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# EDITORIAL

*It gives us a great feeling that our Gender and Behaviour is starting its fifth year making a niche for itself with high quality articles. This Volume 5 Number 1, 2007 has eleven very brilliant, variegated articles and a review paper that will delight scholars, and practitioners.*

*With this stride we are branding our centre and journals for consistency, excellence and erudition.*

*In this issue, Dr. M.S. Jansen van Rensburg of the Lifeline Southern Africa has shared the results of three workshops (GBV awareness, skills training and support group development) with our readers. The support groups training were very encouraging. I hope the results will interest you. By publishing this report, we are at the centre asking, what are you doing at your end? Share it with other like minds. LIKE MINDS THINK TOGETHER!*

*We thank you for your support through the years and look forward to your continued interest in our work.*

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# WOMEN ENTREPRENEURSHIP IN NIGERIA: CHALLENGES AND PROSPECTS FOR QUALITY OF LIFE.

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## Abstract

Entrepreneurial activities have been found to be capable of making positive impacts on the economy of a nation and the quality of life of the people (Schumpeter, 1934; Weber, 1904; Adejumo, 2001; & Morris & Lewis, 1991). Studies have established its positive relationship to stimulation of economic growth, employment generation; and empowering of the disadvantaged portion of the population, which include women (Thomas and Mueller, 2000; Reynolds, 1987; Shapero, 1981)

## Introduction

The issue of women in entrepreneurship is not unconnected with the fact that they constitute a critical mass that cannot be

ignored in development issues in Nigeria. Also, evidence on ground suggests that the potentials women offer in socio-economic development through uninhibited participation in entrepreneurial activities have not been fully actualized. Added to these is that women are at the receiving end of low quality of life due to socio-cultural inhibitions to their entrepreneurial aspiration.

Population estimates over a period of five years (2000-2004) report that the female population is higher than that of male. Thus, this puts them at a critical place in socio-economic and human development issues.

Table I: Nigeria Population, 2000-2004

	2000	2001	2002	2003	2004
Total Population	115,224	118,801	122,163	125,620	129,175
Total Male Population	57,497	59,282	60,960	62,685	64,459
Total Female Population	57,727	59,519	61,203	62,936	64,716

Sources: National Population Commission, Federal Office of Statistics.

\*Note: Population estimates are derived from 1991 census based on annual growth rate of 2.83 percent.

Studies have established a relationship between women's quality of life and their participation in entrepreneurial activities (UNIDO, 2001; Morris & Lewis, 1991). For example, UNIDO, (2001) reports thus:

Women's productive activities, particularly in industry, empower them economically and enable them to contribute more to overall development. In many cases, women entrepreneurs already make an important contribution to the overall development of their countries. Whether they are involved in small or medium-scale production activities, or in the informal or formal sectors, their contribution to output and value added in the manufacturing sector is substantial, even though it remains partly invisible in official statistics. Women's entrepreneurial activities



are not only a means for economic survival but also have positive social repercussions for the women themselves and their social environment.

This reality has informed the decisions of various levels of government in Nigeria to institute programmes and policies, which target exclusively or indirectly women population. These programmes are presented below:

Table II: Selected Macro Policy Programmes Put in Place by the Nigerian Government to Encourage Entrepreneurship.

	Programme	Objective
1	Agricultural Development Project (ADP)	The main purpose of the ADP is to stimulate increased food production and enhance the income of the rural population.
2	National Directorates of Employment (NDE)	Responsible for vocational skills development and small scale enterprises programmes designed to combat unemployment
3	National Economic Reconstruction Fund (NERFUND)	Provides long-term loans at concessionaire interest rates to promote small and medium scale industrial projects.
** 4	Family Economic Advancement Programme (FEAP)	Established to provide micro facilities for entrepreneurs.
5	People's Bank and Community Bank Programmes	Designed to make banking services more accessible and extend credit to the poor.
** 6	Better Life for Rural Women	Aimed at providing micro-credit facilities for women entrepreneurs.
7	National Poverty Eradication Programme (NAPEP)	Aimed at providing vocational skills development and small scale enterprises programmes designed to combat unemployment
** 8	Family Support Programme	To provide credit support for women
9	National Empowerment and Economic Development Strategy (NEEDS)	To eradicate poverty and unemployment.

\*\* Programmes that exclusively target women.

