

Single Mother Entrepreneurs: Issues and Challenges

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Abstract—The entrepreneurial experience of single mother entrepreneurs remains largely unexplored. This paper addresses the issue by investigating the challenges single mother entrepreneurs encountered in their entrepreneurial ambitions to ensure the survival of their businesses, improve their quality of life, and contribute to the development of society. This study's data relied on empirical evidence and current research on single mothers worldwide, focusing on African single mothers. Study findings revealed that the main challenges faced by the majority of the single-mother entrepreneurs were closely related to the lack of financial support, entrepreneurial skills, and business resources, stigmatisation by society, as well as issue in balancing their domestic and business responsibilities. To ensure the survival of their businesses, single mother entrepreneurs are mostly dependent on their informal support system and inner strengths. Although useful, the informal support system cannot support the business survival of their businesses and strengthen their financial position. Besides, their internal motivation and creativity assist them in attracting potential customers and competing in the market. Based on the preceding, this study informs government and regulatory authorities about the training, support, and financial resources that this group of entrepreneurs requires.

Keywords—Entrepreneurship, Single mother entrepreneurs, Challenges.

I. INTRODUCTION

Entrepreneurship has been regarded as a vital tool for the growth and development of most nations, following the global financial crisis and subsequent economic recession [1, 2]. In both developed and developing countries, entrepreneurship is widely regarded as a major economic driver [3]. Nigeria's economic prospects are vibrant, cheers to the country's recent strong growth in GDP and per capita income. To maintain the economy's growth momentum, the

government promotes development and restructuring projects to increase entrepreneurial opportunities. Entrepreneurs are regarded as engine that drives economic growth and employment while also promoting personal growth and solving social issues [4]. Governments and academics appear to have shifted their focus in recent years to promoting entrepreneurship, which represents innovation and a dynamic economy [5]. Entrepreneurship can be a viable opportunity for single mother entrepreneurs to improve their financial situation. In this respect, entrepreneurship provides them with its most practical means of increasing their income, being self-sufficient, and being acknowledged as contributing to society. Single mother entrepreneurs have the potential to improve their financial situation and create jobs for others. They are individuals with great potential who, given the right, can become a major force in social and economic growth. This study investigates the challenges single mother entrepreneurs faced in operating their businesses. More so, identifying the problems and what motivates them to become entrepreneurs and the associated challenges that affect their entrepreneurial aspirations is crucial for promoting single mother entrepreneurs.

Single mothers are viewed as the most vulnerable social group in society [6]. Often, the characteristics used to describe single mothers are related to negative aspects such as lack of educational attainment, lack of skills, lack of social networks, and conflicts in coping with work-family responsibilities [7, 8]. Single mothers have less time hence are less likely to be able to monitor their kids. They lacked a partner who helps in sharing household responsibilities. Single mothers experienced various stressors, especially financial strains [9, 10]. It is argued that these disadvantages limit the ability of single mothers to compete for employment opportunities or be successful in their entrepreneurial activities [11]. It is not surprising that single mothers' challenges have received considerable

attention in the literature [12, 13]. One way of how single mothers overcome their economic vulnerabilities and support the well-being of their families is through involvement in small business activities [14]. Within this context, single mothers see entrepreneurial activities as a career that enables them to provide income for the families and perform their domestic roles. However, getting involved in entrepreneurial activities is never easy for single-mothers. Therefore, it is not uncommon that the performance of single mother entrepreneurs tends to be highlighted as lower than the other groups of women entrepreneurs such as the single or married women [15]. Therefore, considering that life as a single mother is associated with great challenges [12]. Thus, this research investigates the motivations for single mothers to start an entrepreneurial business and the challenges of operating a business enterprise. In this regard, it is anticipated that studying single mother entrepreneurs' entrepreneurial activities will better understand the reality of their entrepreneurial venture. Hence, this paper establishes the challenges encountered by single mother entrepreneurs in their entrepreneurial pursuits to ensure a sustainable business concerned, using empirical evidence and current research on single mothers worldwide, focusing on African single mothers.

It is hoped that this research finding will enable the policymakers to redesign programs and support network to enable single mother entrepreneurs to overcome the limitations imposed by gender and class—matriarchal single parenthood—and to participate in decision-making and the reformulation of social identities, allowing them to contribute productively to the collaborative formulation of society. Hence, this study contributes to the existing works of literature on entrepreneurship, single mother entrepreneurs, and financing, by analysing the importance of the contribution of women entrepreneurs generally and, if motivated and financially supported, would encourage and promote entrepreneurship aimed at improving the economy prosperity of the nation, as financial constraints has been identified as one of the biggest challenge impeding the single mothers entrepreneurial success, hence, adequate financial support will enhance their entrepreneurial activities aimed at improving the economic development of the nation, and also, encourage single mothers to develop

their entrepreneurial talents by engaging in entrepreneurial activities aimed at improving their quality of life and the family, understand that being a single mother does not make them a second class citizen rather, an opportunity to reformulate their social identities, knowing they are important part of the society, this would boost their self-confidence, and enable them contribute to the development of the society, regardless of their present status.

