

Entrepreneurship Development, Business Ownership and Women Empowerment in Nigeria

Foluke Ademokun

Olumide Ajayi

Entrepreneurship plays an important role in economic empowerment of the perceived disadvantaged segment of the population of which women form a larger part in the Nigerian context. Over time, what determines women participation in entrepreneurship activities remain an important research issue. Consequently, this study investigated the factor(s) that motivates women to be entrepreneurial and also identified the characteristics of women business owners in Nigeria. The study sampled 200 trained women entrepreneurs who have participated in entrepreneurship training at the Central Bank of Nigeria (CBN) Entrepreneurship Development Centre (EDC), Lagos. The study also generates data from Network of Entrepreneurial Women (NNEW), a gender-oriented network of the Nigeria Employers' Consultative Association (NECA) to compliment its 200 sample size. The essence of this was to draw a comparison from the findings since EDC and NECA have same goal of promoting entrepreneurial activities. The data were analyzed using descriptive statistics. The findings from the 200 trainee's sampled shows that the need for independence is the major reason women start a business. Furthermore, the study showed that majority of the respondents used their personal fund to start their business and operate home based and unregistered business that could hardly pay levy for the operation of their business. Contrary to the traditional buying and selling businesses women did in the past, businesses in the service sector is gradually taking over. The result from NECA's data also validates the later.

INTRODUCTION

Over the years, researches conducted on the potential impact of small and medium enterprises (SMEs) on women economic and social development suggest that women make significant contribution to local and national economies globally. In the U.S. for instance, the National Women Business Council (2004) provides evidence that shows businesses owned by women are in majority with 6.7 million firms and are growing in number at nearly two and a half times the national average, and adding jobs more than three times faster than the national average. The report further states that between 1997 and 2002, an average of 424 new women-owned firms were started every day in the U.S, translating into nearly 775,000 start-ups per year and accounting for 55% of new firm start-ups. As at 2004, women-owned businesses in the United States employed 9.8 million workers.

In Nigeria as in other developing countries, necessity rather than opportunity was identified as the propellant for women business ownership. Many women are in business based on economic necessity and lack of other employment options. Therefore, as a result of variety of household responsibilities, women often choose the type of income generating activities that are less visible on the value chain and are easy

to manage from home. A review of African Micro Small and Medium Enterprises (MSMEs) indicated that 45 percent of the female MSMEs are home-based as compared to only 19 percent of the male headed micro and small enterprises (USAID 1995, cited in DAI 2004). Incidentally, this has contributed to poor remuneration for women economic activities.

Following the huge socio-economic issues, various governmental and non-governmental organizations have developed varying strategy to promote entrepreneurship. Nigerian government efforts at poverty reduction and wealth creation, a variety of policy and economic strategies were adopted for the improvement of households' livelihoods. The Nigerian Poverty Reduction Strategy Paper (PRSP) for instance specifically targeted empowering citizens to utilize livelihoods opportunities. Through the National Economic Empowerment Strategy (NEEDS) women will be fully integrated through enhancement of their capacities to participate in the economy. This will be done with a view towards the reduction of feminized poverty. An outcome of the PRSP is the establishment of the Entrepreneurship Development Centres (EDCs) by the Central Bank of Nigeria as a social protection strategy.

The EDCs mandate is built on a "Creditplus" model, which suggests that beyond providing credit access to the very poor, entrepreneurship training provides an individual with specific capabilities on how to start, run and sustain a business. The training covers business management competence and capacity to develop bankable and viable business plans as well as the skills associated with methods of identifying and assessing business opportunities. Incidentally, government policy makers, international development organizations, and academics see entrepreneurship as a key mechanism for job creation and subsequent poverty reduction. Numerous programmes and considerable resources have been targeted to encourage and strengthen entrepreneurship for this purpose.

The relevance of entrepreneurial skills is considered an important factor of growth enterprise particularly, based on the recognition of level of education as a determinant inequality of asset ownership. This is because entrepreneurship development has a significant potential to empowering women who incidentally are plagued by higher female illiteracy rate. Entrepreneurship activities expectedly will reduce incidence of feminised poverty, which according to official data is increasing. Based on the foregoing, the paper therefore seeks to address the following fundamental questions: What factors motivate women to become entrepreneurs? What are the characteristics of women entrepreneur? These research questions necessitate this study.