Some Reflections on the State of Women's Quality of Life in Nigeria

Going by some indices presented below, it is evident that women's quality of life in Nigeria is very low. In the area of unemployment, it is observed that female unemployment is higher than male, while the scourge is more felt by rural women. For example, in 2004 urban unemployment for women stood at 12.1 against that of men, which was 7.8. In the same vein, rural unemployment for women was 15.8 while men recorded a lower figure (11.5).

Table III: Unemployment rate by Sex

Description	2003			2004		
	Composite	Urban	Rural	Composite	Urban	Rural
Sex:						
Male	10.6	6.5	12.3	10.4	7.8	11.5
Female	11.2	8.6	12.3	14.1	12.1	15.8

Source: Federal Office of Statistics, 2004.

Literacy, which may also be useful in measuring quality of life is low among women compared to men. For example, Federal Office of Statistics (2004) reports that literacy rate was high for the males who could read and write. The rates were 59.8 percent and 46.6 percent for male and female respectively. The overall average of school attendance was 54.0 percent for males and 46.0 percent for females.

Another index, which may help in plotting the state of quality of life of women in Nigeria, is 'the source of fuel for domestic use'. Domestic activities are mostly within the confines of women; it can, therefore, be argued that any statistics in this direction can be appropriated for them. The table below presents the various sources of fuel for domestic use.

Table IV: 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.

Seventy percent of the households used firewood as their main source of fuel for domestic cooking, 26.6 used kerosene while only 1.1 percent used gas in the period covered by the survey. In Nigeria, the use of gas is related to affluence, followed by electricity and kerosene while using firewood is closely linked to poverty.

This study explores how the fact of being a man or a woman (gender) influences entrepreneurship and how increased participation of women can impact on their quality of life. This paper defines entrepreneurship as a process, which involves identification and exploitation of opportunities in a social context for the purpose of innovative and increased production, which ultimately translate to economic development and enhanced quality of life.

#### Method

The data for this paper was sourced from a study on 'social inhibitions and entrepreneurship' among the three major ethnic groups in the country - the Hausa, Igbo and Yoruba. The primary data were sourced through the use of Focus Group Discussions (FGDs). Participants were drawn from ethnic-based associations in Lagos. Key informants were used to know the level of education of those selected for the study. It was our belief that the result could be applied or adapted to other ethnic groups in Nigeria, because of

cultural interactions that have taken place among the various cultural groupings in Nigeria over time.

We believe that Focus Group Discussions would be appropriate, because of its strength in eliciting information on attitude and beliefs that may be inaccessible to a survey. The FGDs guides covered varying questions on participants' perception of gender issues in entrepreneurship.

In constituting different groups, we tried to ensure that members of each group were of homogeneous characteristics in terms of ethnic grouping, sex and education. This was to enable members discuss freely. There were eight groups for each ethnic group on the whole, four groups for women and four groups for men in each of the three blocks. Thus, for the women, we had two groups comprising women with primary education or less and two groups comprising women with secondary education or more. As for the men, we had two groups comprising men with primary education or less and two groups comprising men with secondary education or more. Each group composed of between 8 and 10 members and each session lasted for about an hour. On the whole, 24 group sessions were conducted, with each ethnic group having eight groups. The group discussions were conducted by researchers who are versatile in the use of focus group discussions (FGDs) with the assistance of note-takers

For groups where members had low level of education, discussions were held in local/pidgin languages, while discussions with groups whose members had high level of education were mostly held in English language. Researchers who moderated the groups are versed in the languages used for the discussions. The same applies to the note takers. Data from the discussions were analysed using content analysis method. The choice of content analysis was informed by the focus of the study, which was to elicit information on attitude and beliefs of participants on the identified social factors and their impact on entrepreneurship. According to Bauer (2000), content analysis "allows us to construct indicators of worldviews, values, attitudes, opinions, prejudices and stereotypes, and compare these across communities."

