

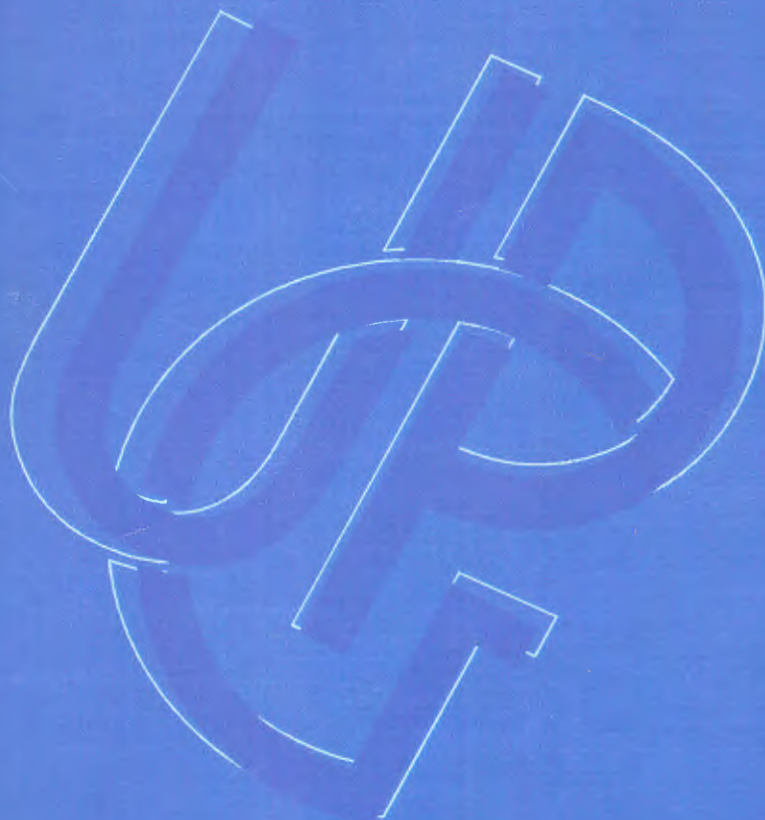
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Seria ȘTIINȚE ECONOMICE

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Petroleum - Gas University of Ploiești  
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# Women Entrepreneurship Development in Nigeria: the Effect of Environmental Factors

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## Abstract

*Women's involvement in economic development has been recognized as important especially, in the area of entrepreneurship. Entrepreneurship as the central force for economic change requires more women to be involved in its operations. Environmental factors have been identified for having the tendency of affecting entrepreneurial development. This study is aimed at examining the effect of environmental factors on women entrepreneurship development (WED) in Lagos State, Nigeria. Primary and secondary sources were used for the data collection. The results revealed that government policy as an environmental factor has negative correlation with women entrepreneurship development and this affects other factors. To encourage women's participation in the economic development, the Government should make policies that will positively enhance the accessibility of women entrepreneurs to the required funds and other resources.*

**Key words:** *women, women entrepreneurs, entrepreneurship development, environmental factors and entrepreneurial traits*

**JEL Classification:** L26

## Introduction

Statistically, women constitute more than 50% of the Nigerian population and out of this, only about 35% of them are involved in entrepreneurship which can be under the form of micro, small, medium and large enterprises (Odoemene, 2003). These enterprises usually tend to have the flexibility and innovativeness that are critical business issues in feminism (Aburdene and Naisbitt, 1992, Kerka, 1993). In Nigeria, regardless of women's physical population, educational, economic and social status, they are not well represented in the policy making process, especially in issues of business and manpower development. However, given the dynamic nature of the Nigerian environment, a number of changes have emerged, including the recognition of the potential of women and their contribution to the economy. As Mordi et al (2010) observes that traditional roles occupied by the Nigerian woman in the family are changing as a result of changes in the family configuration and setting which has allowed women to undertake more practical and functional roles within the society.

