



# Exploring the Hindrances to Women Entrepreneurship, Development and Prosperity in Nigeria

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## Abstract

There was gender imbalance for a long time in the control of wealth in Nigeria particularly in the north because entrepreneurship used to be male-dominated; only men used to own businesses and controlled factors of production. This infamous trend has however dwindled especially in the last two decades but not at a satisfactory level. This paper aims to examine the core hindrances to female entrepreneurship in Nigeria. Data used were mainly from secondary sources-Federal Office of Statistics (FOS), NDHS (2008), NBS (2007) and Annabel & Mairo (2007) on the variables affecting the growth of female entrepreneurship in Nigeria, particularly in the northern region. Sources of fuel wood, child marriage and educational exposure of Nigerian women were the three main variables used in presenting the available data and how these combine to retard the growth of women entrepreneurship in Nigeria. Also, in-depth interviews were carried out by the authors to complement our secondary data. Sixteen (16) female entrepreneurs were purposively selected from sixteen (16) systematically chosen households at Ota in Ado-Odo Ota Local Government Area of Ogun State and interviewed with a semi-structured questionnaire that centre on various aspects of female entrepreneurship in the State and in Nigeria as a whole. Deductions made from the data and interviews were presented descriptively from where we made our own submissions on female entrepreneurship in Nigeria. The study recommends delaying age at marriage and completing at least secondary education by all girls in order to increase women entrepreneurship and reduce poverty among Nigerian women.

**Keywords:** Entrepreneurship, women, Nigeria

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## Introduction

Entrepreneurship in Nigeria is not a new venture. There have been entrepreneurs in Nigeria even before the amalgamation of northern and southern protectorates in 1914, perhaps at much more smaller scales. But this used to be male dominated even till the middle of the last century as only men used to own businesses and controlled factors of production especially in northern Nigeria. This caused gender imbalance in control of wealth as prosperity was exclusively for male and lack or poverty, more often than not, belonged to female folks almost everywhere in Nigeria then. However, shortly after Nigeria's independence in 1960, the level of literacy started rising and female access to, and love for formal education started increasing. With increased social status as a result of increase in women literacy rate, women started owning businesses giving birth to the rise of few female entrepreneurs. Entrepreneurship is defined 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 (Abimbola, Emmanuel & Ahmadu, 2007). Entrepreneurship can also be defined as the act of initiating and financing new commercial enterprises.

Studies have established a positive association between entrepreneurship and economic growth, employment generation, innovation, women empowerment and a dynamic economy (Otunaiya, Ambali & Idowu, 2013; Thomas and Mueller, 2000; United Nations Industrial Development Organisation (UNIDO), 2001). Armed with this truth, the Federal Government of Nigeria has at one time or the other instituted programs that target mainly women-folk, giving them credit facilities for businesses. Some of such programs are Family Economic Advancement Program (FEAP), Better Life for Rural Women and Family Support

Program (FSP)-all aimed at providing credit facilities for rural women and entrepreneurs to improve their quality of life (Abimbola, *et al.* 2007). More so, women who are encouraged by their husbands and/or parents to pursue the businesses of their choice, particularly if they are specially gifted in that area usually become powerful personalities in the society. For instance, the just released 2013 African young powerful women by Forbes produced three young and enterprising Nigerian women listed among the 20 youngest women-entrepreneurs in Africa (Forbes, 2013). These three young and enterprising Nigerian women own outfits in fashion-designing, beauty consultancy and medicine and have now emerged as one of the richest and most enterprising in Africa, perhaps because of the enabling environment.

Even the Millennium Development Goals meant well for the world women. Goal-3 directly deals with promoting gender equality and empowering women worldwide. The major target for achieving this goal is to eliminate gender disparity in primary and secondary education preferably by 2005 and to all levels of education no later than 2015. Of the four indicators to measure the level of success achieved in this goal, two have to do directly with the subject of this paper. They are; to increase the share of women in wage employment in the non-agricultural sector and to increase the proportion of seats held by women in national parliament between 1990 and 2015. One critical question to ask about women in the developing nations is; will limited educational exposure, especially stopping at primary level which is perpetuated by child marriage make these goals achievable? Child marriage (marriage between a girl and a boy before any of them, especially the girl clocks the age of 18 and physically, physiologically and psychologically mature to handle the responsibilities of becoming a mother and a wife (IPPF, 2007) and limited educational exposure by Nigerian girls especially in the north have acted as catalysts to make them

susceptible to poverty and dependence on men. These have not also helped them to develop skill for independent lifestyle and willful entrepreneurship.