II. LITERATURE REVIEW

A. Entrepreneur

The word "entrepreneur" originates from the French word "entrepreneur," which connotes "to set out on a journey or to embark on a project" [16]. An entrepreneur is a person who has the imagination and foresight to start a business to create something new in society [17]. Entrepreneurs are thinkers and innovators who can put their thoughts into action [18]. An entrepreneur, according to Rusu et.al, (2012) [19], is an economic agent who engages in creative and innovative actions when taking financial risks to create new ventures. They are willing to take calculated risks to achieve their dream of working for themselves [20]. Entrepreneurs start, organise, manage, and control a business unit, [21]. According to Dijkhuizen (2016) [22], as cited by Maziriri et.al, (2017)[23], an entrepreneur is someone who discovers a gap in the marketplace and seizes the opportunity to fill it.

B. Single Mother

The notion of entrepreneurship was first introduced in the 18th century [24]. Brush (1992) [25] claims that academic research on women entrepreneurs did not start until around the 1970s (Schwartz, 1976). Arising from this, it's arguable that women entrepreneurship is a relatively new concept in the entrepreneurship literature. Within the women's entrepreneurship literature, another significant group of women entrepreneurs; the single mothers. Theoretically, it has long been highlighted that the term single-mother is used to describe 'mother-only families' resulting from a breakdown of a stable family or death of the father' [26]. It refers to a misfortune situation that leads women to head the households. However, in defining who single mothers are, it can be seen that some definitions adopt wider and looser terms than the others. For example, while some definitions include the

marital status of single mothers (i.e., divorced, widowed), other definitions also include the never-married women with children who are also the head of households [27]. Also, some definitions have been expanded to include married women who become the primary earner households due to the helpless husbands (i.e., ill-health, unemployed, and disability) [7]. In this study, in agreement with, Idris & Selvaratnam (2012), Mulia (2017), and Zainal et.al, (2017) [7, 12, 28], the definition of single mothers include women who have children and are either divorced, widowed, being abandoned by their spouse or who have a helpless husband. No matter which definition is used to describe single mothers, a considerable discussion has been placed on their economic status.

Single mothers have low income and living in poverty [6]. Being the provider and nurturer of their families has caused single-mothers to have limited choices in selecting salaried jobs that suit their situations. In this sense, it is always their interest to find the best match between work and family [29]. Also, to perform their tasks in both the public and private spheres, single mothers tend to be involved in entrepreneurial activities. This career provides them with flexibility compared to salaried jobs.

Moreover, entrepreneurial activities are seen as a means of empowering their economic status while also fulfilling their familial obligations [30]. It is not surprising that despite their lack of various business skills, there are growing numbers of single mothers who run a small business for income generation [11]. The involvement of single mothers in entrepreneurial activities can be seen as relevant for their survival and overcoming the economic pressure of life. However, previous research that focuses on women entrepreneurship has highlighted various challenges faced by women entrepreneurs.

III. CHALLENGES OF SINGLE MOTHERS IN ENTREPRENEURSHIP

Every business faces specific challenges or others before success can be celebrated. According to prior research, one of the most significant challenges women entrepreneurs face when starting a business is obtaining financial capital. Women entrepreneurs also

struggle to fund their businesses due to a lack of personal funds that are typically limited to family, friends, and personal funds [31, 23, 32]. However, there is no concrete proof that women entrepreneurs launch their businesses with less financial capital [33]. Under capitalisation has been reported as to why women entrepreneurs struggle to survive and expand their businesses [26]. Women's businesses are underfunded because they possess less personal resources to invest in their business due to lower revenue from previous employment [34]. Undoubtedly, this financial issue is even acute for single mother entrepreneurs. Besides, single mothers are commonly known as low-income earners [35], thus restricting the amount of financial capital they can contribute to their businesses.

In contrast, even if financial support is made available to single mothers, the support is provided by viewing them as 'second class communities' [13]. For example, in the Nigerian context, it is argued that the financial support for single mothers is provided based on fragmented systems of social assistance [36]. Since this support is more on welfare approach, the support to single mother entrepreneurs' financial adequacy can be argued.