Objectives of the Study

The broad objective of this study is to investigate the effect of entrepreneurship training on women business activities. However, the study has the following specific objectives:

- (1) To investigate the factor(s) that motivates women to be entrepreneurial
- (2) To investigate the characteristics of women business owners in Nigeria

Significance of the Study

Identifying the factor(s) that motivate women participation in entrepreneurship and characteristics of women entrepreneur in Nigeria is crucial owing to the role entrepreneurship activities play in poverty reduction. Acquiring knowledge that can be used to improve entrepreneurship development among women is an important research issue in Nigeria. However, it is expected that this study will further aid policy makers and women entrepreneurial training programs to stimulate the inherent capabilities of individuals to exhibit entrepreneurial innovative behaviour. To achieve this, the study would demonstrate the relevance of entrepreneurship training to business ownership, particularly women entrepreneurs. It will also identify the challenges confronting women entrepreneurs in Nigeria with a view to proffer policy recommendations on how to solve the challenges, while contributing to the growing literature on entrepreneurship in Nigeria.

BRIEF LITERATURE REVIEW

According to literature, a variety of intrinsic and extrinsic factors influence women to choose an entrepreneurial career. For instance, Akrivos et al., (2007) identified intrinsic factors which include person's personality or traits such as having a proactive, assertive personality, being self-governed and positive. In this regard, (Rosa et al, 1996) found female entrepreneurs to be less oriented to financial reward than men, while Brodsky, (1993) argue that valuing work satisfaction and challenge, and to hold 'androgynous' or masculine self perceptions such as confidence, a sense of adventure and risk taking are crucial factors. Collette et al, (1990) noted that the main factor that had motivated women to go into business was the desire for autonomy (such as desire to be own boss, desire to be financially independent and desire to increase self-esteem).

Furthermore, dissatisfaction or limits on their earnings and advancement (Familoni, 2007), job dissatisfaction and retrenchment as well as social networking (Gadar et. al (2009), need to improve quality of life (Cooper, 1983), desire to earn more income (Stoner and Fry, 1982), growth and innovation (Carland et. al 1984), desire for independence, risk-taking propensity (Brockhaus, 1980), education, freedom, job flexibility and previous experience (Mansor, 2005) have been identified as motivating factors for women entrepreneur. Nwoye (2007) argues that Nigerian women, like their counterparts in other parts of Africa traditionally have multiple responsibilities as mothers and producers and therefore tend to engage in activities that are home-based and less risky.

However, Andow and Dandago, (2010) showed that profit motive has more influence than risk-taking tendencies in women entrepreneur decision. The study concludes that success for women entrepreneurship in Kaduna State, Nigeria relies on a high self-confidence towards achieving set objectives/goals and the ability to effectively manage risk. Mordi et al. also provides evidence which suggests that female entrepreneurs enjoy risk taking and the challenge of taking on difficult tasks, value independence and autonomy and see themselves as creative and innovative. The Nigerian Association of Women Entrepreneurs argued that female entrepreneurs in Nigeria are often underestimated and overlooked. They also submitted that female entrepreneurs in Nigeria are often hindered because of cultural barriers such as male/female role definitions that label women inherently inferior to men.

Extrinsic factors according to Ituma & Simpson (2007) include family circumstances and family orientation, the influence of socio-cultural factors, the political-economic climate surrounding the business environment and dominant features of human resources within the labour market. The aspiration to own and manage a business might stem from a desire to be self-sufficient, to gain personal satisfaction and esteem as well as a desire for more opportunities and flexibility than exists for women in the employment/ labour market was presented by Carter, (2000); Winn (2004), (2005); Carter and Cannon, (1992). This quest for autonomy and flexibility may be particularly relevant for those women with caring responsibilities who accordingly seek to combine work and non-work activities (Carter, 2000; Hewlett, 2002). Nevertheless, Okafor and Mordi (1997) examined the effect of environmental factors on Women Entrepreneurship Development (WED) in Lagos State, Nigeria. The results revealed that government policy as an environmental factor has negative correlation with women entrepreneurship development.

