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Tourism Entrepreneurship and Women Livelihood Assets in Beach Resorts, Lagos State Nigeria

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ABSTRACT

The emergence of female entrepreneurship has significantly contributed to improving the livelihood of women in economic development. This study examines tourism entrepreneurship and women's livelihood assets at Elegushi, Eleko and Eko-Tourist Beach Resorts in Lagos State, Nigeria. Data were collected through 157 semi-structured questionnaire. Descriptive and inferential statistics (Pearson Correlation, T-test) were used for data analysis. Results revealed that a significant proportion (29.3%) of the women were engaged in restaurants, hotels and chalet businesses, 15.29% were tourist guide, horse rental (14.64%), eateries/coffee shop owners (13.38%), photographers (12.74%) while 5.10% and 4.46% were swim coat vendors and women fisherfolk respectively. In addition, 52.2% reported a high level of involvement in tourism-related businesses, 53.5% managed their businesses independently while 49.7% of the women indicated that they choose tourism entrepreneurship to improve their livelihoods. Majority (32.5%) of the respondents opted for tourism entrepreneurship due to unemployment, 28% for the urge to use their professional skill and 20.4% due to dissatisfaction with their previous job. Although 35.7% of the respondents used their contribution as financial aid for their business, 25.5% used their personal savings, 11.5% and 10.2% benefitted from cooperatives and bank loans respectively, challenges experienced by the women entrepreneurs include limited working capital (41.8%), stiff competitions (19.4%), fluctuation in business (18.9%), inadequate skilled and experienced personnel (10.5%) and high wage demand (9.4%). The study found positive relationship between tourism entrepreneurship for livelihood enhancement and economic power. The study recommends young women involvement in tourism entrepreneurship and government intervention in the availability of funds to women entrepreneurs.

Keywords: Women, Tourism, Entrepreneur, Livelihood, Beach

Introduction

Tourism has become a major industry for economic growth and job creation globally, significantly impacting income and development, particularly in poorer nations (UNWTO, 2019). The roles of tourism entrepreneurs in influencing the local economies, improving visitor experiences and fostering creativity can not be under estimated. Abou-Shouk *et al.*, (2021) affirmed that tourism entrepreneurship entails

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the identification and exploitation of possibilities by creating new products, services and business strategies that focus on the changing expectations of tourists. The dynamism of the tourism industry environment, cultural integration and the experiential consumption by tourists requires that entrepreneurs constantly adapt to new trends, technology and consumer expectations (Gossling & Reinhold, 2024; Jensen & Prebensen, 2015). Economic resilience, preservation of history and promotion of sustainable practices and tackling of obstacles such as seasonality

and fluctuating market needs can be achieved through tourism entrepreneurs (Hajarrahmah *et al.*, 2024; Nag & Mishra, 2024; Shane & Venkataraman, 2000). Kabeer, (2020) affirmed that women are starting more and more businesses, empowering them socially and financially, thereby positioning them as major players in the travel sector.

Rahaman, *et al.* (2024) stated that beach tourism will foster job creations, leads to improved livelihood, economic empowerment, and the formation of sustainable businesses for women entrepreneurs. It provides opportunity for women to focus on existing coastal resources and skills, enabling both individual and collective growth thereby empowering women to create a sustainable blue economy.

Limited access to finance, inadequate training, social and cultural barriers, and market competition amongst others are the challenges facing women entrepreneurs which invariably leads to impediment in business development and sustainability despite their active participation in business (Adusei & Kumi, 2021; UNWTO, 2019). Gupta, *et al.* (2024) posited that literature has increasingly focused on women's entrepreneurship due to its significance in promoting economic diversification, social empowerment, and sustainable rural tourism. However, the involvement of women in economic growth is underutilized, encountering obstacles such as gender prejudices, restricted access to finance, and inadequate governmental assistance (Pettersson *et al.*, 2017).