Besides, lack of knowledge, skills, and training is the second most significant challenge for women [37]. Due to a lack of proper education and work experience, single mother entrepreneurs also lack business management, legal, and financial skills and expertise [38]. In this regard, women entrepreneurs have limited human capital, especially concerning education and prior entrepreneurial skills and lack of skills as entrepreneurs [39, 40]. Hasan et.al, (2016) [41] assert that most of the knowledge and skills women entrepreneurs possess come from family, friends, and past knowledge. Consequently, they are more likely to be perceived as lacking incompetence, and their existence is in direct contrast to the concept of "skilled entrepreneurs." More often than not, the lack of entrepreneurial abilities also becomes a major issue for single mother entrepreneurs, resulting in business failure [10].

Lack of motivation and self-confidence is another factor that constrains single mothers' willingness to pursue an entrepreneurial venture [23]. Since the

husband passed on or divorced, the wife goes through a major emotional change. They are often confronted with numerous issues in their families that lead to a stressor. Some single mothers are not strong enough to deal with this situation and find it difficult to manage the family while also taking on the role of a family head. A study carried out by Tee (2000) [42], entitled Exploratory Study of Factors that Encourage Women involved in entrepreneurship, found that women entrepreneurs have higher entrepreneurial achievement motivation. Also, there is a connection between entrepreneurial achievement traits and motivation among women who are entrepreneurs. Furthermore, the research found no link between self-motivation and external factors, as well as achievement motivation.

An enabling environment is another challenge confronting single mother entrepreneurs as the capital required to purchase relevant equipment, payment of rents for workshops, and training /apprenticeship fees [43]. The idea that a woman's social environment has a significant impact on her entrepreneurial activities contributes to the challenges faced by women entrepreneurs. According to Fielden & David (2006)[44], family problems sometimes influence whether women have a positive experience in the business. Yet, this issue becomes the biggest challenge, particularly for women in a patriarchal society. However, the influence of family on single mother entrepreneurs is slightly different from the experience of married women entrepreneurs. For example, while obtaining consent from a spouse is a major issue for married women [45], this is otherwise for single mother entrepreneurs.

On the other hand, balancing responsibilities between family and work becomes trickier for single mother entrepreneurs than married women due to the absence of a spouse. A study on single mothers with children who are still in school, Ibrahim et.al, (2016) [46] found that the emotional aspect is a major challenge faced by single mothers. Also, single mother entrepreneurs are exposed to stigmatization by society, a negative perception that views single mothers as not conforming to normal standards of society, thus hindering them from playing their role effectively in society [35]. Social stigmatization can be more complex for single mother entrepreneurs than one might expect,

particularly when the entrepreneurial values require them to be aggressive.

The discussion of single mothers and their entrepreneurial activities in literature is much related to the challenges they faced and how these challenges affect the performance of their business. Although useful, this discussion provides less explanation on how single mothers manage their business survival. Women entrepreneurs are frequently mentioned in early entrepreneurship literature as being solely responsible for their business' success. Women entrepreneurs, for example, are encouraged to make themselves accessible for information and build both formal and informal networks [26]. It is up to women to select a marketing strategy compatible with their specific competencies [33]. As such, single mothers tend to choose easy strategies for them to deal with in the effort to survive. For example, it is argued that one of the main survival strategies for single mothers is to turn to their families and friends for social network support [23]. Taylor and Conger (2017) [47], in their study, also highlight two factors that contribute to single mothers' well-being (e.g., positive coping behaviours and strategies), i.e., social support (e.g., relationship networking) and internal resources (e.g., self-efficacy, optimism). This support provides them with the positive 'feeling of being cared for, love and appreciated,' and accessible to them. This strategy was significant for single mother entrepreneurs in ensuring the survival of their business [29]. The preceding discussion shows the challenges women entrepreneurs face and single mother entrepreneurs widely discussed in the women's entrepreneurship literature. Therefore, this research investigates the challenges single mothers face in their entrepreneurial activities and ensures their business survival.

IV. FACTORS MOTIVATING SINGLE MOTHERS ENGAGEMENT IN ENTREPRENEURSHIP

Researchers in various parts of the world have conducted several studies to understand single mothers' entrepreneurial challenges better. Starting a business is a difficult task in itself, but it is even more difficult for a single mother owing to the peculiar difficulties she faces [48]. Molina et.al, (2016) [49], identify some of the factors that encourage individuals to engage in

entrepreneurial activity. The demographics, environment, skills, and personality traits of an individual appear to impact the growth of a true entrepreneur. As a result, education plays a crucial role in shaping the decisions of individual entrepreneurs. Single mothers with limited experience and skills in entrepreneurship engaged in small-scale businesses on their initiative and self-motivation to survive and provide some income to support their families.

