noted that the lockdowns affected African women entrepreneurs far worse than any other segment of the African population. The inaccessibility of markets, farmlands and other amenities was more challenging for women, particularly those residing in rural and remote areas. The gender-based violence (GBV) also increased during the lockdown period (Bourgault, Peterman & O'Donnell 2021). A United Nations (2020) study found that as services to support GBV victims were disrupted or rendered inaccessible, many women were forced to 'lockdown' at home with their abusers because of the lockdown measures imposed by governments. This, combined with other factors such as lack of family support, threats of violence, insecurity, communal clashes and conflicts, saw many African women entrepreneurs losing their capital and closing their businesses (Chukwuma 2020; Gwatidzo & Chazovachii 2020; Njagi & Onyango 2019).

Amongst sub-Saharan African countries, South Africa recorded the highest rates of infections and fatalities and was considered the epicentre of the pandemic in Africa (Garba, Lubuma & Tsanou 2020). This directly impacted the economic activities, particularly amongst female entrepreneurs (Garba et al. 2020; Strategic Comments 2020). According to a survey conducted by Partnership for Evidence-Based Response to COVID-19 (PERC), the

pandemic affected low-income households the worst. With women being the majority of those in this category, many of them were unable to fend for their basic needs (Fairlie & Fossen 2020).

In Zimbabwe, a study by Gwatidzo and Chazovachii (2020) on the impact of the pandemic on women entrepreneurs found that the:

COVID-19 induced lockdown paralysed entrepreneurial women's capital assets, thereby militating against their self-sustenance, self-reliance and advancement. The closure of markets, lack of mobility permits, corruption in COVID-19 relief cash transfers and subsidised mealie-meal worsened the entrepreneurial women's shocks, stresses and restlessness. (p. 1)

Mzini (2020) iterated that African governments have overlooked the gender aspect of the pandemic. The United Nations advocated for the inclusion of women in governments' responses to the pandemic in line with SDG 5 in order not to risk backsliding on the limited rights gained before the pandemic and jeopardising the attainment of the SDGs (United Nations 2020). Therefore, a gender-sensitive response perspective is required to understand the extent of the pandemic on sub-Saharan African women entrepreneurs. Mzini (2020) contended that this has become necessary because traditional approaches tend to be abstract and based on universal absolutes, ignoring the diverse realities of African women's experiences.

Research methodology

A thorough literature search was carried out utilising the bibliometric R-application. The Scopus and Web of Science (WoS) databases were identified as most appropriate to find research that dealt with African women entrepreneurs, their challenges and the effect of the COVID-19 pandemic on their business endeavours. The bibliometric R-application was used as it enables comprehensive scientific mapping analyses (Wu et al. 2020). Furthermore, it provides measures for importing bibliographic data from existing databases. The bibliometric software enables extensive data analytics and the monitoring of author or researcher productivity and impact. Additionally, it makes it possible for scholars to keep up with the most recent literature pertinent to their fields of study without becoming overwhelmed by the abundance of information.

Figure 1 details the planning stages of the SLR process. Firstly, the research objectives were defined, and a research protocol was developed to conduct the SLR. Two databases were identified to avoid repetitions. The titles and abstracts of the publications were carefully selected to ensure that they met with the objectives of the article. The targeted publications included only those published between 2020 and 2022 (the COVID-19 years). Thereafter, exclusion and inclusion criteria were set. Based on these, all publications that did not meet the set criteria were eliminated.

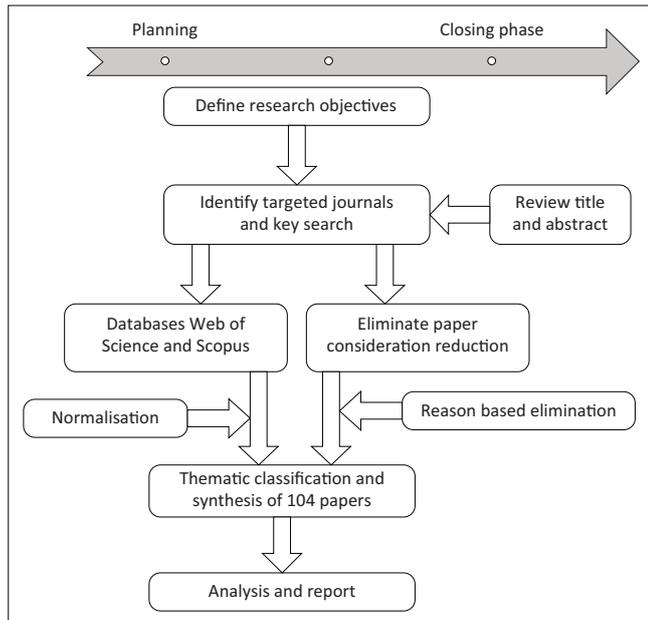


FIGURE 1: Systematic literature review planning chart.