Drine and Grach (2010) argued that females starting new businesses are often motivated by goals of personal and professional accomplishments; the factors most often cited are the desire for greater challenge, and the need for better flexibility in the work environment. However, Stoner and Fry (1982) posit further that women may also be attracted to business because of job dissatisfaction or difficulty in obtaining employment. According to them, in some cases, the father or the spouse may have been the force to have triggered the interest in entrepreneurship. In addition, unemployment, poverty, and family responsibilities can be the stimuli to drive women to set up or acquire a business. Kitching and Woldie (2004) note that women entrepreneur in Nigeria are often inhibited by their relatively low level of education and skills, and this generally limits their access to various support services. Also, a study by Babalola (1999) showed that women with high self-efficacy and internal locus of control scored higher on entrepreneurial innovative behavior than women with low self-efficacy and external locus of control. He

however encouraged women to belief in themselves while their acquisition of higher education will provide impetus for growth and achievement in entrepreneurial innovative activities. (See appendix A)

Other researchers (D'Souza et al., 2000; Kitching & Woldie, 2004) indicated that the emergence of female entrepreneurs in a society depends to a great extent on the challenges they encounter towards entrepreneurial development. These challenges are often underpinned by the economic, cultural and religious environment. Mordi and Mmieh, (2009) argue that the desire by women in Nigeria to own their business is partly influenced by the intense struggle for scarce employment opportunities among an over-populated reserve army of men and women. The move into entrepreneurship may also reflect a need to break away from the male hegemony that permeates work settings and restricts female upward mobility.

However, these entrepreneurial activities often conflict with normative constructions of gender. In this respect, the desire by female entrepreneurs to recreate work environments and to be in control, 'intolerant of limits defined by others' is viewed as threatening to men (Brotsky, 1993). These traits and behaviors come into conflict with gender expectations that women should be humble and modest amid the priority given to their roles as wives and mothers, that they should take a lesser role in business or income earning activities (Zakaria, 2001).

In Nigerian, women are often treated as minors and as subservient, even though the Nigerian constitution gives women equal rights as men (Mordi et. al, 2010). This value system is reinforced by religious philosophies that are based on patriarchal thought systems in which the 'God-given' roles of women are that of mother and wife caring roles and obligations that often extend outside the immediate family. The asymmetry and ascendancy of males over females in the labour market are clearly seen in patriarchal communities, whereas in Nigeria there is a large power distance and high masculinity and where customs place the obligation on the male child to be the economic provider, emotional protector and leader (Hofstede, 1980).

Nigerian societal structures have facilitated the transmission of conservative socio-cultural values and have fuelled in part socio-inhibitions through traditions that are embedded in policy, legal environment and institutional support mechanisms as pointed out by Madichie (2009). While, as Woldie and Adersua (2004) note, a gradual but significant shift away from these trends and a lessening of gender inequalities are apparent as countries such as Nigeria become more democratic, women still have difficulty challenging the subjugated role society had given them. This is likely to have severe implications for their abilities to successfully manage their enterprises, not just in terms of time constraints as they carry out their family obligations, but in terms of exclusions from key networks, lack of self confidence, lack of credibility and institutional arrangements that affect the ability of women to raise capital and other finance.

In terms of finance, banks in Nigeria have been found to operate a binary loan and credit grant process which raises barriers for women in terms of granting loans, partly because they are less likely to have the necessary collateral or important family ties and partly due to gender stereotypes that favour men (Kibanja & Munene, 2009). On culture and tradition, Abimbola (2007) provides evidence which suggests that values and tradition adversely affected women's participation in entrepreneurship in Nigeria.

Table 1 below, indicates the contextual differences that have largely contributed to the disparities between the operations of male and female entrepreneurs.

TABLE 1
SHOWING A COMPARISON OF WOMEN ENTREPRENEUR TO MEN
ENTREPRENEUR IN NIGERIA

Characteristics	Gender			
	Male		Female	
Business Registration	68% registered		34% registered	
Business Location status	10% operate from home		90% operate from home	
Number of worker employed	Average of 2 person per entrepreneur		Average of 1 person per entrepreneur	
Capacity building	64% attend entrepreneurship training		36% attend entrepreneurship training	
Source of Capital	70%(personal)	30%(Family)	10%(personal)	90%(family)

Source: Entrepreneurship Development Centre (EDC) Lagos, 2011

The above characterization can be categorized as the output of a variety of intrinsic and extrinsic factors, which include family commitment, lack of capital, cultural values, regulatory environment etc. In order to examine why more women run “non-technological” instead of “technological” businesses in Nigeria, Aderemi, et al, (2008) collected primary data from 210 micro and small scale enterprises owned by women using structured questionnaire and the Raosoft sample size calculator based on the normal distribution statistical method found that the greatest motivation for women in non technological ventures was unemployment while for technological ventures was personal interest.

