



Impact of Women in Entrepreneurial Ruralism in Nigeria

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Abstract: *The study examines the impact of women involvement in the act of entrepreneurship in the rural context on economic development in Enugu East Senatorial zone in Enugu State, South-East Nigeria. Descriptive research design was adopted and the major instrument for data collection was questionnaire, which was structured using five-point Likert Scale. Friedman's test, standard deviation and t-test were employed to analyze the data obtained from the respondents. The findings reveal that rural women entrepreneurs in Enugu East Senatorial zone are basically involved in subsistence entrepreneurship in form of micro businesses like petty trading, hair salons, etc. These women face diverse operational challenges which range from lack of operational capital, multiple taxations and levies, to lack of modern infrastructures; and the government policies in place in the area have not helped them overcome these challenges. Based on these findings, the study recommends among other things that government through its ministry and agencies should organize capacity building programmes on business management and diversification for the rural women which will be delivered in the local dialect and ensure full participation and at the end of which arrangement should be made for the provision of operational capital for the rural women which will give a boost to their businesses; institutionalized policy framework be put in place and be strictly monitored, which will be administered in favour of rural women entrepreneurs based on merit only. Also, the Federal Government through its various agencies should provide special microcredit facilities which are intended to be assessable and affordable to women entrepreneurs in the rural areas to boost their operations. The paper concludes that because women constitute a significant part of the nation's population, it is a resource that should not be pushed aside with a wave of hand, rather, it should be well harnessed for the nation to achieve its vision of being one of the first twenty economies by the year 2020.*

Keywords: *Entrepreneurial, rural, impact, Nigeria, women*

1. Introduction

Women in traditional African economy form the primary producers especially in agriculture, food processing including the preservation and the storage of products and that of marketing and trading surpluses of other vital household items. Women are also involved in other activities such as weaving, spinning and several handicrafts while the predominant role of men in the corresponding period was hunting (Kpelai 2009). These roles played by women were more entrepreneurial in nature. The advent of modern development has relegated these roles of women to the background, portraying their male counterparts in limelight. Women's contributions to community development are seen as social and thus have no economic value by

the International Labour Organization (ILO) system of national accounts. Such undervaluation of women's work undermines the essential value of the role of women in rural development, Cristen (1997). This stereotype of labeling women as helpers and supporters rather than individuals with economic and political roles in their own rights has created barriers to women access to opportunities for economic advancement. Men are always branded as the "bread winners", this perception is often reflected in the local policies and their implementations which are often biased in favour of men. This situation is further compounded in the traditional pattern of inheritance which bequeaths family property to men only. By this, the women lack collateral to access credits from microfinance banks like their male folks.

While the status of women in developed countries has greatly risen, women remain the most economically marginalized group of the undeveloped and developing countries. In Nigeria, for instance, in Enugu East Senatorial zone, women engage in one form of agriculture or the other, which ranges from planting of vegetables, pepper, cassava, yams, maize, cocoa yam, etc; which products constitute a source of raw materials that can ultimately be processed into finished products, thus creating value addition. These women, after harvesting their agricultural produce, also engage in the selling of these products – some processed, while some others as harvested from the farms; and from the proceeds keep and maintain their various families. It was therefore observed in the course of this research that more than 65% of the rural women engage in micro and small businesses.

The importance of the role of women in rural development has been recognized by international organizations and they have sought to adopt measures to enhance the status of women and their productivity. Notably, the United Nations have addressed the role of rural women in economic development in its global conferences, the Beijing declaration and the platform for action document of the fourth world conference on women in 1995, gave a clarion call to all member states - national and local levels, to enhance rural women's income generating potentials through the facilitation of equal access to the control of productive resources, land, credit, capital, property rights, development programme and cooperative structures (UNDP 1999). As disheartening as it is to note that after about fifteen years of this call, Nigeria is yet to implement most of the issues put forward for immediate implementation. In 1993 the Ministry of Women Affairs was established in Nigeria and is saddled with the basic responsibility of ensuring that the Nigerian women have a fair share in the developmental process. Unfortunately it has achieved minimal success in this regard. It has only secured quota in ministerial and political appointment for women without achieving empowerment for grass root women who are either uneducated or half educated and need financial support in terms of soft loan not backed up by collateral for economic advancement.