TABLE 1: Document type used for systematic literature review.

Document types	No.
Article	86
Book	6
Book chapter	10
Review	2

Selection of relevant publications

Selecting relevant publications is an essential aspect of an SLR process (Goagoses & Koglin 2020). For this study, the different document types that generated the 104 publications used in this study are reflected in Table 1. The percentage of each publication type is shown in Figure 2.

Data flowchart processing

The data extraction flowchart processing was carried out by limiting the year of publication to only published documents from 2020 to 2022. As the next phase, all documents that did not meet the inclusion requirements were eliminated. Documents that were not published in English were also disregarded, and only documents that met the criteria were used for the analysis.

Search strategy

The restriction of the exported publications from Scopus and WoS focused on the research's actual keywords. After all extractions were conducted, 39 documents remained from the Scopus database and 65 from the WoS database. Table 2 reflects the keyword search for each database.

Study selection

The bibliometric R-application allowed for the identification of 809 publications. The publications were further screened for duplications, whereby 412 publications were removed.

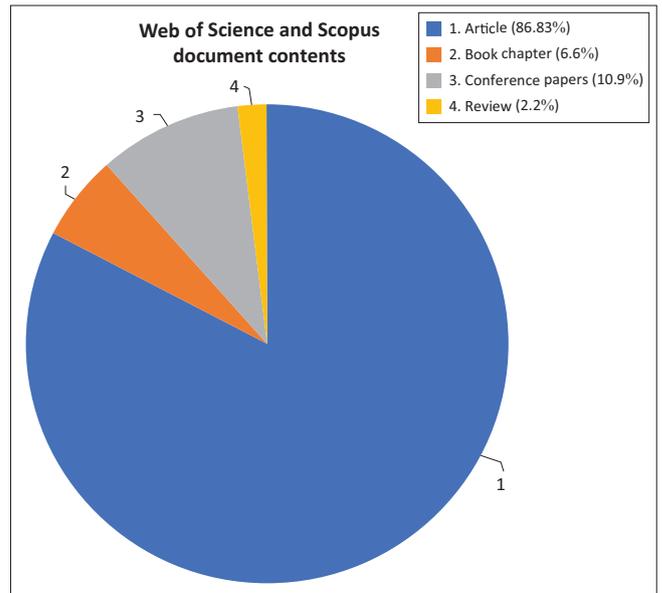


FIGURE 2: Percentage of publication type used for systematic literature review.

TABLE 2: Keyword search for each database.

Database	Keyword search
Scopus	Scopus: (TITLE-ABS-KEY (African AND women AND entrepreneurs AND challenges) OR TITLE-ABS-KEY ("African women entrepreneur AFFECTED BY COVID-19") OR TITLE-ABS-KEY ("AFRICA WOMEN AFFECTED BUSINESSES IN COVID-19") OR TITLE-ABS-KEY ("AFRICA WOMEN ENTREPRENEUR IN COVID-19") OR TITLE-ABS-KEY ("AFRICA WOMEN AFFECTED BUSINESS IN PANDEMIC") OR TITLE-ABS-KEY ("BLACK WOMEN AFFECTED BUSINESS IN PANDEMIC") AND (LIMIT-TO (PUBSTAGE, "final") AND (LIMIT-TO (PUBYEAR, 2022) OR LIMIT-TO (PUBYEAR, 2021) OR LIMIT-TO (PUBYEAR, 2020)) AND (LIMIT-TO (LANGUAGE, "English"))
Web of Science	AFRICA WOMEN AFFECTED BY COVID-19 OR CHALLENGES OF AFRICAN WOMEN ENTREPRENEURS (All Fields) OR AFRICA WOMEN AFFECTED BUSINESSES IN COVID-19 (All Fields) OR African AND women AND entrepreneurs AFFECTED BY COVID (All Fields) OR BLACK WOMEN AFFECTED BUSINESS IN PANDEMIC (All Fields)

A further 308 records were marked as ineligible by the automation tools because of reasons such as not containing a significant number of keywords used or not being within the specific time frame (2020–2022) of the search. A further 89 records were removed for other reasons, such as wrong publication types. Hence, a total of 705 publications did not match the search criteria and were eliminated. Thereafter, 104 publications that matched the inclusion and exclusion criteria were selected for the study. The authors further checked the publication abstracts to ensure they were appropriate for the study. Figure 3 illustrates the selection process used, following the Preferred Reporting of Items for Systematic Reviews and Meta-Analyses (PRISMA) template (Moher et al. 2015).