METHODOLOGY

This study used a combination of quantitative and qualitative data gathering procedures, to collect relevant information from both primary and secondary data sources, which included administration of structured questionnaires to 200 trained women entrepreneurs who have participated in entrepreneurship training at the Central Bank of Nigeria (CBN) Entrepreneurship Development Centre (EDC), Lagos, in-depth-interviews, Focus Group Discussions (FGDs) and a review of appropriate literature and database on entrepreneurship development. The structured questionnaire was administered using stratified random sampling procedure. The procedure involves four stages. In stage one, business status of participants was determined and classified as existing business and yet to start business. In stage two, all participants with existing business were categorized into four sectors of economic activities which are Services, Trade, Manufacturing and Agriculture. In stage three, 10% of participants belonging to each sector in stage two were selected randomly such that all sectors were proportionally. The last stage which is stage four was to go to the field to interview the selected participants with the aid of structured questionnaire. This data was compliment with data generated from the Network of Entrepreneurial Women (NEW), a gender-oriented network of the Nigeria Employers’ Consultative Association (NECA). The essence of this was to draw a comparison from the findings since EDC and NECA have same goal of promoting entrepreneurial activities. The data were analyzed using descriptive statistics. Similarly a case study was developed from an in-depth-interview with an established entrepreneur who typifies the characteristics of women entrepreneurs in Nigeria.

PRESENTATION OF RESEARCH FINDINGS

Socio-Demographic Information of the Respondents

The information regarding the respondents’ age, gender, education status, marital status, and religion affiliation are summarized in table 2 below.

TABLE 2
DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

Age		Marital status		Education status		Religion Affiliation	
	%		%		%		%
18-29	31	Single	38	*Graduate	49	Christian	71
30-39	48	Married	62	Non-Graduate	51	Islam	29
40-49	18						
Above 50	3						
% Total	100		100		100		100

*Graduate refers to person who has successfully completed a degree at a University or any other higher institution.

As shown in the table above, 31% of the respondents were between the ages of 18 and 29 years, 48% between the ages of 30 and 39, 18% were between the ages of 40 and 49, and 3% were above 50 years of age. The mean age of the respondents is 35 years. By implication it could be inferred from this result that majority of the respondents are in active labour force. This result is consistent with findings of Organisation for Social Science Research in Eastern and Southern Africa (OSSREA -2005) which suggested that women entrepreneurs established their business around the age of thirty-seven.

Furthermore, the marital status of the respondents indicates that a majority (62%) of them were married while 38% were singles. Though the result is in line with Adegbite et al. (2007) which established that married men and women worked harder and performed better in managing a business because of the social, financial and psychological support than single, divorced or widowed individuals because of family responsibility and commitment, it however negates the marital status of women enrolled into government owned skills vocational acquisition centres created specifically to encourage self-employment.¹

The respondents' education status shows that 51% were non-graduates while 49% were graduates. This data may be indicative of the increasing level of education for women entrepreneurs in Nigeria. The high literacy rate of respondents may have influenced why women base the choice for self employment on the need for 'independence' as indicated in page 14. The low gap between educational status also shows that women, irrespective of their educational background, could aspire to be entrepreneurial.

Economic Statistics

The respondents were engaged in different types of business enterprises which include; manufacturing of liquid, fashion design, soya beans powder production, sales of recharge cards, hair dressing and so on. For the ease of analysis, however, these enterprises have been broadly categorized into four main economic activities; services, manufacturing, trading and agriculture.

Category of Respondents Business

The breakdown of respondents' business types according to their main economic activities shows that 57% of the respondents were engaged in service based activities, 28% in trading activities, 11% in manufacturing and 4% in agricultural based activities. For instance, the survey established that few women were found in businesses such as manufacturing and agriculture while majority were found in services.

The above pattern also conforms to data from NECA's Network of Entrepreneurial Women (NNEW), a gender-oriented network of the Nigeria Employers' Consultative Association (NECA), which is the umbrella organization of employers in the Organized Private Sector in Nigeria. As indicated in table 3 below over 80% of NNEW women entrepreneurs are involved in businesses that are either service or trade oriented, probably due to the ease of entry and exit into these categories of business.