In the assertion of Kimbu *et al.* (2019), women entrepreneurs in tourism are not only seen as company proprietors; but they also play a vital role in co-creating tourist policies and strategies by incorporating local knowledge, community involvement, and new business models. These roles can be significantly seen especially in tiny island nations and rural areas, where tourism constitutes a fundamental economic foundation (Filimonau *et al.*, 2024). Women's led Small and Medium Scale (SMEs) enterprises have played a crucial role in rejuvenating local economies, fostering cultural heritage, and advancing sustainable

tourism practices (OECD, 2024). There have been many studies on women's engagement in tourism entrepreneurship businesses as a result of necessity mainly due to unemployment, the need to use their abilities, or discontent with conventional work (Mitulla & Wintoki, 2021). Sameer *et al.*, (2020) posited that women's abilities to manage and develop helps to boost household income and economic empowerment. In a study carried out by World Bank (2020), findings indicated that persistent obstacles such as limited capital, fluctuating market conditions, and a lack of access to skilled personnel continue to threaten the sustainability of women-led tourism enterprises. Given these dynamics, it is essential to understand the level of women involvement in beach tourism entrepreneurship activities, the impacts of the entrepreneurship activities on their livelihood enhancement and the challenges they face, particularly in contexts with high potential for sectoral growth, such as Nigeria. Investigating these features is the aim of this study in order to guide policies to promote inclusive development in the travel industry and improve women's economic empowerment using environmentally friendly entrepreneurship.

Methodology

The study was conducted at three selected beaches in Lagos State: Elegushi Beach Resort, Eleko Beach Resort and Eko Tourist Beach Resort (Figure 1). Lagos State was selected as the study area because the number of beaches found there were more than other coastal states in Nigeria. The study sites were purposively selected by the researchers due to their popularity in the city and are located within the same local government area. The survey research design was used for this study. The research tool used was a structured questionnaire which was divided into three (3) sections of the demographic variables, section two was on the assessment of the business profile and level of involvement in the business. The business profile was based on the different business activities available to the women entrepreneurs at the studied resorts, the level of involvement was examined on five point Likert scale of very high

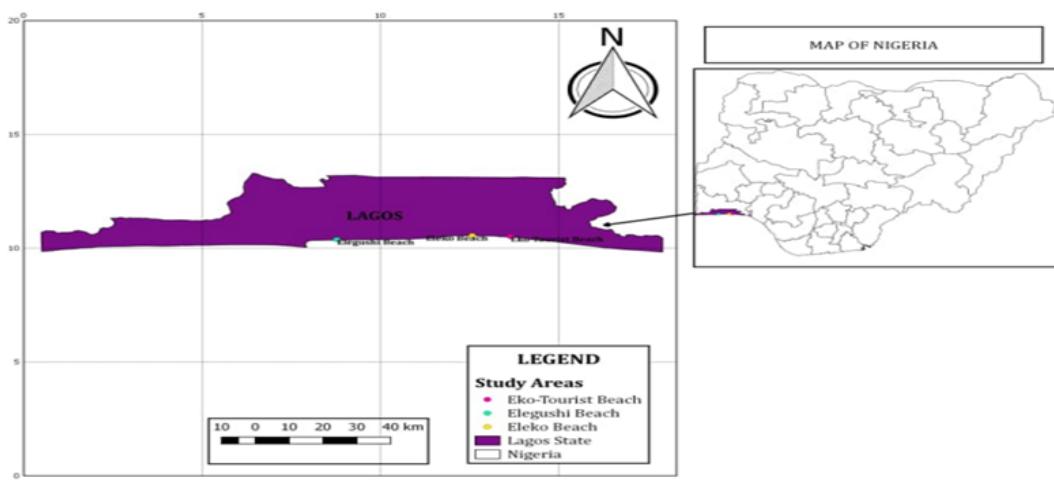


Figure 1: Map of Lagos State showing Elegushi, Eleko and Eko Tourist Beach Resorts

Source: Authors' Field Survey, 2019.