A major challenge that has threatened the growth of female entrepreneurship in the developing countries over the years is that women do not enjoy the same opportunities as men (Otunaiya, et al. 2013). Certain socio-cultural impediments have limited women with impetuous entrepreneurial aspiration from actualizing their dream which mainly contributes to the feminization of poverty in Nigeria. Studies in women entrepreneurship in Nigeria suggest that values and traditions have adversely affected women's participation in entrepreneurship and by implication their quality of life (Abimbola, et al., 2007). Moreover, poor linkages with support services and an unfavorable policy and regulatory environment have also been highlighted as part of the impediments against female entrepreneurship in Nigeria (UNIDO, 2001). Although many of these constraints are shared by both female and male entrepreneurs, women entrepreneurs face additional obstacles due to deeply rooted discriminatory socio-cultural values and traditions embedded, particularly in the policy and legal environment as well as in institutional support mechanism (Otunaiya, et al. 2013).

### **Research objective**

For the above reason, the main objective of this study is to explore the main hindrances to women entrepreneurship in Nigeria and how their removal can bail them out of poverty into which they are plunged especially in the northern part of the country.

### **Literature Review**

#### ***Northern Nigeria; Still a Patriarchal Society***

It is clear that Nigeria, especially in the north, is a patriarchal nation though the trend is decreasing in recent times. There is clear

variation in entrepreneurship and ownership of factors of production (land, labour, capital and organization) by women between northern and southern Nigeria (Maina, 2012). Landed properties are majorly owned by men in the north. Nigeria's 80.2 million women have a worse chance in life than men because though 60-70 per cent of rural workforces are women but men are five times more likely to own land (Maina, 2012). Labour quality is directly affected by the level of literacy and it is clear that literacy rate is far lower in northern Nigeria than in the south. Worse still is the fact that there is visible gender variation in access to and continuity of education in northern Nigeria (Ahmed, 1997). Education for men is considered more important than for women and the number of girls in school drops very sharply as they move up the educational ladder.

This also affects political representation. Northern Nigeria has the lowest representation of women in the national assembly, both in the upper house as well as the lower house. Of the 360 members of the House of Representatives, only 25(6%) are women (Maina, 2012). Most wives in this region are only restricted to reproductive roles and house chores (Nwagwu & Ifeanchi, 2009). The capital (divided into financial and human) is also directly and/or indirectly affected by the level of literacy. Most child brides in Taraba State for instance did not complete secondary school and therefore depend on their husbands for their daily needs, i.e. they are poor. As for organization, we hardly hear of any established female entrepreneurs of northern origin. Regardless of their educational qualifications, women occupy fewer than 30 per cent of all posts in the public sector and only 17 per cent of senior positions (Maina, 2012). Women access to and control of resources increases investment in human capital, which in turn, improves children's health, nutrition, education and future growth. Otherwise, the end product is continuous powerlessness,

dependence and poverty to the female folks especially in northern Nigeria.

Concern for the welfare of women prompted the UNDP to provide intervention funds for business startup. This scheme however, along with many NGO programs, provided funding for women but concentrated on micro financing of business start-up on a very short term basis. The question of access to mainstream financial resources for female entrepreneurs is largely ignored by male dominated government and financial policy makers. Finance is considered as one of the most crucial factors of consideration in owning a business. Scarcity of long term credit facilities, cultural preference for male ownership of business and long unnecessary protocol to assess financial assistance coupled with high interest rate charged on loan are the major constraint in financing women-owned businesses in Nigeria (Otunaiya & Idowu, 2009).