TABLE 3
DISTRIBUTION OF WOMEN BUSINESSES BY CATEGORY

Type of Business	Frequency	Percentages
Service	195	65
Trading	68	22
Manufacturing	24	8
Agriculture	13	4
Others	4	1
Total	307	100

Source: NECA's Network of Entrepreneurial Women (NNEW) Directory

The finding is consistent with existing literatures on characteristics of informal sector in Nigeria which has transformed from the traditional buying and selling to service base activities. The result also corroborates the findings of Abimbola (2007) on gender-based division of labour, which restrict entry of women into some entrepreneurial fields. The reason for this pattern of division of labour according to him may not be unconnected with time and energy demands of some entrepreneurial fields, which may impinge on other roles of women thereby leading to role conflict.

Business Affiliation and Network

Due to a combination of size and poor regulatory status women entrepreneurs in Nigeria are faced with the constraints of utilising opportunities provided by mainstream business associations such as the Manufacturers Association of Nigeria (MAN)², where entrepreneurs are equipped to influence government policies regarding legal, industrial, labour, social, training and technical matters. The dominance of male owned businesses in this association established since May 1971 ensures that gender peculiarities in business challenges are not recognised and considered as priority issues. In an interview with MAN's Director of Corporate Affairs, it was suggested the issues relating to the businesses of MAN's members are treated strictly on organisational basis without sensitivity to the gender of the business owners. Similarly three FGDs with 30 women suggest that only 33% of women entrepreneurs belong to affiliate associations that are business focussed.

Factors that Motivate Women to Choose Self-Employment

Further to the objectives of this study, investigation conducted on the factor(s) that motivates women to be entrepreneurial indicates, that over half of the respondents (51%) choose to be entrepreneurial due to the need for independence. As indicated in figure 1 below; 30% of the respondents were motivated into entrepreneurship due to unemployment, while the combination of passion for business ownership and lack of requisite skills for paid employment informed the choice for 6%. Similarly, 3% and 4% of respondents based their choice of entrepreneurship on the desire to create job(s) and underemployment respectively. Asked if willing to take up paid jobs and forego their businesses, 92% of respondents expressed the unwillingness to quit their business for reasons which include; preference for business ownership, satisfaction and comfort, while 8% indicated readiness to quit the business if offered an employment for salary reason.

The findings that majority of respondents are favorably disposed towards entrepreneurship due to the need for independence may be consistent with the findings of Brockhaus, (1980), it does however, not fully align with some locally conducted studies in Nigeria, on reasons women choose to be entrepreneurs. For instance, the study by Aderemi et. al, (2008) showed unemployment as a major motivation for women starting non-technological business and personal interest as the reason for technological business start-ups.

Factors Responsible for the Choice of Business by Women Entrepreneurs

The issues relating to the choice of businesses indicates that majority of respondents (44%) chose their business based on identified opportunity and 30% chose their business due to passion/interest they have for the business. Other factors show 6% capital requirement is small, 4% simple to set up, 4% more profitable than others and 12% family/influence influence. The fact that majority of the respondents choose their business based on identified opportunity conforms with the assertion made by Adeyemi, (1997) that many Nigerian women had become entrepreneurs today basically because they recognized and seized upon a good business opportunity, while others were motivated by the need to fulfill their sense of self-worth.

Respondents' Business Operation Status

The business operation status of the respondents indicates 23% were start-ups, while 73% were expansion/diversifying. The latter could be due to the difficulties associated with securing funds for business start-ups. This follows the argument of Jalbert, (2000) that women setting up microenterprises, SMEs, or formal large-scale businesses all encounter varying degrees of difficulty in obtaining capital, collateral, and fair lending terms.

Women Entrepreneurship Characteristics

Source of Business Capital

The respondents acquired their business capital from different sources. It is observed that 50% of the respondents utilized their personal savings as their business start-up capital, 30% sourced their business capital from family and 20% utilized a combination of personal savings and family contribution to set-up their business. This suggests none of the respondents obtain loan from the banks to commence business operation. This is one of the characteristics of women entrepreneur in Nigeria, which is not limited to women alone but applies to every potential entrepreneur in Nigeria. Banks in Nigeria have been found to operate a binary loan and credit grant process which raises barriers for women in terms of granting loans, partly because they are less likely to have the necessary collateral or important family ties and partly due to gender stereotypes that favor men (Kibanja & Munene, 2009). This conforms to Eweama (2009) report that funding leverage for women is 21.9% to men's access to credit of 79.1%.