Changes in the family structure and functions which resulted from the process of rapid urbanization had brought women into the mainstream of the Nigerian economy and business world. There appears to be role reversal within traditional Nigerian societies where the man is seen as the provider and protector of the family. Most women are now operating as de-facto heads of households in settings and a number of these women are involved in entrepreneurship and business management in order to provide income for their family/home keeping. Considering women's multiple roles in our society (roles as mothers, wives, bread winners etc.) and the circumstances surrounding their peculiar nature which pose a constrain to their full involvement in business, there is a need to create conducive and enabling environment to encourage their participation in the economic development.

Promoting women entrepreneurship development demands more attention to be focused upon issues that restrict women entrepreneur. Information on gender issues will help with the implementation of supportive practices and programmes for monitoring and evaluating the challenges facing women entrepreneurs in developing economies and the best way to meet their needs. More emphasis from several researchers such as Odoemene (2003) and Mansor (2005) has been placed on the effect of psychological and economic factors on their entrepreneurial development. Few studies have focused on the environmental factors that are likely to affect the participation in business. In Nigeria, there is still a case to be made on the impact of environmental factors on the female entrepreneurs.

Hence, this study is aimed to find out the effect of environmental factors on women entrepreneurial characteristics in Lagos state, Nigeria. To achieve this objective, the following research questions will be addressed: what are those environmental factors that affect women entrepreneurship development? How do these factors enhance the development of women entrepreneurship in developing countries? Is there any relationship between these factors and the challenges face by women entrepreneurs? To provide answers to the above questions, this paper is organized as follows: section two is a review of the extant literature review, conceptual framework and an explanation of the research methods. This is followed by a report and discussion of findings and summary, conclusions, policy suggestions, and avenues for future research are presented in the last section.

## **The Concept of Entrepreneur in Literature**

### **Women Entrepreneurship**

Following Lewis (2006), Mordi *et al* (2010) and Singh *et al* (2010) entrepreneurs tend to have a number of common traits which include characteristics concerning creativity and innovation, foresight, imagination, and daring. Theories on what makes people entrepreneurs have tended to identify traits internal to the entrepreneur or externally induced or motivated factors, such as a lack of employment opportunities, dissatisfaction at work, and supportive government initiatives.

Women entrepreneurs are simply women that participate in total entrepreneurial activities, who take the risks involved in combining resources together in a unique way so as to take advantage of the opportunity identified in their immediate environment through production of goods and services. Most of them are involved in micro, small and medium scale enterprises (MSMEs) which contribute more than 97% of all enterprises, 60% of the nation's GDP and 94% of the total share of the employment (Mayoux, 2001, Ndubusi, 2004). The spectrum of women in entrepreneurship often ranges from home-based businesses (HBB) to micro, small, and medium enterprises (MSEs) (ILO, 1998). Women entrepreneurs generally share the same motivations with their men counterparts (Kerka, 1993).

## **Characteristics of Women Entrepreneurs**

Women in entrepreneurship possess dual characteristics (for instance, they are firstly women and secondly entrepreneurs). Therefore, women entrepreneurs possess characteristics which include adaptability (Kilby, 1968), innovativeness/creativity (Schumpeter, 1934, Drucker, 1985), strength and internal locus of control (Annenkova, 2001), ability to think and reason fast and endure (Mayoux, 2001), managerial skill, accountability and credit risk (Thomson, 2002). Factors that motivate women entrepreneurs have been identified to include, dissatisfaction with "glass ceiling" (Familoni, 2007) or limits on their earnings and advancement (Stoner and Fry, 1982), need to improve quality of life (Cooper, 1983), desire to earn more income, growth and innovation (Carland, Boulton and Carland 1984), desire for independence, risk-taking propensity (Brockhaus, 1980), education, freedom, job flexibility and previous experience (Mansor, 2005).

H1: Women entrepreneurial traits are strongly influenced by environmental factors.

## **Women Entrepreneurial Development and Environmental Factors**

Development connotes a human multifarious and divergent process, manifested in every field of endeavor, which entails the overall improvement of man and his well being, to the level of social group which involves an increased capacity to regulate both internal and external relations (Rodney, 1976). On the other hand, environment is the interrelated and interdependent variables or forces which affect the ways business operates. Business environment is highly dynamic and hence controls the operations and activities of business ventures. The understanding of the dynamism and the effect of environment on women entrepreneurial development is very important for policy making. Kantor (1999) and Iheduru (2002) saw family influence as the antecedent of women entrepreneurial development. Ronstadt (1984), Morris and Lewis (1991) and ILO (1998) included infrastructure, legal, regulatory, economic and socio-cultural variables such as rapid and threatening change, one's family, school and work environment as the environmental factors that can affect women entrepreneurs. Watkins and Watkins (1986) further classified these factors into 'push' and 'pull' factors.

