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# IMPROVING NIGERIAN WOMEN ENTREPRENEURS' QUALITY OF LIFE: THE PLACE OF BUSINESS SUPPORT SERVICES

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## ABSTRACT

*Entrepreneurship plays an important role on the economic development in free market economies. Globally, entrepreneurship has been known as the engine for economic growth through technology, innovation and opportunities for employment and income generation. However, women entrepreneurs are facing a number of challenges, which include financial, managerial and gender inequality in the labour market. These challenges have not only affected level of input in their businesses but it also affected their quality of life. This has negatively affected their impact and contributions to overall socio-economic development of Nigeria. This paper examines how business support services can be used to improve women entrepreneurs' activities and their quality of life. Both primary and secondary sources were used for data collection of this paper. A total number of 129 women entrepreneurs were surveyed. Among other things, the results showed that lack of access to finance and electricity/power were seen as the worst challenges affecting women entrepreneurs in Nigeria. Based on the results, among other things it was recommended that there is need to encourage the establishment of more business support services in Nigeria and they should be more gender sensitivity in rendering their services.*

**Keywords:** *Entrepreneurship, Women Entrepreneurs, Quality of Life, Business Support Services*

## INTRODUCTION

Interest in entrepreneurship among government agencies, NGOs and individuals has been on the increase. This is as a result of the importance of



entrepreneurship on economic development and growth in terms of employment creation, wealth creation, poverty alleviation and provision of economic and social vitality (education, health, infrastructure and flow of information). To this end, entrepreneurship has been described as the engine for economic growth and development (Schumpeter, 1934). However, Entrepreneurship has often been associated with men in business, until recently when the impact of women in economic development is being recognized as equally important (Josiane, 1995).

Coping with their multiple roles (such as wives, mothers, daughters etc.), business ownership serve as the fundamental basis for women involvement in entrepreneurship. This will enable them to meet up their diverse responsibilities. Women are now choosing self employment jobs such as distribution, restaurant, educational business, hotel business, hairdressing, decoration and charity homes as more appropriate for themselves because of their family and household commitments. These types of jobs help women to maintain their primary assignment which may include; cleaning, cooking, child or dependent relative caring and others. By virtue of their dual roles, women entrepreneurs are exposed to internal and external challenges, such as financial, managerial, social, and personal challenges and gender discrimination in both paid and self employed jobs. These challenges affect their contributions to economic development and quality of life.

Using some indices such as literacy, source of fuel for domestic use, access to fund for business start and expansion and availability of health facilities, to reflect the state of women entrepreneurs in Nigeria, the report of Federal Office of Statistics (2004), revealed that women's quality of life is very low. To improve their quality of life and their substantial contributions towards the economic development of this nation, demands for the intervention of both the government and private organizations. Several researches have emphasized much on the roles of women entrepreneurs, their contributions to economic development and the challenges they face but few research work has been carried out on the activities of business support services towards improving women entrepreneur's quality of life. It was based on this that the researchers decided to carry out this study to find out the challenges facing women entrepreneurs and the activities of business support services towards solving these challenges to improve their quality of life. This study is therefore targeted at providing answers to the following research questions; (i) what are the major challenges facing women entrepreneurs in Nigeria? (ii) is there any need to establish business support service for solving these challenges? (iii) which area(s) of their businesses do they need such support services (iv) do the activities of business support services actually improve the women entrepreneurs' quality of life?

## LITERATURE REVIEW/ CONCEPTUAL FRAMEWORK

### CONCEPT OF ENTREPRENEURSHIP

Different authors, institutions and agencies define entrepreneurship differently based on the circumstances and fundamental issues surrounding the persons/institutions. Some of these definitions include; Jones and Sakong (1980) who defined entrepreneurship as "a force that mobilizes resources for 'unmet' market demand". Ronstadt (1984) defines entrepreneurship as "the dynamic process of creating incremental wealth". Stevenson (1985) also defined entrepreneurship as "the process of creating value by pulling together a unique package of resources to exploit an opportunity." While an entrepreneur is "an individual who establishes and manages a business for the principal purpose of profit or growth" (Carland, 1984). A woman entrepreneur is a female gender who has some comparative advantage in the decision making process either because she was better informed or have different perception of events or opportunities" (Herbert and Link, 1989; Gartner 1989; Pickle & Abrahamson 1990; Thomson 2002).