Business Premise Status

It is observed from the survey that while some of the respondents operate their business at their respective different business locations, some other operate their business from home. The result indicates that 65% of the respondents operate their business from home, while the rest 35% operate their business at their business location. Although, home-based businesses have the advantage of allowing women to combine both their businesses and their care responsibilities (especially those with young children, however, such businesses have limited direct interaction with customers as opposed to those income generating activities that are based in traditional markets or commercial districts. This finding is consistent with Nwoye (2007) argument that Nigerian women, like their counterparts in other parts of Africa traditionally have multiple responsibilities as mothers and producers and therefore tend to engage in activities that are home-based and less risky.

Business Registration Status

The survey indicates that 25% of the participants registered their business; while a majority 75% did not register their business. However, most of respondents who did not register their business gave reasons which include; lack of funds, cumbersome registration process and lack of time. In addition, the respondents who have registered their business registered as sole proprietor. This finding is consistent with existing literature on informal sector characteristics in Nigeria, which indicates that majority of women business owners do not register their businesses and are as such restricted from formal networks.

Business Permit

The survey provide information which shows that only 20% of the respondents pay any form of levy for the operation of their business, while a majority (80%) of them don't pay any levy for the operation of their business. However, there are two main reasons majority of the respondents do not pay any levy. First, their businesses are mostly home-based, and unregistered. Second, because most informal businesses operate outside the regulatory purview, they do not pay relevant levies or business permits.

Respondents' Job Creation

The information garner from the survey as display in table 4 below indicated 40% of the respondents employed 1 person each and they were into services and trading activities. While 27% of respondents employed 3 persons each and they were also engaged in services and trading activities, 15% of the respondents employed 2 persons and they engaged in services and trading activities. Also, 9% of the respondents who were mainly in services employed 4 persons. However, 3% employed 7 persons and were mainly in agricultural sector and another 3% respondents who is into manufacturing employed 8 persons. Furthermore, 3% of the respondents who were into manufacturing employed 10 persons. The average number employed by each of the respondents is 1.5.

TABLE 4
NUMBER OF JOBS CREATED AND SECTOR

Sector	Number of persons	Percentage
Services/Trading	1 persons	40%
Services/Trading	2 persons	15%
Services/Trading	3 persons	27%
Services	4 persons	9%
Agriculture	7 persons	3%
Manufacturing	8 persons	3%
Manufacturing	10 persons	3%

Source: Study Survey

The data above suggest that agriculture and manufacturing tend to be more labour intensive, therefore women who operate in these sectors tend to create more jobs. However, the number of women engaged in these sectors are minimal; an overall 9%.

Entrepreneur Training Impact

All over the world, entrepreneurship is seen as one of the most important solutions to unemployment and poverty. The creation of new ventures and growth of existing businesses are vital contributing factors to any economy. One way of enhancing the entrepreneurial activity in a country is by providing entrepreneurial training to potential and existing entrepreneurs. The exposure to entrepreneurship training may have contributed positively to women entrepreneurship through provision of leadership skills, microenterprise development skills, business development and business plan writing skills and basic business management skills that cover financial literacy and book keeping. However as indicated in table 5 below women's poor exposure to technology and its application to business in spite of educational attainment may constitute the greatest challenge to women entrepreneurship and empowerment in a business environment that is virtually inclined.

TABLE 5
SUMMARY OF ENQUIRIES ON ENTREPRENEURSHIP TRAINING BY MALE AND FEMALE

Procedure of Enquiries	FREQUENCY			
	Male	Percentage	Female	Percentage
E-mail	128	13	37	12
SMS	198	20	38	12
Telephone	377	38	127	42
Walk-in	279	29	105	34
Total	982	100	307	100

Source: Entrepreneurship Development Centre (EDC) Lagos, 2011

Table 5 above indicate general poor utilisation of technology tools by both men and women entrepreneurs but women entrepreneurs demonstrated a lower application of technology even where readily available such as the Short Message Service (SMS). The poor application of technology may not only impact negatively women’s entrepreneur learning mechanism on the choice of business (Aderemi et al, 2008) but also poorly affect the business growth potential irrespective of the kind of business.