Summarising and reporting the findings

Challenges of African women entrepreneurs

The study reveals that African women entrepreneurs face several challenges despite their positive contributions to their nations' economies (Etim & Iwu 2019). The SLR revealed that factors such as a lack of access to banking and finance, a lack of education and skills, legal and administrative impediments, and cultural and societal norms constitute

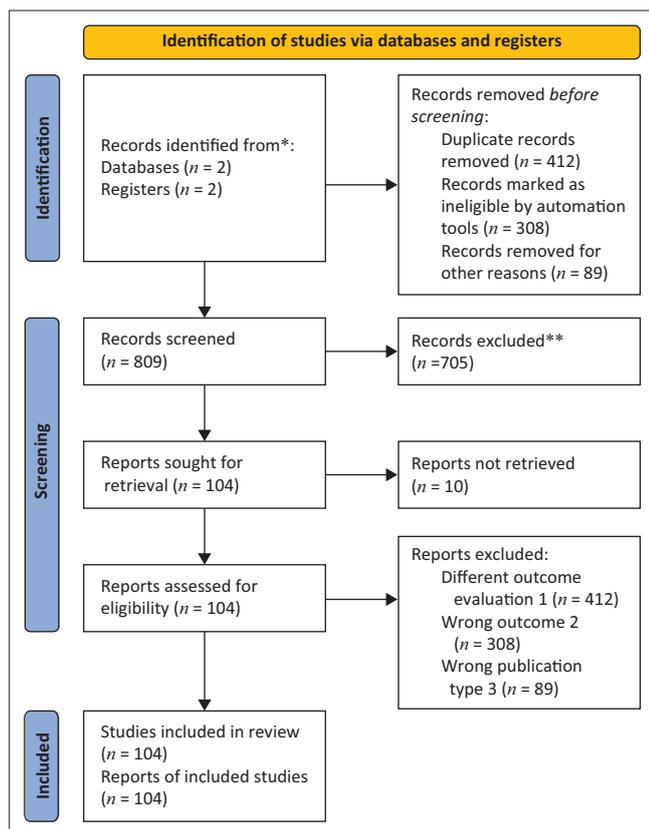


FIGURE 3: Preferred Reporting of Items for Systematic Reviews and Meta-Analyses flow process adapted for the study.

some of the major challenges that plague African women entrepreneurs, with the COVID-19 pandemic compounding these challenges (Anene 2021; Boateng 2018; Manwari, Ngare, & Kipsang 2017; Njagi & Onyango 2019; Nziku et al. 2022). The findings are discussed under four themes, namely, financial challenges, skills challenges, legal challenges and cultural challenges.

Financial challenges: Lack of access to banking and finance

According to Simba and Nziku (2022), any entrepreneurial endeavour must have access to financing. This has been highlighted as the main obstacle to the growth of small businesses in Africa, with women entrepreneurs being the least likely to be able to obtain funding from formal financial institutions (Simba et al. 2022). Sub-Saharan African regions, as in other developing economies, have weak credit and venture capital institutions that are not in positions to grant credit schemes and access to capital for business start-ups and innovation. These have been regarded as the main obstacles to business success in Africa (Dabić et al. 2022). Furthermore, with the few available credit facilities, financial institutions make several demands on anyone accessing business finance or loans. These demands could range from security or personal guarantees to secure the loans, to real estate or land titles in one's name and, if married, consent from the spouse (Manwari et al. 2017; Simba & Nziku 2022). Other issues identified by Manwari et al. (2017) that prevent African women entrepreneurs from

accessing finance include high taxes and interest on the loans and uncertainty on their ability to repay the loans. African governments need to provide policies that make it easier for African women entrepreneurs to access loans and other business financings.

Skills challenges: Lack of access to education and skills

According to the World Bank, 66% of illiterate women reside predominantly in sub-Saharan Africa. Egbo et al. (2020) identified financial literacy and access for women entrepreneurs in Nigeria as a critical factor and important component in the sustainability of women-owned businesses, particularly in the early stages of operations. The authors further opined that financial literacy is essential to efficiently manage female-owned businesses. Dvouletý and Orel (2020) contended that barriers to women entrepreneurs accessing technological and innovative skills should be eased up and replaced with entrepreneurship-orientated policies. According to Baporikar and Akino (2020), African governments, society and business associations must encourage more women to engage in entrepreneurship by creating an enabling environment for new business ventures to have a higher chance of succeeding.