Table V: Demographic characteristics of participants

		N	%
Sex			
	Male	108	52.9
	Female	96	47.1
Age			
	18-25	40	19.6
	26-35	47	23
	36-45	69	33.8
	46-55	40	19.6
	Over 56	8	3.9
Marital Status			
	Single	52	25.5
	Married	139	68.1
	Divorced	7	3.4
	Widowed	6	2.9
Ethnic Origin			
	Hausa	63	30.9
	Igbo	71	34.8
	Yoruba	70	34.3
Education			
	No formal education	20	9.8
	Primary	84	41.2
	Secondary	88	43.1
	Tertiary	10	4.9
	Professional	2	0.98
Religion			
	Christianity	116	56.9
	Islam	88	43.1
	Indigenous religion	-	-
Occupation			
	Paid job	16	7.8
	Self-employed	184	90.2
	Unemployed	4	1.96

Source: Abimbola, 2004



## Result

The following sub themes emerged from the various focus group discussions:

- Levels of participation of the different gender in entrepreneurship;
- Cultural expectations of the different gender;
- Problems encountered by the female gender in entrepreneurial field; and
- Gendered division of labour in entrepreneurial activities.

The largest number of submissions from the groups acknowledged the differential levels of participation in entrepreneurial activities by male and female. Most participants attributed women's low participation in entrepreneurship to cultural expectations of them. One of these expectations, as gleaned from the focus group discussions has to do with the roles they are to play in the home front: care towards children, husbands and other family members. A female participant said, "A child not well cared for will sell the house built."

The common strand among the women groups is the preference they have for their families over any other activities. This position was expressed in the following statements: "I had to abandon my business activities when I noticed that my children were becoming negatively influenced in their school, so that I will have time for them", "my husband doesn't want me to work, since he has said he would be responsible for all my needs, no problem", "my husband believes that each time I come late from my business runs, I have gone to keep a date, this has put me in a dilemma. I want to quit, so that I will save my marriage" "I have stopped having problem in my marriage since I stopped giving much attention to my business." The subordinated position of women was acknowledged in groups comprising Hausa women more than any other group and the reason for this trend, as advanced by most participants, is religion, which encourages submission of women to their husbands.

Most female participants who are/were entrepreneurs mentioned cases of harassment from the opposite sex. Every of the participants in this category claimed that at one or more occasions,

there had been instances of harassment from the opposite sex against them. One participant said, "love advances from men, at a point, became unbearable that I had to abandon the business I was doing." "the question you hear them (potential male benefactors) ask you is whether you are ready to play ball. You had better not ask for the kind of ball because you will be shocked to the marrow to hear you been asked for your womanhood."

Also mentioned by most female participants was the issue of gender division of entrepreneurial field that can be entered by a woman. Most participants (both male and female) said there were certain areas that were exclusive preserve of men. Areas mentioned include construction, engineering, and in some cases, manufacturing. As a female participant put it, "the institutional arrangement is such that after men have decided what they consider convenient and appropriate for their gender, they now leave what can be appropriately regarded as the "crumbs" for the womenfolk." In a similar vein, a male participant submitted, "some entrepreneurial fields require more time and energy than others, therefore, it is not out of place for women to be found in less demanding fields, taking into account the other roles such as childbearing, and family upkeep." Trading, supply and small-scale farming are some of the entrepreneurial fields mostly ventured into by women as discussed in the groups. These statements represented the views of most participants in the focus group discussions.

Most male participants' perception of women was that of subordinates. One of the participants said, "...she is my wife and I think I deserve to have her full obedience". Another participant said, "if only she has got another husband, then she can go against my wish." However, we have few participants who believed that women are partners and therefore should be treated as such. Nonetheless, most participants acknowledged the barriers against women entrepreneurial activities, which are social in nature.

### Discussions

Evidence from the present study suggests that values and tradition have adversely affected women's participation in entrepreneurship and by implication, their quality of life. The cultural variables mentioned above have foisted on women, multiple roles that now make them to regard entrepreneurship as a secondary activity. Implicated in this, are the roles they are expected to perform in the home front, most of which fall under unpaid

labour. For example, care of the younger members of the family and domestic house chores such as cooking, washing, cleaning are mostly found within the preoccupations of women.

The findings also report gendered division of labour, which restricted entry of women into some entrepreneurial fields, thereby limiting their participation in entrepreneurial activities with adverse implications on their quality of life. The reason for this pattern of division of labour 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.

The disadvantaged position occupied by women in terms of power relation also make them vulnerable to different harassments as presented in the result. Women's economic enterprises typically have been smaller in scale and subordinate to those of men. Despite very high female participation in petty trade, the trading structure has always been stratified to the relative disadvantage of women, with men in charge of most major long distance trading enterprises.