#### ***Female Entrepreneurship in Nigeria and Funding***

Research has shown that most women entrepreneurs in Nigeria still depend on themselves and spouses for initial capital outlay. Interest rates from commercial banks and especially microfinance institutions who are mainly saddled with lending credit facilities to small scale businesses is too high which discourage borrowing in the country. An empirical research conducted by Otunaiya et al. (2013), showed that personal savings and assistance from spouse (46.7% and 31.7% respectively) formed the highest sources of funding for female entrepreneurs in Lagos State. They found out that only 2 per cent of female entrepreneurs in Lagos source for fund from Banks. Funding has been one of the most difficult challenges faced by Nigerian women in business. Women as potent agents for economic and entrepreneurial development deserve alternative financing means to smoothen their business activities for the attainment of the millennium development goals (MDGs) apart from personal savings and assistance

from their spouses as most research has shown (Okafor & Amoo, 2012; Otunaiya, *et al.*, 2007). Even the little funding available is not encouraging to borrow as conditions attached are too harsh. Not only are they very short term loans in form of microcredit facilities; interest rates are also too high for a common man and collateral demand has discouraged many from borrowing either because they do not have or the fear that their collaterals may be seized in case they do not pay up on time.

#### ***Women Quality of Life in Nigeria***

According to Abimbola, et al. (2007), 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 and this is more severe in rural environments. Their research shows that in 2004 urban unemployment for women stood at 12.1 per cent against that of men which was 7.8 per cent. In the same vein, rural unemployment for women was 15.8 per cent while for men it was 11.5 per cent. This ugly trend continues to grow because as of 2011, unemployment rate was 16.7 per cent whereas it was just 7.07 per cent in 2006 (Omoh, 2012). It is a common phenomenon in Nigeria that most women activities fall within house chores most of which are unpaid, unrecognized and undervalued (Abimbola, *et al.*, 2007). Research has shown that over 45 per cent of Nigerian women's time is spent on house chores and related activities. This may hinder their involvement in entrepreneurship.

The global impact of female entrepreneurs is just beginning to gain intensity. The number of female business owners continues to increase steadily worldwide and it is estimated that the sums owned by women account for between 25% and 33% of all businesses (Carter, 2000; Carter and Rosa, 1998). According to UNIDO (2001), women's productive activities, particularly in industries that empower them economically and enable them to contribute more to overall development; whether they are

involved in small or medium scale production activities, or in the informal or formal sectors, are not only a means for economic survival but also have positive social repercussions for the women themselves and their social environment. Also, research and experience have shown that the majority of the women entrepreneurs depend largely on their enterprises for sustenance (Otunaiya et al. 2013; UNIDO, 2001). Women entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves and their social environment as reported by UNIDO (2001). This is why we strongly believe that female entrepreneurship is a key bail out of poverty for Nigerian women.

### Research Question

In order to achieve the overall aim of the study, we seek to provide answers to the following questions:

- Do Nigerian women, particularly of northern origin, receive encouragement from their spouses to be entrepreneurs?
- How financially buoyant are female entrepreneurs compared to full housewives?

### Materials and Methodology

Data used for this study were mainly secondary data from the Federal Office of Statistics (FOS, 2004 & 2008), NDHS (2008) and Annabel & Mairo (2007) on sources of fuel wood by households in Nigeria, age at child marriage by location (geo-political zone) and educational attainment among girls in Nigeria respectively. Northeastern Nigeria has six (6) states-Taraba, Adamawa, Bauchi, Bornu, Gombe and Yobe States respectively which have been purposively selected for this research because of the endemic nature of child marriage and poor development of entrepreneurship in the

region. The first data were on sources of fuel wood used by Nigerian women as an indicator of poverty while the second and third data were from studies carried out on how child marriage and limited educational exposure by Nigerian girls limit their entrepreneurial capacity and independent thinking. All deductions made from the data used for this study were presented using mainly descriptive statistics from where we made our own submissions on female entrepreneurship in Nigeria. The variables used in discussing feminization of poverty in this study were poor sources of fuel wood, child marriage and limited educational exposure.