Legal challenges: Legal and administrative impediments

Laws and regulations are made to accord rights and protect a country's citizenry from all forms of discrimination and prejudices. However, according to the World Bank (2020):

All over the world, discriminatory laws continue to threaten women's economic security, career growth and work-life balance. Such barriers to employment and entrepreneurship at every stage of life limit equality of opportunity, creating a business environment that does not adequately support working women. (p. 1)

Africa is no exception to this as many of its laws are discriminatory towards women. The World Bank (2020:32) undertook a study under its Entrepreneurship Indicator to measure constraints on women starting and running a business. The indicators were measured under four components, given as follows:

- Whether the law prohibits discrimination in access to credit based on gender.
- Whether a woman can sign a contract in the same way as a man.
- Whether a woman can register a business in the same way as a man.
- Whether a woman can open a bank account in the same way as a man.

In sub-Saharan Africa, South Africa, the Democratic Republic Congo, Zambia and Zimbabwe scored 100%, as these countries had no laws discriminating against women entrepreneurs. Nigeria, Uganda, Togo, Tanzania, Sudan, South Sudan and some other countries scored 75%. Kenya, Niger, Gabon and Chad scored 50%. Guinea-Bissau scored 25%, whereas Eswatini and Equatorial Guinea scored 0%. The

findings indicate that African countries still have a long way to go in terms of enacting and removing laws that limit, inhibit or restrict women in business start-ups, access to credit, signing contracts or opening bank accounts (World Bank 2020). As noted by Dvouletý and Orel (2020), Africa needs to enhance entrepreneurship-focused regulations that would make it easier for women entrepreneurs to access opportunities.

Cultural challenges: Cultural and social constraints

Although Africa has the highest number of women entrepreneurs globally, they are often constrained by cultural and societal norms and face stereotypes and gender-based discrimination (Idoghor & Agwu 2022; Nziku et al. 2022). In some African societies and cultures, women are often not allowed to engage in certain enterprises that are considered men's domain (Jaiyeola 2020). Hence, cultural restrictions often limit African women's entrepreneurial endeavours (Jaiyeola & Adeyeye 2021). According to Idoghor and Agwu (2022), when evaluating the Nigerian situation, women entrepreneurs have been acknowledged and widely commended as an essential source of economic growth in the advancement of Nigeria and even globally. Despite this, the authors contend that their position in Nigeria is still not fully realised as women's entrepreneurial potentials have not been fully recognised in Nigeria and the African continent because of traditional, religious and other associated issues.

In looking at future prospects for African women entrepreneurs, Dabić et al. (2022) advocate the removal of all hindering factors preventing the sustainable development and growth of African women entrepreneurs and call for governments and policymakers to create an enabling environment for the sustainability of women-owned and driven businesses in Africa.

Recommendations and conclusion

This study demonstrated that for women entrepreneurs to function at higher levels of the business sector, specialised support mechanisms that will promote sustainable development are required. The narrative depicted herein emphasises the need for political authorities to support and provide an enabling environment for women entrepreneurs on the African continent to ensure that Africa attains the SDG and the AU Agenda 2063 goal of achieving gender equality and empowerment of all women and girls.

The COVID-19 pandemic has compounded an already bad situation for African women entrepreneurs. However, with the right post-COVID-19 policies and interventions in place, governments could still assist African women entrepreneurs to restart their business operations once more. To this end, the United Nations (2020) called on all nations to; (1) ensure women's equal representation in all COVID-19 response planning and decision-making; (2)

drive transformative change for equality by addressing the care economy, paid and unpaid; and (3) target women and girls in all efforts to address the socio-economic impact of COVID-19. This, the UN advises, should be done through the application of a conscious gender perspective when creating social assistance and fiscal stimulus programmes (United Nations 2020).

Furthermore, the views of authors such as Branicki (2020), who calls for a feminist-crisis management approach in managing the COVID-19 crisis, should be heeded. Moreover, African governments must develop appropriate legislative frameworks, a funding model and business support services to improve access to finance for women entrepreneurs, as well as provide them with access to ICT-based business support services to increase their competitiveness and enable them to explore national and global value-chain opportunities.

The article further recommends that the AU, African governments, non-governmental organisations (NGOs), business associations and pertinent groups keep working on creating plans to rid Africa of all obstacles and barriers preventing the growth of African women-owned businesses to flourish and achieve the Africa we all want.

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Competing interests

The authors declare that they have no financial or personal relationships that may have inappropriately influenced them in writing this article.

Authors' contributions

E.O.A. wrote the article. O.J.A. conducted the data analysis and generated the graphics and tables used in this article.

Ethical considerations

This article followed all ethical standards for research without direct contact with human or animal subjects.

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Data availability

Data sharing is not applicable to this article as no new data were created or analysed in this study.

Disclaimer

The views and opinions expressed in this article are those of the authors and do not necessarily reflect the official policy or position of any affiliated agency of the authors.

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