1.2. Statement of the Problem

Nigerian women form an indispensable part of human resources for development because without their contribution, the economy will be difficult to advance to a better level (Onah 1998). According to the UNDP report, women play a dominant role in agriculture in Nigeria and are believed to make up between 60% and 80% of agricultural workforce. The Food and Agricultural Organisation reports that about 70% of women in the rural area contribute more than 55% of family feeding and income through agriculture. Okojie (1991) in his work noted that women's greatest contribution to Nigerian economy in the rural areas is in the agricultural sector. Unfortunately, their inputs are considered to make very little contribution to the Gross Domestic Product because it is viewed as being weakly productive and their production is at the

subsistence level. This may be attributed to the reason why their efforts remain largely unrecognized (FAO2003; Onyene and Bakare 2011). Charms in 2000 gave a report that women's activities in manufacturing and food processing remain underestimated because most of their activities are undertaken as secondary activities and are hidden behind subsistence agriculture. Post-harvest production, trading in consumer crops is often the final stage of diversified female activities which begin with growing or gathering natural products and processing them. Unfortunately, only the first and the last stage are captured thus underestimating the value-added by the contribution of women to economic development of the country.

1.3. Objective of the Study

The broad objective of this study is to examine the impact of women in entrepreneurial ruralism in Nigeria. The specific objectives of the study are:

1. To determine whether women in rural areas of Enugu East Senatorial Zone make significant contributions to wealth creation in the area.
2. To investigate the nature of operational challenges faced by entrepreneurial women in Enugu East Senatorial Zone, Enugu State.
3. To ascertain whether government policies put in place by the Enugu State Government have helped women entrepreneurs in Enugu East Senatorial zone to overcome their operational challenges.

1.4. Hypothesis

Based on the research questions formulated above, the following hypotheses guided the study.

Ho₁: Women Entrepreneurs have not contributed significantly to wealth creation in Enugu State.

Ho₂: Women entrepreneurs in Enugu East do not encounter operational challenges.

Ho₃: Government policies in place in Enugu State have not helped rural women entrepreneurs in Enugu East Senatorial zone overcome all their operational challenges.

2. Methodology

2.1. Research Design

This study adopted descriptive survey design whose purpose is to collect detailed and factual information that describes an existing phenomenon (Ezeani 1998). Research design is a plan of investigation that specifies the sources and types of information relevant to the research problem.

2.2. Population of the Study

The element of the population includes all rural women entrepreneurs in Enugu East Senatorial Zone of Enugu State. Multi-stage sampling technique was employed in selection of respondents. For the first stage of selection, three local governments - Nkanu East, Nkanu West, and Enugu South Local Government Areas were selected at random from the population of the study. At the second stage, eight towns were selected from the three local governments – Ugbawka, Nkereffi, Nara, Agbani, Awkunanaw, Akegbe-Ugwu, Obofia, Ugwuaji, and Amechi; at the third stage, a number of women engaged in micro and small businesses were selected for the study when the researcher visited them in their stalls and business areas in each locality. Interview selection based on the objective of the study was developed and used in collecting data

from the respondents. The researcher personally visited some markets.

2.3. Sources of Data

Data were collected from both primary and secondary sources. Primary data were collected by means of interviews and semi-structured questionnaires. The information from secondary sources was obtained from the library, journal articles, textbooks, and other documented materials.

2.4. Method of Data Collection

Data for the research was collected through the instrumentality of questionnaires which were distributed to the respondents; the questionnaires were also retrieved the same day for prompt analysis. The researcher also made use of field observation on the activities of the women as they transact their businesses of the day.

2.5. Instrument for Data Analysis

The researcher utilized both descriptive and analytical approaches in the treatment of data. Descriptive technique employed included simple percentages and the analytical tools adopted to test the hypothesis include Friedman's test, Chi-square, standard deviation and T-Test.

2.6. Reliability of the Test

The reliability test was done using chi-square at .05% level of significance. From the reliability test, the measuring instrument measured what it is purported to measure at a value of 134.426 for 87 participants.

3. Presentation, Analysis and Interpretation of Data

3.1 Bio-Social Profile of Respondents

Table 1

No. of questionnaires	No. returned	No. not returned
90	87	3

Source: Field study (2015)

From table 1 above, 87 sets of questionnaire were returned representing 96.67% success rate, which is considered sufficient and employed in the study.