A. Pull and push factors for single mothers to engage in entrepreneurship

Several studies on women have been conducted, but there are still insufficient studies on single mothers. However, since single mothers are also women, it would be useful to examine their case. Various factors that lead to single mothers engaging in entrepreneurial ventures have been identified in previous studies, including:

B. The basic needs

Several individuals get involved in business activities due to life's pressure and the need for survival. Coupled with the difficulty in securing a decent job due to a lack of education, and this has to lead many individuals to take entrepreneurship as a viable option. Women become entrepreneurs for many reasons, one of which is to improve their quality of life and meet basic needs of life, including changing family status. Roddin, et.al, (2011) [13] conducted an empirical study in the PasarBesar (bazaar and wet market) in Tanah Merah, Kelantan, to identify factors that motivate women entrepreneurs to do business. Study findings revealed that self-interest, the desire to change the status of the family, personal satisfaction, and profits were identified as key element factors of interest in the study. Also, the desire to change one's family's status appears to be the major determinant factor motivating single mother entrepreneurs to set up a business to break free from poverty.

C. Surrounding Factors

Factors including public funding, change in country leadership patterns, and economic resources have inspired individuals to seek entrepreneurship. The Federal Government of Nigeria, for example, has established Development Finance Institutions (DFIs) at different times to promote entrepreneurial development in the form of small and medium-sized

enterprises in Nigeria. The government, through the agency, motivates individuals, particularly indigenous, to engage in entrepreneurship. The government helps and supports entrepreneurs in several ways, including financial assistance. The central focus of the research, similar to that of Onileowo (2019) [10], is on factors that motivate single mothers to participate in the business. Furthermore, the study sought to determine the factors that facilitated single mothers' success. The study's findings revealed a strong connection between social supports and factors that motivates single mothers to start their businesses.

D. Demographic Factors

These factors are individual personal attributes such as gender, age, level of education, and experience, are important factors influencing community participation in entrepreneurship. Someone who is born or raised in an entrepreneurial family is said to have a strong desire to pursue entrepreneurship as a career. A study conducted by Orhan and Scott (2001) [5], titled "Why Women Enter into Entrepreneurship: An Explanatory Model. The researchers advanced a model of factors that influenced women's decision to start their venture. The study captured a total of 25 women entrepreneurs from France as respondents.

Furthermore, the research identified a family inheritance as one factor encouraging women to participate in entrepreneurial activities. Some women entrepreneurs pursue entrepreneurship as a result of their family's history of doing so and the engagement of many family members in the business. Entrepreneurs may struggle to manage their businesses daily without their family support. Despite their motivation, coupled with the important dual responsibilities women play in balancing between family and work, they still need full family support to succeed in their businesses.

RECOMMENDATIONS AND CONCLUSION

This study investigates the challenges single mother entrepreneurs encountered in their entrepreneurial ambitions to ensure the survival of their businesses, improve their quality of life, and contribute to the development of society. Entrepreneurship for single mother entrepreneurs has a greater chance of success if they operate in a supportive environment. Identifying

the motivations and challenges of such entrepreneurship and measures to overcome them could help create an enabling environment. This study on single mother entrepreneurs has highlighted the entrepreneurial factors that motivate single mothers to consider taking entrepreneurial actions and the issues and challenges they face while operating their businesses. In this context, and support for single mother entrepreneurs should accommodate their domestic issues, allowing them to participate in any relevant entrepreneurial activities. It is of no doubt single mothers face several challenges, and these challenges can sometimes be overwhelming. Findings revealed that insufficient/lack of financial support appears to be the most difficult experience in their businesses, particularly during the early stages. This finding informs related agencies and the government about this group of entrepreneurs' needs, with the expectation that more financial assistance can be mobilized and provided. The finding also reveals a lack of expertise in certain areas required to ensure the business's long-term stability. Small business entrepreneurs may benefit from additional training, and responsible agencies must ensure that information reaches them promptly. Even so, socially and economically, these people are making progress. They are focused, determined, and want to succeed in their chosen fields. Efforts to empower this sector through training and education, the provision of a conducive environment and financial support will encourage entrepreneurship and increase socio-economic integration. There are several limitations in this study that point to the need for further research.

Given that the study was conceptual, the study's main limitation is its ability to generalise to a larger small business population. More samples from different races and states may be included in future research. Second, rather than using a conceptual approach, future research may use and develop a questionnaire to address the issues/challenges raised in this study. Future research may investigate the types of support needed by this group of entrepreneurs.

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