Overwhelmingly, all the respondents confirmed the positive impact of entrepreneurship training they acquired at EDC. The respondents said entrepreneurial skills have stimulated their ability to manage their business effectively. The respondents were of view that entrepreneurship training acquired has boosted the performance of their businesses.

Business Challenges

The respondents face different challenges in their respective businesses as shown in figure 3. It is observed that while greater proportion (55%) of the respondents are experiencing inadequate finance required for expansion/secure better business location, 20% are confronted with the challenges of inadequate power supply. In addition, 10% are facing a combination of lack of finance and lack of power supply. Other challenges confronting the respondents in their daily business operation are low product/service demand 5%, inadequate equipment 5% and other factors such as insecurity, unfavorable government policy and multiple taxation 5%. These identified problems affecting women entrepreneur is in line with those identified by ‘The Nigerian Association of Women Entrepreneurs’ that the Nigerian infrastructure limits entrepreneurial effectiveness and is a barrier to success, the high cost of doing business, such as the lack of adequate electricity and getting venture capital to finance entrepreneurial endeavor is very difficult because of the political and economic instability.

DISCUSSION

Entrepreneurship plays an important role in economic empowerment of the perceived disadvantaged segment of the population of which women form a larger part in the Nigerian context. However what determines women participation in entrepreneurship activities remain an important research issue. Prior to this research, Andow and Dandago, (2010) have showed that profit motive has major influence in determining women entrepreneur decision. While Mordi et al. provides evidence which suggest that female entrepreneurs enjoy risk taking and the challenge of taking on difficult tasks, value independence and autonomy and see themselves as creative and innovative, Okafor and Mordi (1997) study revealed government policy as an environmental factor has negative correlation with women entrepreneurship development. Nonetheless, Aderemi, et al, (2008) and Mordi and Mmieh, (2009) identified unemployment

as a reason for women entrepreneur and it has been the most frequently cited motives for women in the literature. Our results are fairly consistent with these latter studies.

By contrast, our finding shows that the need for independence is the main reason women start a business. The result is not surprising since most of the respondents are graduates and may have been exposed to work in the formal sector before opting for self employment. Furthermore, the study showed results conform to literature on characteristics of women entrepreneurs in Nigeria. Majority of the respondents used their personal fund to start their business and operate home based and unregistered business that could hardly pay levy for the operation of their business. Contrary to the traditional buying and selling businesses women did in the past, businesses in the service sector is gradually taking over.

POLICY RECOMMENDATIONS

- Recognizing attrition rate of business startups by women who enrolled in government owned vocational skills acquisition, it is recommended that policies on poverty alleviation programmes for women should link entrepreneurship and vocational training, while also complimenting such programmes with existing funding schemes to address the issue of credit access for women entrepreneurs.
- Following observed poor application of technology to business, especially among women entrepreneurs, there is need for government to provide infrastructure that will encourage the use of technological tools for business operations. It is also considered necessary to enhance collaboration between relevant government agencies and department to deliberately target women entrepreneurs for the application of technology to businesses.
- To support women enterprises, it is recommended that government offers credit guarantee to lending organizations on behalf of women network as this will enhance membership and also drastically reduce administrative cost on loanable funds.
- Further to identified gaps business development and poor exposure of women to variety of value adding opportunities, it is recommended that government policy should be targeted at establishing women based business development services and incubation Centres to render relevant assistance to women entrepreneurs

ENDNOTES

1. The Lagos State Ministry of Women Affairs and Poverty Alleviation (WAPA) established 16 skills vocational Centres across the state for the purposes of job creation and poverty alleviation. Field data suggest that while 75% single women and 25% married women enroll for skills acquisition, 55% married and 45% singles set up businesses
2. The Nigeria Employers Consultative Association (NECA), formed in 1957 and a platform for private sector employers interaction with the government and other key stakeholders has since acknowledge the exclusion of women owned business from mainstream Small and Medium scale Enterprises (SMEs) by establishing a women's network called NECA's Network of Entrepreneurial Women (NNEW) in 2005.

