



# Urban Women Entrepreneurs' Access to Microcredit: A Mixed-Methods Examination of Legal Frameworks in Lagos, Nigeria

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## Abstract

Urban women entrepreneurs in Lagos, Nigeria face significant barriers to accessing microcredit due to inadequate legal support and enforcement. A mixed-methods approach combining qualitative interviews with quantitative survey data collected from a purposive sample of 150 urban women entrepreneurs across various sectors. Microcredit access was found to be significantly hindered by ambiguous legal definitions of microenterprise and lack of specific regulations for women's economic empowerment, as evidenced by a survey response proportion of 42% indicating inadequate legal support. Legal frameworks need reform to better accommodate the unique challenges faced by urban women entrepreneurs in Lagos. The government should revise existing laws to provide clearer definitions and specific protections for microenterprise owners, with particular emphasis on gender-specific provisions. Microcredit, Urban Women Entrepreneurs, Legal Frameworks, Lagos, Nigeria

**Keywords:** *Sub-Saharan, African, Law, Capitalism, Ethnography, Qualitative, Empowerment*

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