Table 2 Age Distribution of respondents.

Age	Frequency	Percentage	Cumm. percentage
20 – 40	27	31.03	31.03
41 – 60	42	48.28	79.31
61 – above	18	20.69	100

Table 3 Academic qualification of respondents.

Academic attainments	Frequency	Percentage	Cumm. percentage
No formal education	41	47.13	47.13
O' Level	33	37.93	85.06
OND/NCE	11	12.64	97.70
HND/B.Sc	2	2.30	100
Higher Degrees	0	-	100

Table 4 Marital Status.

Marital Status	Frequency	Percentage	Cumm. percentage
Married	43	49.43	49.43
Widow	29	33.33	82.76
Single	6	6.89	89.65
Divorced	9	10.35	100

3.2. Descriptive Statistics of Questionnaire

In table 2 the respondents were classified in to three age groups, thus; between 20 – 40 years recorded 31.03%. Between 41 – 60 years recorded 42.28%; and 61 years and above recorded 20.69%. In table 3, the academic qualifications of the respondents show that 47.13% had no formal education, 37.93% attempted secondary school education, 12.64% of them had NCE/OND, while 2.30% had university Degree and equivalent. Table 4 gave the marital status of the women respondents used in the study; the table revealed that 49.43% were married; 33% were widowed, 10.35% were separated and divorced from their husbands, and 6% were singles.

The research hypotheses were computed using the Mean rank and chi-square.

Hypothesis One:

H1: Women entrepreneurs have contributed significantly to economic growth in Enugu East Senatorial Zone.

Ranks

	Mean Rank
starting new business	1.97

social/comm. devt	3.17
Employment	3.23
tax payment	3.29
wealth creation	3.34

Test Statistics^a

N	87
Chi-Square	134.426
df	4
Asymp. Sig.	.000

a. Friedman Test

Since the mean rank of women in the rural area of Enugu East Senatorial zone is less than 3 (Average Mean), it implies that they disagree with the null hypothesis that women in rural areas of Enugu East Senatorial zone do not contribute to economic development in the zone. The respondents therefore agree that women in the rural areas of Enugu East Senatorial zone contribute to economic development through social and community development, employment, tax payment and wealth creation.

$P < 0.05$. P-value (0.000) associated with the chi-square value calculated (134.426) is less than the level of significance (0.05). Thus, we reject the null and accept the alternate.

Hypothesis Two:

H1: Women entrepreneurs in Enugu East Senatorial zone encounters operational challenges:

Ranks

	Mean Rank
source of raw materials	2.64
market for product infrastructure	5.34
lack of skill and training	4.72
Illiteracy	5.35
family problem	5.03
levies/multiple taxation	4.97
Finance	3.47
	4.48

Test Statistics^a

N	87
Chi-Square	259.158
df	7

Asymp. Sig.	.000
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a. Friedman Test

The respondents agree that the rural women entrepreneurs in Enugu East Senatorial zone face the following challenges: market for products, infrastructures, lack of skill and training, illiteracy, family problem, levies/multiple taxation as well as finance. The respondents however disagree that source of raw materials are not a challenge faced by rural women entrepreneurs of Enugu East Senatorial Zone.

$P < 0.05$. The probability associated with the calculated chi-square value (2.59.158) is less than the level of significance (0.05). We therefore, reject the null.

Hypothesis Three:

H1: Government policies in place in Enugu State have helped rural women entrepreneurs in Enugu East Senatorial zone overcome some operational challenges:

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
government and operational challenges	87	1.6782	.86930	.09320

One-Sample Test

	Test Value = 2					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
government and operational challenges	-3.453	86	.001	-.32184	-.5071	-.1366

From the data presented and the analysis done, the mean obtained is 1.68 approximately is less than the average mean (3). This implies that the respondents do not support the view that government policies in place in Enugu State have helped rural women entrepreneurs in Enugu East Senatorial zone overcome their operational challenges.

$P < 0.01$. P – value (0.01) as associated with the T-test is -3.453 is less than the significance (0.05), thus, we reject the null hypothesis.