Moreover, an empirical research in the form of in-depth interviews was carried out by the authors to complement and buttress our secondary data. Sixteen (16) successful female entrepreneurs were purposively selected in Ado-Odo Ota Local Government Area of Ogun State and interviewed with a semi-structured interview questions that centre on various aspects of female entrepreneurship in the State and in Nigeria as a whole. Issues addressed mainly in the interview among others deal with spousal support as a female entrepreneur, financial credit accessibility level and conflict of roles from home and business as a female entrepreneur. We systematically selected eight (8) households each from two (2) main streets in a busy neighbourhood in Ota, inhabited by some of the most established female entrepreneurs in the Local Government. One (1) established female entrepreneur was purposively selected in each systematically earmarked household for the interview. Responses from them were used to buttress the facts deduced from the secondary data that we used for this paper.

### Results and Discussion

Deductions and discussions are presented in segments. Table 1 contains the descriptive information about the main sources of fuel for cooking by Nigerian women, Table 2 depicts a relationship between poverty rate

and per cent of wood as fuel source by geo-political regions, Table 3 presents the educational attainment among girls aged 20-29 by regions in Nigeria as of 2007 and Table 4 presents age at child marriage according to religion and tribes in Nigeria, 2008. Lastly, Figure 1 shows a four-year trend in the four commonest types of energy usage in Nigerian households. All presentations and discussions throughout the paper, therefore, shall be on deductions from the data in these tables and the figure.

### **Factors Preventing Nigerian Women From Becoming Established Entrepreneurs**

#### ***Poverty***

Many Nigerian women especially in the north live below the poverty line (1.25 USD) per day (WDI, 2013). This is attested by the population of women depending mainly on fuel wood (firewood) for cooking in the country. The basic energy needs for the poor include cooking, heating and lighting (World Bank, 2004). According to Table 1, approximately 70 per cent of Nigerian women still depend on firewood as their main source of fuel for domestic cooking, while 26.6 used kerosene as of 2007. Less than 2 per cent households used gas in Nigeria in 2007. Though there was a decrease between 2008 and 2009 to approximately 56 per cent and 55 per cent respectively for firewood and increase in kerosene usage to 27 per cent and 28 per cent from 26.5 and 21.9 per cent respectively, which were signs of prosperity, but they are too meager to be noticed in the society. Also, the use of gas as energy source increased a bit from just 1.11 per cent to about 5 per cent in 2009. Though this is a faint sign that things may be getting better

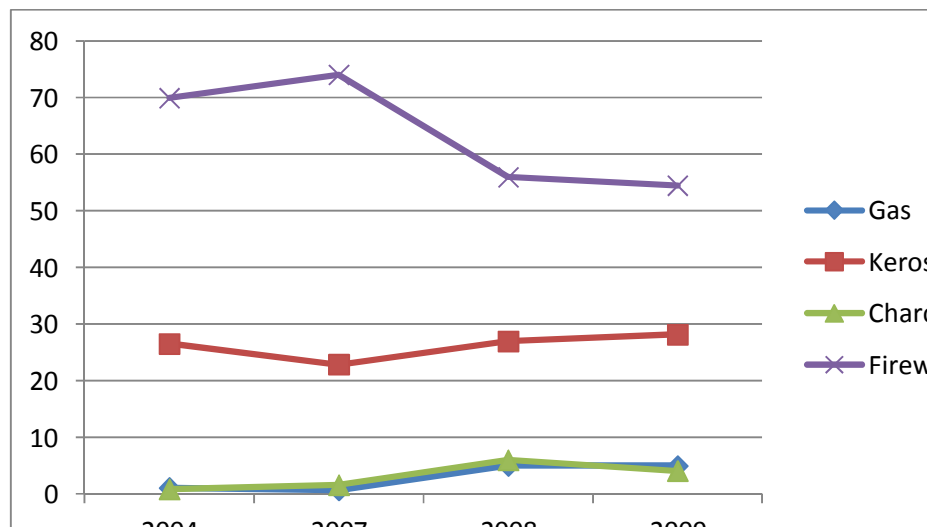
for households in Nigeria but it is not showing. This sign of improvement though may be a bit fairer down south but not in North-eastern Nigeria. In Nigeria, the uses of gas, electricity and kerosene are related to affluence while using firewood is closely linked with poverty (Abimbola, et al., 2007; Bello, 2008). This is vividly depicted in Table 2 as Northeastern Nigeria is reputed to be the poorest geo-political zone in Nigeria with a poverty rate of 72.2 per cent; also it has the highest percentage of household (95.9%) depending on firewood as their main source of energy particularly for cooking. Similar trends are found in Kenya (Kalipeni, 2007). Apart from being a factor of poverty, there are harmful environmental and health effects associated with depending primarily on firewood as a source of household energy. The World Health Organization estimates that about 1.5million people per year die prematurely from indoor pollution due to the use of solid fuels. This is equivalent to 4000 deaths per day. In addition, it has been estimated that there are 40,000 new cases of chronic bronchitis yearly due to the exposure to soot and smoke (World Bank 2006).