to low and section three was on the challenges that women in tourism entrepreneurship face. The researchers identified five (5) possible challenges that are common to entrepreneurs. The target population were women entrepreneurs at beach. Using a complete enumeration method where every member of the population participated in the study, fifty-eight (58), sixty-two (62) and thirty-seven (37) respondents was sampled in Elegushi, Eleko and Eko Tourist Beach, respectively, which amounts to One hundred and Fifty-Seven (157) women entrepreneur. Data obtained were analysed with SPSS version 21 and presented descriptively in Tables, frequencies, percentages and charts. Hypotheses were tested using Pearson Correlation and T-test.

Results and Discussion

Entrepreneurial Activities and Involvement of Women in Tourism Entrepreneurship

The activities in which women were involved at Elegushi, Eleko and Eko Tourist Beach Resorts varies; a highest percentage (29.3%) of the women were engaged in restaurants, hotels and chalet businesses, 15.29% were tourist guide, horse rental (14.64%),

eateries/coffee shop owners (13.38%), photographers (12.74%) while 5.10% and 4.46% were swim coat vendors and fisherwomen respectively (Table 1 & Plate 1). The women own various tourism-related companies, including restaurants, guides, and hotel services, and usually run these businesses independently to improve their means of living. This finding aligns with Vukovic *et al.*, (2023) who stated that women in many places have found appropriate work in or through tourism and have thus gained income and economic independence. The results further showed that 52.2% of the respondents were highly involved in tourism entrepreneurship, 16.6% were very highly involved, 16.5% were moderately involved and 4.5% only had low involvement level (Figure 2). This corroborates Manzoor *et al.*, (2022) who stated that development of entrepreneurship by women has been a major step to increase female participation and improving their economic independence. This is consistent with world trends showing that, particularly in underdeveloped nations, female entrepreneurship is essential for the growth of tourism and economic emancipation (Kabeer, 2020).

Respondents' Distribution based on Business

Table 1: Distribution of respondents based on their entrepreneurial activities

Tourism Business Activities	Elegushi		Eleko		Eko Tourist		Total	
	F(n=58)	%	F(n=62)	%	F(n=37)	%	F(n=157)	%
Restaurants/Hotels/Chalet	15	25.9	18	29.03	13	35.14	46	29.30
Tourist Guide	10	17.24	9	14.52	5	13.51	24	15.29
Horse Rental	9	15.51	9	14.52	5	13.51	23	14.64
Eateries/Coffee Shop	14	24.13	7	11.29	0	0	21	13.38
Photographic business	2	3.44	9	14.52	9	24.32	20	12.74
Swim Coat Seller	8	13.79	0	0	0	0	8	5.10
Fishing	0	0	7	11.29	0	0	7	4.46
Boat cruising	0	0	0	0	5	13.51	5	3.18
Souvenir/Gift Shop	0	0.00	3	4.84	0	0	3	1.91
	58		62		37		157	

Source: Authors' Field Survey, 2019.

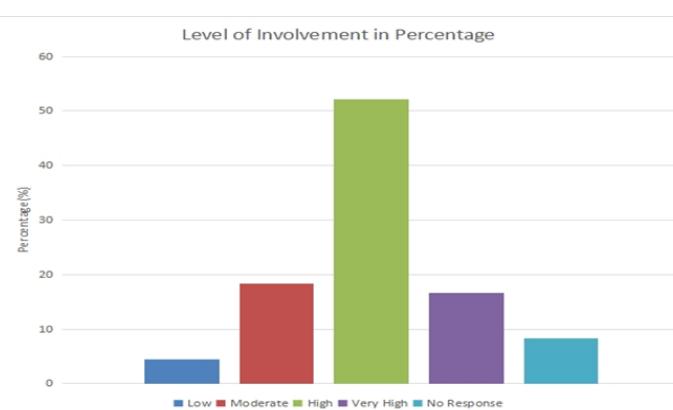


Figure 2: Respondent Distribution based on their Level of Involvement in Tourism Entrepreneurship
Source: Authors' Field Survey, 2019.