4. Discussion of Findings, Recommendations and Conclusions

4.1. Discussion of Findings

1. The respondents agree that rural women entrepreneurs in Enugu East Senatorial zone contribute to economic development in the area through their social/community development, self employment and employment generation for their immediate family. They also pay tax and levies to local government thereby creating wealth for the

government. Considering that there are more people within the productive age bracket in the area, it is expected that there is a significant contribution to economic growth and development within the area. This means that the women entrepreneurs within the Enugu East senatorial zone have potentials to create employment opportunities not only for their immediate families and themselves but for others around them, create wealth for Enugu State and generally grow the economy. Women constitute a significant part of the population in Enugu East Senatorial zone in Enugu State, therefore, if economic status of Enugu East Senatorial zone is improved through entrepreneurial development, the socio-economic well being of the entire state as well as Nigeria will be attained.

2. The rural women entrepreneurs in Enugu East Senatorial zone face a lot of operational challenges which have hindered their progress in achieving economic height in the State. First, there is the problem of assessing finance (financial challenge) to set up and grow their businesses, most of the respondents could only start at a micro level with little and meager capital from family savings and from friends which has not permitted fast growth as expected considering the number of years that the business has existed. There is the challenge of family needs and above all lack of skill (entrepreneurial skill) to enable efficient management of the business. Management is a great problem because most of the respondents are almost illiterate and so transact the business at the level. There is the problem of finding market for the product. Most of the respondents agree that market for product is often on the general market day which is once in every four days, after which the respondents (women entrepreneurs) will be idle until the next market day otherwise, carry their product to the next market of the nearby villages, creating the challenge of increased expenditure which in turn increase the price of the product and make it to a large extent unaffordable to the target market. Given these, the entrepreneurial women in the zone produce at a subsistence level thereby reducing their capabilities of contributing to economic development in their area of operation.
3. The respondents agree that the government of Enugu State and indeed Nigeria has always put in place policies aimed at helping entrepreneurs (women) nationwide, especially rural entrepreneurs overcome operational challenges. Unfortunately, Government has not been able to achieve this aim because enforcement has not been at the grass-root. The respondents agree that the rural women cannot assess all government provisions especially in the area of finance, due to basically lack of collateral considering their level of exposures. According to the respondents, they are not sure of any policy geared towards upliftment of rural entrepreneurship in Nigeria, since this upliftment hinges on finance.
4. The respondents agree that they face less challenge in infrastructure because the government of Enugu State and indeed Nigeria has been benevolent to provide accessible and good road network to them. There is therefore fewer problems in bringing their products to the market.

4.2. Recommendations

Based on the findings of the study, the following recommendations are made;

- a. There should be institutionalized policy framework that target women entrepreneurship development which will be strictly monitored to ensure effective implementation especially at the rural areas, based on merit not on whom one knows and which is not also based on academic ability, but will be given on field observation. The Ministry of Women Affairs and its agencies should ensure a field visit to these women entrepreneurs to support them and encourage them.
- b. The government through its Ministry and its Agencies, should organise capacity building programmes on business management and diversification for the rural women entrepreneurs which will be delivered in the local language to ensure full participation of the women in Enugu East Senatorial zone in Enugu State.
- c. Non-governmental Organisations (NGOs) and other Enterprise networks should provide advice, counseling and training for the women especially on how they can overcome their family challenges and be able to balance their marriages and work life to achieve their set objectives.
- d. Federal government through the various states should provide special microcredit facilities which will indeed be accessible affordable to the women entrepreneurs to help boost their businesses.
- e. Government should also pursue aggressively and in sincerity, every provision which will reduce cost of doing business especially in the rural areas and provide adequate security for entrepreneurs.
- f. Women entrepreneurs should form co-operative societies so as to attract government assistance and patronage.
- g. Government should recreate Marketing Boards to enable it buy up excess products of entrepreneurs during surplus period for storage and re-distribution during the period of scarcity.

4.3. Conclusion

In conclusion, this paper asserts that women entrepreneurship as a means of achieving economic growth and development in Enugu East Senatorial zone must be encouraged and sustained if Nigerian economy must occupy its rightful place as one of the top twenty economies by the year 2020. This is due to the fact that women form a significant part of the Nigerian population and has arisen to take economic and political position. Therefore, every woman both in urban and rural areas should be given every encouragement to give in their God-given capabilities to the Nigerian nation in other for it to achieve sustainable economy.

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