Keeble and Walker (1994) looked at the environmental factors from the perspective of the developmental setting that stimulates local market. Several environmental indicators have been identified as the major factors that can either hinder or inhibit women entrepreneurs. Minniti and Arenius (2003) argue that these factors are the supportive services that enhance women entrepreneurial development. ILO (2003) regards environment factors as the external factors that include: (i) government policy (fiscal and legislative framework), (ii) access to appropriate business development support, (iii) access to finance and financial services and (iv) community and family. Mansor (2005) enumerated these factors, namely: venture capital availability, presence of experience, technical skilled labour force, accessibility of suppliers, customers, new markets, government influences, land, transportation, new technological development, supporting services and living condition.

H2: There is a significant relationship between environmental factors and women entrepreneurial development.

## **Research Methods**

### **Research Design and Instrument**

The aim of the study is to discuss and analyze the effects of environmental factors on women entrepreneurial development. The data consists of a survey carried out among women entrepreneurs in MSMEs in Lagos State, Nigeria. The questionnaire that was designed for this purpose was structured in such a way that it has three sections: section A contains queries on the demographic data of the respondents, section B is on the perceptions of the women

entrepreneurs and section C is on the environmental factors that could affect their businesses. The questionnaire was administered with the help of two research assistants. In this paper, the researcher discussed mainly the results of the field survey carried out on the women entrepreneurs. The survey gives information on the personal characteristics of women entrepreneurs and the environmental factors that could affect their entrepreneurial development which was measured with business start-up, profitability and expansion. The studied items analyzed in this paper are: the demographic variables of the women entrepreneurs, their entrepreneurial characteristics and the environmental factors that could affect their businesses. In order to reduce the amount of survey statements, the Likert 5-point scale model was employed with assigned number that ranges from 1 (for strongly disagree) to 5 (for strongly agree). The Likert scaling model gives an opportunity of assigning a smaller value which signifies a divergent opinion and a larger value which signifies expressions of concurrent opinion.

### **Sampling and Data Collection**

A field survey based on sample frame was derived from the list of two registered business associations namely Nigerian Association of Small and Medium Enterprises (NASME) and Nigerian Association of Small Scale Industries (NASSI) in Lagos State, Nigeria. These two associations whose membership is made up of men and women entrepreneurs in MSMEs were used in collecting the data for this study. A total number of 120 questionnaires were administered to women entrepreneurs, out of which 104 or 87.5% of them were retrieved. The sample was developed based on cluster sampling. A set of cross sectional data was collected from four sectors of the economy. These sectors include: agricultural, manufacturing, trade and service. The reason for the choice of these sectors was based on the reports of different research works such as Soetan (1997), ILO (1998), Odoemene (2003), COWAD (2004) which agreed that women are predominantly more in these sectors than in other sectors of the economy.

In structuring the survey instrument, several questions which consist of both nominal and scale items were constructed to be used for the study. The questionnaire was designed mainly to target the women heads of the businesses. Among the items used in finding out the demographic status of the respondents there are, as follows: age distribution, type of business, income distribution, educational background, number of dependents, and working experience. Items used in finding out the environmental factor include, financing accessibility, governmental policy (legal and regulatory framework), business support services and family and community support. To analyze the data, descriptive analysis which permits the researcher to calculate simple percentages of the demographic variables of the respondents was carried out. Aggregate variables were used to represent the mean of the data. The relationship between the women entrepreneurial development (WED) and the environmental factors was studied using correlation and regression analysis due to the size of the data involved.