Using animal wastes as a source of fuel, though not prevalent in Nigeria as presented in the Table 1 below, still poses a great danger to lives in some sub-Saharan African countries. In Sub-Saharan Africa, the number of people depending on biomass as their primary fuel for cooking is 575 million (76%). This number includes 413million (93%) rural dwellers and 163million (53%) urban dwellers. Indoor air quality is therefore a vital issue because deaths that result from biomass smoke rank highly in Annual Worldwide Death by Cause.

**Table 1: Percentage (%) Distribution of Households by Fuel Type in Nigeria -2004, 2007-2009**

Fuel Type	Yearly Percentage (%)			
	2004	2007	2008	2009
Electricity	0.52	0.7	4.0	5.0
Gas	1.11	0.7	4.5	5.0
Kerosene	26.55	21.9	27.0	28.2
Charcoal	0.84	1.6	6.0	4.1
Firewood	69.98	74.1	56.0	54.5
Sawdust/Crop Residue	0.09	0.5	2.0	1.8
Animal Waste	0.07	0.3	0.3	1.2
Others	0.84	0.2	0.2	0.2
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

Sources: Federal Office of Statistics (FOS)-2004&2008; Audu, 2013 and Sambo, 2012



**Figure 1: Trends in Distribution of Household by Fuel Type in Nigeria**

**Source: Authors' Estimation from Table 1, 2014**

The two commonest sources of energy used by Nigerians as revealed from Table 1 and Figure 1 above are kerosene and firewood. Most households in Nigeria depend on either of these as their major fuel for cooking and lighting, especially firewood. Table 2 reflects

the poverty rate and percentage distribution of wood as fuel source. It is important to note that depending on firewood as a major source of cooking and lighting fuel in Nigeria varies according to the geo-political zone. The northeast which is the poorest region in

Nigeria has approximately 96 per cent of women depending on firewood for cooking, while the south west region showed the lowest rate of wood as fuel source representing 54 per cent, and the south east region recorded the lowest rate of poverty. Now the question is how does this affect women entrepreneurship? It is an indisputable fact that getting firewood is very tedious especially because they are felled manually. This is done by women and almost on daily or weekly basis especially in the rural areas of North-eastern Nigeria. Most of their times are consumed on getting firewood, cooking, doing other house chores and taking care of their children and husbands. The truth is, a woman of North-eastern origin will hardly have time for business repeating all these rigorous activities week-in-week-out.

The above situation is made worse by the inability of female entrepreneurs to secure long-time loans for business expansion. There is a lot of gender discrimination when it comes to accessing loan in Nigeria. Men are more favoured and in most cases on short-term basis. Many times, collaterals are demanded which most women cannot provide or meet up with. 13 of the 16 (81.3%) female entrepreneurs interviewed responded that they have not succeeded in getting loan to expand their businesses. They only expanded that by ploughing-back previous profits and from helps from families and friends. This situation is definitely worse in Northeastern Nigeria where loan accessibility is even tighter than the down south together with lack of co-operation from their spouses.