### FACTORS AFFECTING WOMEN ENTREPRENEURS' QUALITY OF LIFE

Although the contributions of women entrepreneurs to economic development have been recognized as highly significant, a number of factors have been identified to be affecting their quality of life. Two dimensions of the quality of life that can easily affect women entrepreneurs include their well being and life satisfaction which Morris and Lewis (1991) categorized into economic, health, social, technology, work, institutional and ecological factors. Abimbola, Okafor and Ahmadu (2007) looked at factors from the perspective of economic, health, socio-cultural and work environmental factors and they see most relevant as regards to women's quality of life. Economically, Kantor (1999) rightly argued that women often experience greater constraints on their economic actions more relatively than their men counterparts. The table below shows a dimension of women quality of life (sources of fuel for cooking). The table indicates that more than 69% of Nigerian women use firewood as their main source of fuel for domestic use. The report of ILO (2004) on Community, Women and Development (COWAD).

**Table 1. Main Source of Fuel for Cooking**

Source	Total
Firewood	69.98
Charcoal	0.84
Kerosene/Oil	26.55
Gas	1.11

Electricity	0.52
Crop residue or Sawdust	0.09
Animal waste	0.07
Other	0.84
Total	100

**Source: Federal Office of Statistics, Nigeria Poverty Profile 2004; adapted from Abimbola, Okafor and Ahmadu (2007).**

Table 2 shows the illiteracy rate of men and women as published by ILO(2004). The table also revealed that the illiteracy rate of women is higher than that of men by 20% and reflects their quality of life.

**Table 2 Adult Illiteracy Rate**

Gender	Rate
Male	32.7
Female	52.7
Combined	42.7

**Source: ILO (2004).**

Mayoux (2001) identified the following as factors that limit the ability of women entrepreneurs in taking advantage of the opportunities available to them in their environment, which also affect their quality of life (i) lack of access to control of property; (ii) lack of access to and control over income; (iii) lack of access to information and technology ( hence the number of women in the technology is very low unlike in other sectors such as health care, hotel, education, and restaurant). (iv) age limit (v) family dependence; (vi) restriction to family business; (vii) accessibility to the required funds; (viii) religious predicament

Gould and Perzen (1990) also identified some other factors that affect women entrepreneurs' quality of life to include (i) lack of socialization to entrepreneurship in homes, schools and society (ii) exclusion from traditional business networks, (iii) discriminatory attitude of leaders in loan and other resources allocation, (iv) gender stereotypes and expectation, (v) socialized ambivalence about competition and profit, lack of self-confidence, (vi) inability to cope in the era of globalization (vii) challenges of poor savings, (viii) longer hours to work, (ix) lack of access to health care and other assistance, (x) illiteracy, (xi) lack of managerial skill, (xii) cultural bias.

## **ESTABLISHING BUSINESS SUPPORT SERVICES FOR WOMEN ENTREPRENEURS**

It has been observed that women entrepreneurs unlike their men counterparts have certain challenges in their businesses that may require the activities of business support services for solving these challenges. In support of the above, Carter (2000) suggests that whilst many small businesses experience difficulties in meeting with issues of finance, information technology, administrative and managerial activities, women entrepreneurs need organizations/institutions that specialize in providing support services for handling these challenges which are usually peculiar to their nature as women.

To improve women entrepreneurs' quality of life, researchers such as Kantor (1999); Iheduru (2002); Cheston (2002) identified financial, marketing, managerial, and administrative, network, training, education/development and information technological activities as the major areas where such support services are most needed by women entrepreneurs. In support of this, Etkind (2006) argued that women entrepreneurs' access to finance and other resources is still far below expectation. They are in need of mentoring, marketing and financial assistance in preparing their own business plans and high quality training to improve their quality of life.

H1: The activities of business support services will improve the Nigerian women entrepreneurs' quality of life.

## **INSTITUTIONS THAT FOCUS ON SUPPORTING WOMEN ENTREPRENEURIAL ACTIVITIES**

To ensure that the above mentioned factors affecting women entrepreneurs' quality of life are giving adequate attention, countries such as U.S.A, Canada, Britain, Italy, Finland, Australia, New Zealand, India, Bangladesh, Indonesia, Nigeria, Ghana and others, have over the years encouraged the establishment of organizations, institutions and programmes that focused mainly on encouraging women entrepreneurs in capacity building in terms of provision of finance, marketing, networking, mentoring, export services etc. These programmes are established to render business support services to women entrepreneurs. Some of these institutions include; Institute for Social and Economic Development (ISED); Women Venture (WV); Service Corps of Retired Executives –SCORE; Crasform; Incubators; Reaching Girls; Mentoring, Grameen Bank, Country Women Association of Nigeria (COWAN), Nigerian Association of Women Entrepreneurs (NAWE), Life Above Poverty Organisation (LAPO), Self Employed Women Association (SEWA) and others.