### **Demographic Variables**

This paper focused on the impact of the Nigerian environment on Nigerian women entrepreneurs. The first task is to discuss the demography of Nigerian women entrepreneurs. The survey result in Table 1 reveals that most respondents in this study were between the ages of 21 to 50 and that most Nigerian women in the study started their businesses as young people between the age range of 20 and 30. The result revealed that most of the women were young and married, i.e. 53.3% were married while 43.7% were un-married. The young married women also had several children ranging from 1 to 4 and a number of dependents which ranges between 1 to 5 persons. The picture emerging is one that was historically atypical. Young women married with children and dependants were often not entrepreneurs. However, the reality is changing as the environment becomes more accommodating to women entrepreneurs. The influence of parents on their children cannot be negated as the result reveals that 63% of women entrepreneurs had parents who were self employed while 38% of them have parents who are not



self employed. The women entrepreneurs covered in this study engaged in the following nature of businesses, agro-allied -14%, manufacturing- 18%, trade- 36%, and service – 32%.

Table 1. Profile of Women Entrepreneurs

S/N	Variables	Items	Percentages	S/N	Variables	Items	Percentages
1	Age	1	26.8	2.	No of Dependents	1	15.1
		2	25.0			2	32.9
		3	8.9			3	15.1
		4	5.0			4	9.6
		5 and above	4.3			5 and above	27.4
3.	Marital Status	Single	3.7	4.	How business was started	No	38
		Married	3.4			From the scratch	72.5
		Divorced	.0			Purchased	9.8
5.	Education Background	Widow	.9	6.	Self-employed Parents	Inherited	9.8
		WAEC	13.3			Joined Someone	7.8
		OND	13.3			Yes	62
		HND/BSc.	61.3			No	38
		MSc.	.1				
7.	Nature of Business	Others	6.0	8.	Age when business Started		
		Agro-Allied	4			13-18	10
		Manufacturing	18			19-24	42
		Trade	36			25-30	41
		Service	32			31-36	5
				37-42	2		

Source: Field Survey 2007

### Entrepreneurial Traits and Environmental Factors

To test the first hypothesis, the mean of the two aggregate variables (dependent and independent variables) was first calculated (see Table 2). Using the Likert 5-point scale model, items with a mean score of three and above can be said to be in concordance with the position of the questions in the questionnaire. Values below three imply a need for development in the respective statements' areas of women entrepreneurship and values that are higher than three points, represent a positive dynamics from women entrepreneurship. Related items were used to further explain each of these variables. Four items (accessibility to finance, support services, family/community and government policy) were used in measuring the independent variables while twelve most commonly used entrepreneurial traits were used in measuring the dependent variables. These include: risk taking propensity, desire for achievement, desire for independent and freedom, creativity and innovation, internal locus of control, proactiveness, competitiveness, self- confidence and desire for achievement.

Table 2. The Mean and Standard Deviation of the entrepreneurial traits and independent variables

Items	Mean	Standard Deviation	Percentages (%)
Taking risk.	3.8155	1.1943	74.7
Internal locus control	3.9901	.9746	81.2
Tolerance for ambiguity	3.5758	1.0699	69.7
Strength and energy	3.9706	1.1385	77.5
Creative and innovative	4.0583	1.0177	82.6
Independence	3.6040	1.2416	62.4
Self esteem	3.7745	1.1596	71.6
Self confidence	3.8020	1.2085	69.3
Competitiveness	3.2772	1.2500	54.4
Proactiveness	3.4059	1.2100	58.4
Self achievement	4.0686	.9876	80.4

Table 2 (cont.)

Accessibility to finance	3.6373	1.2881	66.7
Support services	3.2353	1.2521	51.0
Family/community	3.0404	2.4699	38.4
Government policy	3.3039	1.2251	54.9

Source: Field Survey 2007

### Survey Results- Correlation Analysis

The potential correlation between entrepreneurial traits of women entrepreneurs and environmental factors were then examined with a correlation analysis. The aggregate variables of these two variables were then placed in a correlation matrix in Table 3. The Pearson correlation analysis in Table 3 indicates that nearly every aggregate variable has a mutual correlation with a statistical significance. Among all the results, the strongest correlation exists between competitiveness and support services ( $r=.362$ ). This indicates that women entrepreneurial competitiveness can easily be enhanced through the activities of business support services. The result stood out among others showing a more positive correlation than the rest. Second to this was competitiveness and government policy ( $r=.277$ ), followed by creativity/innovation and business support services ( $r=.261$ ) and self-confidence and financing accessibility ( $r=.234$ ).