**Table 2: Poverty Rate and Per cent of Wood as Fuel Source by Geopolitical Regions**

Region	Poverty Rate	Percent of Wood as Fuel Source
Northeast	72.2	95.9
Northwest	71.2	95.3
North-central	67.2	86.4
Southwest	43.0	54.9
Southeast	26.7	78.0
South-south	35.1	72.7

Source: NBS (2007)

### **Religion**

The belief in Purdah- a religious practice in northern Nigeria which believes that a woman's major territory or domain is in the home and therefore excludes women from every form of political and social engagements and worsens female entrepreneurship in that part of the country (Ahmed, 1997). Women here religiously obey their husbands in everything even if they have business ideas and their husbands are against them or even when they have a superior argument. Besides spousal unwillingness to co-operate for those who

are married, girls are withdrawn from school in northern Nigeria as soon as a good marriage proposal surfaces which is why the percentage of female education drops drastically as she progresses the ladder of education. As seen in Table 3 below, only 12.2 per cent of females go beyond primary education in the rural areas of northeastern Nigeria. This only contributes to their powerlessness, domination, helplessness and poverty as they are not able to start up the businesses of their choice or take independent decision without due permission of their husbands who in most



cases are not interested in anything outside the home for them.

The issues discussed above are not only limited to North-eastern Nigeria even as responses from our interviews down south show that women entrepreneurs have issues with conflict of roles from home and business. 14 of the 16 (87.5%) women entrepreneurs interviewed said it was not easy combining business world with taking care of their family. Most of these women depend on the services of house-helpers to cater for their children and cook for them and their husbands. Some of them said that their husbands have at sundry times complained of issues like the bad cooking and ineffective care for the children by the so-called house-helpers while some business women who have sent their house-helpers packing complained of immoral relationships between them and their husbands.

#### ***Limited Educational Exposure***

Formal education is a vehicle which lifts one above the conditions unacceptable to him, a key to positive change and foundation for development and prosperity (Nwagwu & Ifeanchi, 2009). Literacy rate is a potent way to measure the level of the quality of life a people live. There is clear gender variation to level of literacy in Nigeria as men are more literate than women. For example, Federal Office of Statistics (2004) reports that literacy rate (ability to read, write and understand what was read or wrote) was higher for the males than their female counterparts. The rates were 59.8 per cent and 46.6 per cent for male and female respectively. Child marriage brings about a shift of focus from education to family life and child bearing. It has a strong impact on schooling, as most girls who marry early have to drop out of school (Lloyd and Mensch, 2008). Most times it marks the end of a girl's ambition of schooling for personal development, preparation for adulthood and contribution to the wellbeing of her family and society. According to UNICEF (2001), on average, women with seven or more years of education marry 4 years later and have 2.2

fewer children than those with no education at all. Withdrawing a young girl from school to get her married limits several opportunities. It limits her opportunity to develop her intellect, other useful skills, especially entrepreneurial skills and chance of developing her independent identity.

As of year 2000, only 29.4 per cent of school-going age Taraba girls (northeastern Nigeria) are in school (Nwagwu & Ifeanchi, 2009). Moreover, the incessant withdrawal of girls aged 14-16 years from school for early marriage has become a source of concern to the government (Dimkpa, 2009; Adamu, 1997). Similar situations are found in Sokoto, Niger, Kebbi and Zamfara States, all in northern Nigeria. Adamu (1997) observed that the Hausa/Fulani men of Northern Nigeria do not see education as a way out of economic problems as about 80 per cent of their female children are still illiterates as revealed in Table 3 above. Therefore, they disagree with their wives' decision to take up a trade or work in the offices. Hence, more than half of their women work force involves in menial jobs which are heavy and dirty. Females in northern Nigeria are marrying on average more than five years earlier than those in the southern states where women are better educated (Adebusoye, 2006). Getting a girl-child to secondary school is a challenge in the north as many of them end it up after primary schools to settle for marriage as shown in Tables 3 and 4 above. The percentage of female students in secondary schools in the north decreases as they move up the classes (Federal Office of Statistics, 2004). On the average, only 43.2 per cent of girls in northern Nigeria as seen in Table 3 above go past primary school and this percentage drops even as they move up educational ladder before finishing secondary education. In Northern Nigeria, nearly 60 per cent of girls with no education are married by 18, compared to 10 per cent of girls with secondary schooling and less than 1 per cent with higher education.