Management Structure

As presented in Table 2, most businesses were newly started (65.6%), 18.5 % and 10.8 % were inherited



Plate 1: Researcher with a woman horse rental business owner and tourists at Elegushi Resort

Source: Author's Field Survey, 2019

and acquired from spouses respectively. Significant percentage (53.5%) of the business were solely managed by the women owners, 21% were managed

Table 2: Respondents' Distribution based on Business Management Structure

Mode of Starting	Frequency	Percentage (%)
Newly started	103	65.6
Inherited	29	18.5
Acquired from partner	17	10.8
No response	8	5.1
Total	157	100
Management Mode		
Self	84	53.5
Husband and Self	33	21.0
Personnel Employment	23	14.6
All Jointly	7	4.5
No response	10	6.4
Total	157	100

Source: Authors' Field Survey, 2019.

by both the owners and their husbands, 14.6% were managed by owners and personnel employed while 4.5% were managed by the owner, husband and employee. These findings indicated that women are interested in tourism entrepreneurship. This aligns with Maliva (2017) which identified women entrepreneurs' strategies in Zanziba.

Reasons and Factors that Influenced Tourism Entrepreneurship

The majority (49.7%) of the respondents choose tourism entrepreneurs as a career in order to enhance their livelihood, 11.5% were interested and inclined to do the business, 10.2% of the respondents were encouraged by their husband and relatives while 10.2% started based on the product demand (Table 3). This is consistent with Mitulla and Wintoki (2021) that women entrepreneurs in the travel and tourism industry usually start companies motivated by income generation, self-employment, and community development. This engagement has helped women to achieve independence and defy conventional gender

norms, therefore promoting not only economic but also social empowerment (Kabeer, 2020). The findings also support Ogunlade, (2020) that women's participation in beach tourism and hospitality services in Nigeria improves their economic empowerment and community development.

Furthermore, significant percentage 32.5% of the women were influenced into tourism entrepreneurship due to unemployment, 28% were motivated due to the urge to use their professional skills and 20.4% because they were dissatisfaction with their previous job, 2.5% were engaged because of compulsion by parent, to diversify economic interest and death of husbands respectively. According to Kabeer, (2020), it was reported that women's primary motivations for engaging in tourism entrepreneurship include unemployment, the need to apply their professional knowledge, and discontent with former work.

Financial Aid Source

More so, the study showed that 35.7% of the

Table 3: Reasons for Tourism Entrepreneurial Career and Influencing Factors

Variable	Frequency	Percentage
Encouragement by husband/parents/and relatives	16	10.2
Livelihood Enhancement	78	49.7
Interest/Inclination to do business	18	11.5
Demand for the product and services	16	10.2
The success of other units	6	3.8
Out of compulsion	1	0.6
Low capital requirement	3	1.9
Family business	7	4.5
Effective utilization of time	6	3.8
No response	6	3.8
Total	157	100

Factors that Influence Tourism Entrepreneurship

Unemployment	51	32.5
Dissatisfaction with previous job	32	20.4
Urge to use one's professional skills	44	28
Compulsion from parents	4	2.5
Death of Husband	4	2.5
Idle Funds	7	4.5
To diversify economic interest	4	2.5
Divorce	1	0.6
Others	1	0.6
No response	9	5.7
Total	157	100

respondents used their contribution as financial aid for their business, 25.5% used their savings, 11.5 % and 10.2 % made use of cooperatives and loans from

banks, respectively, 7 % were funded by family and friends 1.4% funded their business through other (Table 4). These results can be attributed to difficulty

Table 4: Distribution of Financial Aid Source

Financial Aid Source	Frequency	Percentage (%)
Contributions	56	35.7
Personal savings	40	25.5
Cooperatives	18	11.5
Bank Loans	16	10.2
No response	14	8.9
Family and Friends	11	7.0
Others	2	1.3
Total	157	100

Source: Authors' Field Survey, 2019.