Table 3. Correlations between Entrepreneurial Traits and Environmental Factors

	Accessibility to Finance	Support Services	Family/community	Government Policy
Taking risk.	$r=.049$	$r=-.005$	$r=.055$	$r=-.68$
Tolerance for ambiguity	$r=.047$	$r=.091$	$r=.026$	$r=-.131$
Creative and Innovative.	$r=-.77$	$r=.261^{**}$	$r=.026$	$r=-.146$
Independence	$r=.080$	$r=.008$	$r=-.141$	$r=-.059$
Self confidence	$r=.234^*$	$r=.066$	$r=.141$	$r=-.044$
Competitiveness	$r=.105$	$r=.362^{**}$	$r=.090$	$r=.277^{**}$
Achievement	$r=.087$	$r=.034$	$r=.020$	$r=-.115$
Internal Locus control	$r=-.059$	$r=-.046$	$r=-.251^*$	$r=-.242^*$
Energy and strength	$r=-.017$	$r=-.035$	$r=-.021$	$r=-.241^*$

\* Correlation is significant at the 0.05 level (2-tailed), Sig. (1-tailed) \*\* Correlation is significant at the 0.01 level (2-tailed) and r stands for Pearson correlation.

Source: Field Survey 2007

### Environmental Factors and Women Entrepreneurial Development

The second hypothesis has been reduced into dependent variables (women entrepreneurial development) and independent variables (environmental factors). The dependent variable (Women entrepreneurial development) has been measured by woman's ability to start up business, make profit and expand their businesses. These items were chosen as the best criteria for measuring development since they involved revenue, income, increase in the assets and the operating cost of the business. Four items which include, financing accessibility, family and community, business support services, and legal and regulatory factors were also used to measure the independent variables. Correlation analysis is adopted to describe the relationship between the dependent variables and independent variables. Table 4a revealed that support services and government policy are significantly correlated towards WED based on 5% and 10% significant levels respectively.

Table 4 (a). Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.755	.362		13.120	.000
	Accessibility to finance	-3.005E-02	.075	-.043	-.402	.688
	Family members and Community	4.360E-02	.037	.121	1.185	.239
	Availability of support services	.164	.086	.222	1.910	.059
	Government policy	-.215	.086	-.286	-2.504	.014

a Dependent Variable: Women Entrepreneurial Development

Table 4 (b). Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.291	.085	.045	.8798	1.145

a Predictors: (Constant), Government policy , family members and community , Accessibility to finance, Availability of support services. b Dependent Variable: Women entrepreneurial development

Source: Field Survey 2007

To determine the factor that has the highest influence on the WED, the data was further analyzed using multiple regression analysis. The result of the regression also showed that business support services represent a major influential factor in women entrepreneurial development as proved by the highest t-value and beta scores of (t= 1.910, beta= .222) respectively. The regression result is also supported by the correlation analysis with Pearson correlation of R<sup>2</sup>=.085. Although government policy shows a significant value of .014 at p<05, it has a negative influence on the dependent variable with t- value and beta of -2.504 and beta=-.286 respectively.

On the other hand, the financial factor has negative influence on the dependent variable and this was also reflected in their score values that read t= -402 and beta = -043 and its correlation analysis also has a negative relationship towards the WED with Pearson correlation of r= -054. The model used for this research shows that only 8.5% of the independent variables was able to explain the dependent variables (R<sup>2</sup>=.085). On individual bases, family/community support which has the highest score of r=.095 shows the existence of weak association with WED, and business support services also have a weak strength of association of r=.083 with WED while government policy and financing availability indicated negative association of r= -.158 and r=-.054 respectively.

Table 5. Correlations between Independent Variables and Women Entrepreneurial Development

		Accessibility to finance	Family members and community	Government policy	Availability of support services
Women Entrepreneurial Dev.(WED)	Pearson Correlation	-.054	.095	-.158	.083
	Sig. (1-tailed)	.296	.174	.057	.205

\*\* Correlation is significant at the 0.01 level (1-tailed).

Source: Field Survey 2007.