## RESEARCH METHODS

### RESEARCH DESIGN

To test the perceived desirability of this research, we decided to carry out a survey study with the instrument of questionnaire targeting Nigerian women entrepreneurs as our respondents. The respondents' opinions were sought on the need for the establishment of more business support services for solving women entrepreneurial challenges so as to improve their quality of life.

### SAMPLE SIZE AND RESEARCH INSTRUMENT

A sample size of 129 women entrepreneurs were taken from Ado-Odo-Ota local government area in Ogun State on the basis of random sampling method. Out of the 150 questionnaires distributed, 129 were returned giving a response rate of 86%. To seek the opinions of the respondents on the challenges they face in their businesses, their quality of life and how best they think these challenges will be solved, two sets of questions were proposed based on Likert scale technique (Asika, 2000). Each of these set of questions contains a minimum of ten items which focused on women entrepreneurial challenges and the areas they need support services that could help to improve their quality of life.

### RESEARCH TECHNIQUE

Both descriptive and statistical methods were used to analysis the questionnaire. While descriptive method was adopted in analyzing some of these questions in the questionnaire, z-score distribution was used to test the hypothesis. A calibrated value of 1-5 numbers were assigned to the likert scales such that a value of 5 was assigned to 'strongly agreed', 4 to 'agreed', 3 to 'undecided', 2 to 'disagreed' and 1 to 'strongly disagreed'.

### SURVEY RESULTS

Respondents indicated all the motives shown in Table 3 as very relevant business motives. However, the motives of self-achievement and desire for freedom have the highest frequency of 97% and 90% respectively. Table 4 shows that the most prevalent challenges of women entrepreneurs are financial/capital problems (90%), electricity/power facilities (79%), and coping with competition (69%). Also the challenges of lack of access to information/advice on how to start/run an enterprise scored (59%); high rent/tenement rates (55%); Government levies (48%); and issues of networking (45%). Table 5 also shows the results of the descriptive statistics on the areas where women entrepreneurs need business support; 86% of the respondents indicated finance as the most important area where they need support, 52% indicated information technology, 45% indicated management, 85% for personnel, 31% for customer

service/relationship, 28% for marketing/distribution and 21% for production areas.

## RESEARCH HYPOTHESIS

Research hypothesis is a proposition that is yet to be tested for its validity and it provides a tentative explanation of relationships among variables (Osaze and Izedonmi, 2008). To obtain the required response from the women, a hypothesis was formulated to establish the relationship between dependent and independent variables of the topic for acceptance or rejection. The research hypothesis of this paper which was derived from existing literature and stated as null hypothesis;

Ho: The activities of business support services will improve the Nigerian women entrepreneurs' quality of life.

## TESTING OF HYPOTHESIS

This section focused on the test of the hypothesis postulated for this research. To test this hypothesis, Table 5 -7 were used to arrive at the results of the study on this regard. Z-score was used as the statistical tool. The formula is;

$$Z = \frac{\bar{x} - \mu}{\frac{\sigma}{\sqrt{n}}}$$

Where:  $\sigma$  = the standard deviation of the population

$\bar{x}$  = the mean of the population

$\mu$  = the mean of the sample

$$\bar{X} = \frac{587}{129} = 4.55$$

$$\sigma = \sqrt{\frac{\sum f(X - \bar{X})^2}{\sum f}} = \sqrt{\frac{67.93}{129}} = \sqrt{0.54} = 0.7280$$

$\mu$  = hypothesized value of the population mean (This was calculated by finding the mean of weights apportioned to alternative and null hypothesis).

$$\mu = \frac{5+4+3+2+1}{5} = \frac{15}{5} = 3$$

$$Z = \frac{\bar{x} - \mu}{\frac{\sigma}{\sqrt{n}}}$$

$$Z = \frac{4.55 - 3}{\frac{0.7280}{\sqrt{129}}} = 2.13$$

The level of confidence was established at 5%, meaning that the table value or critical value is  $z^{0.05}$ .

## DISCUSSION, CONCLUSION AND RECOMMENDATIONS

Looking up the result (2.13) up in the z table, we obtained 0.4843. This shows that the area under the normal curve between the population mean and our

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