Table 5: Key Challenges of Women Entrepreneurs

Challenges	Percentage %
Limited working capital	41.8
Stiff competitions	19.4
Fluctuation in business	18.9
Inadequate skilled and experienced personnel	10.5
High wage demand	9.4

Source: Authors' Field Survey, 2019.

encountered by women entrepreneurs in accessing external funds. These results align with World Bank, (2020) report that minimal access to financing continues to be a recurring challenge that reduces women's potential to invest, innovate, and weather economic shocks (World Bank, 2020). Similar results have been documented in other settings, where women's business growth and lifetime are hampered by market competitiveness and financial restrictions (Adusei & Kumi, 2021).

Problem Faced by Women Entrepreneurs

Key challenges faced by the women entrepreneur at the beaches were limited working capital (41.8%), stiff competition (19.4%), fluctuating business demand for products and services (18.9%). Also, non-availability of skilled and experienced personnel was reported by 10.5% and 9.4% had high wage demands as their major challenge (Table 5). These findings agree with Adusei and Kumi, (2021) report that limited access to finance, inadequate training, social and cultural barriers, and market competition impede women entrepreneurs' business development and sustainability even with their vital participation. The findings of Stylianou, *et al.*, (2025) also affirm the need for expanding microfinance programs, alternative funding mechanisms (such as crowdfunding and cooperative investment funds), and government-backed loan guarantees to bridge the financial accessibility gap among the women entrepreneurs in rural tourism in Cyprus.

Hypotheses Test

Engaging in tourism entrepreneurship for livelihood enhancement significantly impact the economic power. Also, the correlation value r , which is -0.494,

Table 6: Impact of tourism Entrepreneurship for livelihood enhancement on economic power

Variable	Correlation value	P	Decision
Economic Power after engagement	-0.494	0.00	Significant

Table 7: Difference in women entrepreneurs based on livelihood enhancement and other

Variables	Mean	Mean Difference	T	df	Sig. (2-tailed)
Livelihood enhancement	1.4803	-0.03947	-0.485	151	0.628
Other reasons	1,5197				

P<0.05.

Source: Authors' Field Survey, 2019.

shows a negative relationship between tourism entrepreneurship for livelihood enhancement and economic power ($r=-0.494$, $p<0.05$) (Table 6). The mean number of women who are into tourism entrepreneurs for livelihood enhancement is 1.4803 while people who engaged in it for other reasons is 1.5197 with a mean difference of -0.03947 which shows that more women engage in the tourism entrepreneur for other reasons (out of compulsion, family business, effective utilisation of time, success of other units, interest to do business and encouragement from relatives) than for livelihood enhancement (Table 7). There are no significant differences between women engaging in tourism entrepreneurs as a means of livelihood and those engaging in it for other reasons ($t=0.48$, $p>0.05$).

Conclusion

This study accentuates the significant role of women in tourism entrepreneurship and the numerous benefits derived thereof, particularly in Lagos, Nigeria. The results of the study revealed that women entrepreneurs engaged in small-scale tourism businesses. The businesses include hospitality services, tour guide and craft vending which were primarily motivated by need to enhance their livelihood, gain economic

independence and improve community development. Regardless of their major contributions, women entrepreneurs are faced with challenges such as limited access to financial resources, inadequate skills, stiff market competition, and socio-cultural barriers that hinder their growth and sustainability in the sector. Participation in tourism entrepreneurship has indicated positive impacts on women's economic power, fostering greater financial capacity and social status. The high level of women's involvement and proactive participation in entrepreneurship pointed to their capacity as agents of local tourism development which can be achieved through adequate support such as affordable credit, capacity-building programs and policy support. Consequently, tourism development agency in Nigeria should prioritize gender sensitive policies and introduce initiatives that will utilize the potentials of women's entrepreneurial for mutual benefits.

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