## Discussion

Women entrepreneurial development has been studied from the viewpoint that its framework can be influenced by some environmental factors such as: financing accessibility, government policy, family and community support and business support services. Among these factors, government policy has a negative significant on the dependent variable (WED) and this affected all the other factors that would enhance growth, and sustainability of their businesses is subject to the government policies as regards MSMEs. The study revealed that there is a positive relationship between entrepreneurial traits and demographic variables. This finding was consistent with the study of Ronstadt (1984), who discovered that most entrepreneurs started their businesses at the age range of 22 and 55. In this study it was established that the relationship between the women entrepreneurial traits and the environmental factors, it was seen that a weak relationship exists between these two variables. Numerous studies, such as Watkin and Watkin (1986), Morris and Lewis (1991), ILO (2003), Familoni (2007) revealed that entrepreneurial traits can be influenced by someone's environment either negatively or positively. These factors include availability of infrastructures, training programmes, availability of finance and family support can help to enhance the personality of entrepreneurs especially those involved in micro, small and medium enterprises. However, this is contrary to Morris and Lewis's result (1991) which argued that entrepreneurial traits are strongly influenced by environmental variables such as political and economic system, work environment, rapid and threatening change (environmental turbulence), one's family and life experience. According to them, environmental factors whether at national, state or individual level have a way of shaping entrepreneur's personalities or traits.

## Conclusion

The results of this study show that entrepreneurial development can be linked with the psychological traits of an entrepreneur who is subject to environmental factors that affect the enterprise. The paper also demonstrated a nexus between the influences of the environment on an enterprise. Environment whether conducive or non-conductive has a significant influence on entrepreneurial development. While conducive environment will result in 'pull' factors that could encourage or lure women into entrepreneurship, non-conductive environment will result in 'push' factors which could also force or push women into business. This study has gone some way to 'closing the gap' in terms of our understanding of the impact of environmental factors on women entrepreneurship development in Nigeria. In this respect, we have obtained through our data a 'snapshot' of the impacts of the environment on women entrepreneurs. The next step might be to complement this quantitative work with an in-depth qualitative analysis of female entrepreneurs' perceptions of environmental factors and experiences in turning them into entrepreneurs. Finally, the results experienced limitation owing to the fact that only respondents from the South-West of the country were included in the survey.

## Recommendations for Policy Implications

This paper examined the effect of environmental factors on women entrepreneurship development. The study revealed the fact that environmental factors play both a triggering and supportive role to WED. This study therefore recommends that: (i) women should endeavour to take advantage of all business opportunities in their environment by seeking advice and counseling from those women who are already succeeding in their type of businesses. (ii) Self empowerment through: reflection, education, training and development for skills acquisition on computer operations including internet, public speaking, writing, human relations, legal

awareness, economic independence should be encouraged among women entrepreneurs. (iii) The government should make policies that will positively enhance the accessibility of women entrepreneurs to the required funds and help the business support organizations improve their services towards women entrepreneurial development. (iv) Making available more information on gender issues will also help the implementation of supportive practices and programmes for monitoring and evaluating the challenges facing women entrepreneurs in developing economies and the best way to meet their needs.

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## Dezvoltarea antreprenoriatului printre femei: efectul factorilor de mediu

### Rezumat

*Implicarea femeilor în dezvoltarea economică a fost recunoscută ca importantă în special în domeniul antreprenoriatului. Antreprenoriatul ca forță centrală a schimbării economice necesită implicarea mai multor femei în operațiunile sale. S-a dovedit că factorii de mediu au tendința de a afecta dezvoltarea antreprenorială. Studiul de față își propune să analizeze efectul factorilor de mediu asupra dezvoltării antreprenoriatului printre femei (WED) în statul Lagos, Nigeria. Pentru colectarea datelor au fost folosite surse primare și secundare. Rezultatele au dovedit că politicile guvernamentale constituie un factor de mediu care se corelează negativ cu dezvoltarea antreprenoriatului printre femei și acest lucru afectează și ceilalți factori. Pentru a încuraja participarea femeilor la dezvoltarea economică, Guvernul ar trebui să formuleze politici care să susțină accesul femeilor întreprinzătoare la fondurile necesare, precum și la alte resurse.*

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