The prospect of women entrepreneurial activities for quality of life

Defining a generally accepted definition of quality of life has not been possible; however, two major dimensions – well-being and life satisfaction - have been identified by most who have studied the topic (Morris & Lewis, 1991). Different authors have tried to situate quality of life in different domains of life. For example, Day, (1987) gave a list of 13 domains, which applied at the level of individuals. These were eventually collapsed into 7 domains by Morris and Lewis (1991) to bear at a societal level. These domains include: economic, health, social, technological, work, institutional and ecological. For the purpose of this study, four domains – economic, health, social and work - that are considered most relevant to the situation of women vis-à-vis entrepreneurship and quality of life in Nigeria are examined.

#### **Economic**

One of the roles of entrepreneurship is the economic empowerment of the disadvantaged segment of the population of which women is inclusive in the Nigerian context. In the economic realm entrepreneurship fosters increased wealth and higher standard of living. Thus, if cultural inhibitions are removed, women's entrepreneurial aspirations will be actualized. This will go a long way



in enhancing their economic empowerment, literacy level and life expectancy while reducing their fertility rate (UNIDO, 2001).

### Health

While Morris & Lewis (1991) articulate the impact of entrepreneurship on health domain in the area of production of high rates of innovation in medical processes, products, and services, in this study, however, we want to take a different look at the interface between entrepreneurship and health. Most diseases and illnesses among women in Nigeria are linked to lack of the wherewithal to stay healthy. Studies have established that high fertility is related to mortality among women of childbearing age on one hand and preponderance of high fertility among the poor on the other hand (Birdsall and Sinding, 2001).

Thus if women are gainfully engaged in entrepreneurial activities, there will be marked reduction in fertility, mortality, and population explosion.

### Social

Increased entrepreneurial activities in societies is capable of increasing material affluence and satisfaction of needs (Morris & Lewis, 1991). The situation is more enhanced if women are not left out in the entrepreneurial trail. Increased and sustained entrepreneurial activities among women can lead to reinforcement of consensus in attitudes, norms, values and lifestyles. It can thus be said that disruptions and dislocations in norms and values manifesting in such phenomena as prostitution, human trafficking and divorce can be arrested with active participation of women in entrepreneurial activities.

### Work

Most activities by women fall within the purview of what is called 'household activities' some of which "remain unpaid, unrecognized and undervalued". The table below gives a picture of level of women's involvement in these activities compared to men.

Table VI: Time spent on Household Activities by Sex

Activities	Time Spent	
	Male	Female
Recreation	2.25	2.11
Fetching firewood	2.57	4.10
Ironing clothes	0.83	0.55
Taking care of children	1.44	9.32
Sweeping	1.28	4.01
Disposing garbage	0.81	1.31
Cooking	0.89	7.26
Shopping	1.94	2.19
Washing dishes	2.97	3.21
Care of elderly	0.41	0.72
Other household activities	1.72	8.94

Source: Federal Office of Statistics, Nigeria Poverty Profile, 2004.

It is evident from the table that the females used more of their time in this order: childcare (17.2 percent), cooking (10.1 percent), care of the elderly (9.8 percent) and recreation (8.3 percent). This suggests that their involvement in entrepreneurial or other income-generating activities may be hampered by their neck-deep engagement in the home front. It is therefore to be noted that active participation of women in entrepreneurial activities will take them away from the realm of 'unpaid work' to being economically empowered. This will then go a long way in improving their quality of life.

### Conclusion and Recommendation

This work has tried to establish a connection between entrepreneurship and women's quality of life in Nigeria. It should be noted, however, that the work has implications for other contexts that are similar in characteristics as Nigeria. The present state of women in terms of quality of life is low going by some indices that have been examined in the paper and this can be attributed to their economic position in the society. It is the contention of the authors that if their participation in entrepreneurial activities improves, some of the factors militating against their quality of life would have been removed.

Many programmes and legislation have been instituted, even, affirmative actions have been adopted, all in a bid to make life better for women but these have not translated to any concrete achievement in reality. This work, therefore, recommends a complete overhaul of the modes of operation of the programmes designed to encourage or enhance participation of women in entrepreneurship. It has been observed that most of the facilities embedded in the programmes do not get to those genuinely in need of them, rather, they are used to service political and other loyalties. It is our belief that if the dispensation of these facilities is done through community-based associations or groups rather than through political affiliations, the programmes will be more effectual. Also recommended is the need to have effective monitoring mechanism in place to ensure that the dispensed facilities are put to proper use in order to stem misapplication of funds. These will go a long way in positively affecting women and their quality of life.

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