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APPENDIX A

THE CASE OF A NIGERIAN WOMAN ENTREPRENEUR

Elizabeth (not real name) in her 50s is an acclaimed distributor for Nigeria's foremost brewing companies. Her story demonstrates the average Nigerian woman penchant for trade. Elizabeth started off in paid employment with a G-4, a certificate for persons who dropped out of high school at the penultimate year to the final level. Her first job was with a textile company where she worked as a "factory hand" at the parking session. As a young girl who was left to fend for herself following the wedding of her elder sister who served as her guardian in the city of Lagos, Elizabeth was ill-prepared for providing the essential basics of life; shelter, food and clothing for herself at the age when most of her mates were still protégé of their more elderly ones. But she was determined to chart a course for herself.

Raised by a peasant farmer father and a trader mother, Elizabeth took naturally to trading and used the proceeds from the across the border trade of fabrics and jewelries from neighbouring Republic of Benin to augment her wages from the textile company. She combined income from paid employment with trade revenue until she got married in the early 80s. This stream of income from paid employment however stopped when Elizabeth resigned due to the very urgent need to focus on getting pregnant having miscarried and experienced a couple of still births.

This decision turned out to be tortuous due to the inability of her husband to get into

paid employment inspite of having a Higher National Diploma Certificate (HND). Elizabeth's first baby arrived shortly but lack of income by her and her unemployed husband made the birth of the baby a mixed feeling. The addition of a baby and no income to rely on, Elizabeth aggression at discovering a lifeline became more pronounced.

She went full swing into trade, using her home as a base to sell anything that could provide some margin of profit – she volunteered to run errands for other traders, using the mark ups on their product as a source of income. This continued until her break came. She got enough from the extras and bought enough ingredients; meat, oil and a crate of drinks to start a home based food vending business of "fried meat and cold drinks". Not too distance from this

first start, she got the opportunity of trading on a coupon sold to her by an employee of a brewing company who traded off his welfare coupon. Having demonstrated her resourcefulness and reliability, she was relied on by distributors of products to sell off and return proceeds. She was consistent in her approach and was able to get the distributorship for the two foremost brewing companies who insisted she must get her company registered. Her interaction with personnel and business owners around the breweries provided her with information on credit and recommendation for loan with the defunct Trade Bank.

Today, Elizabeth enjoys credit facilities from two foremost Nigerian banks and is regarded as one of their most valuable customers. She however insisted that the privileges to access bank loans is a procedure she does not intend to abuse as the loans are taken when it is only absolutely necessary.

Elizabeth's business employs over 15 employees and is worth over N100million. Asked why she specifically chose trading, she said that trading was second nature to her through involvement in her mother's business and also making extra monies as a school child involved in the sales of oranges and other farm products. On why most women business fail, Elizabeth noted that most women lack discipline and would neither keep their books nor treat their sales proceeds as business money. According to Elizabeth, most times family members especially husband's "borrow" from the business money without repayment. This goes unabated since the women also take money from their husbands as loans without repayment, indicating that there is no line drawn between personal and business funds for most women entrepreneurs. More often than not business funds end up in welfare contribution for social function

APPENDIX B

BUSINESS ACTIVITIES ACCORDING TO SECTOR

Services	Trading	Manufacturing	Agriculture
1. Fashion Design	1. Sales of Cloth	1. Beads Making	1. Poultry
2. Video Club	2. Sales of Cloth Accessories	2. Hats and Textiles Making	2. Snail Farming
3. Catering & Event Planning	3. Sales of Building Materials	3. Bead Making	3. Piggery
4. Interior & Event Planning	4. Sales of Frozen Foods	4. Liquid Soap Manufacturing	4. Fish Farming
5. Hair Dressing	5. Sales of Hair Accessories	5. Manufacturing of Disinfectants	
6. Restaurant	6. Sales of Phone Accessories	6. Manufacturing of Engine and Break Oil	
7. School Management	7. Sales of Jewelry		
8. Day Care Services	8. Sales of Cosmetics		
9. Confectionary	9. Boutique		
10. Micro Credit Services	10. Supermarket		
11. NGO Services	11. Sales of Recharge Cards		
12. Photography	12. Provision Store		
13. Laundry and Dry Cleaning	13. Sales of Plastic and Cooler		
14. Designer of Greeting Cards	14. Sales of Health Products		
15. Haulage Services	15. Distributor of Indomie Noodles		
16. Day Care service	16. Sales of Stationary		