Moreover, among the Hausas, education is believed to conflict with the control of

women's sexuality which exposes them to pre-marital sex. Thus, according to Adamu (1997), the girl is forced to marry (awrendole) the minute she reaches puberty irrespective of her level of education and brilliancy. On the contrary, in the Southwest, only 26.1 per cent of the women had no formal education. Research has shown that in the core northern states there exists a significant gap between the number of children attending Islamic schools and those attending western type of primary schools. For instance in Sokoto and Zamfara States, the National Primary Education Commission statistics show that as at June 1995, three times as many children were attending traditional Quranic schools ('makarantar

allo') and Islamiyah schools than primary schools. Pupils leave these schools without any skills or competences to join the modern world. Such pupils can best be described as partial illiterates as most of them just struggle to read and write. The best education to most women in this region as discovered by Adamu (1997) is the knowledge of Quran and submissiveness to their husbands whether it is convenient or not. The North West and North East have the highest proportions of married teenagers (73% and 59% respectively) in Nigeria (Singh, S. et al. 2004). This poses a great threat to the development of entrepreneurial skills among them.

**Table 3: Educational Attainment among Girls Aged 20-29 by Regions in Nigeria**

REGION	ILLITERACY	URBAN		RURAL	
		Region	None	Secondary & Above	None
North	48.6	24.1	59.0	31.1	30.1
Central					
North East	64.3	38.0	43.5	75.5	12.2
North West	70.8	41.7	42.9	74.9	12.6
South East	9.7	4.3	72.6	2.1	77.8
South South	17.0	1.6	83.7	6.2	70.4
South West	17.5	1.4	80.0	14.9	74.1

**Source:** Annabel & Mario (2007)

#### ***Child marriage, Culture and Ethnicity***

Culture and ethnicity influence child marriage which is one key impediment to female entrepreneurship in the country. For example, the Igbos, Yorubas, Ibibio, Ijaw/Izon and Ekoi who tend to be located more in the south have smaller child marriage measures than other tribes located in the north. The Igbos and Yorubas who are

the major tribes in the south contribute only 17.4 per cent to total child marriages in Nigeria while the Hausas and Fulanis who are of northern origin contribute a whopping 82.6 per cent to child marriage in Nigeria. Similar differences are observed according to religion. Muslim women with more population in the north are more likely to be married as children than Christian women. 69.7 per cent of child marriages in Nigeria

occur among Muslim women in northern Nigeria, while 29.8 per cent occur among Christian women. This paralyses the initiatives of such innocent girls to even think

of setting up businesses to better their lots and that of their families and societies.

**Table 4: Age of Child Marriage by Religion and Tribes in Nigeria, 2008**

RELIGION	No of Observations	Age of First Marriage	
		Median	Mean
Catholic	3,137	19	19.9
Other Christian	11,840	19	20.0
Muslim	13,746	15	16.1
Traditionalist	493	17	17.5
Other	216	16	17.7
<b>ETHNICITY/TRIBE</b>			
Ekoi	511	18	19
Fulani	2,184	15	15.2
Hausa	6,364	15	15.3
Ibibio	619	19	19.1
Igala	453	17	18.1
Igbo	4,016	21	21.2
Ijaw/Izon	997	18	19.1
Kanuri/Berberi	742	14	14.7
Tiv	781	17	17.1
Yoruba	4,263	20	20.7
Others	8,386	17	18.2

**Source: Estimations from the Nigeria DHS 2008**

As seen in Table 4 above, the median age of child marriage among Muslim, Fulani and Hausa girls who are most of the times of northern Nigeria origin is approximately 15 years and because of their low exposure to education, the highest any lady of northeastern origin can be at that age is any of the senior classes in the secondary school. Most of them drop out from here and that is why they depend on their husbands for living because at that level, they are not yet earning any wages. This hampers their desire to set up business and start earning for themselves. Child marriage does a lot of harm to female

entrepreneurship. Besides the fact that such girls have very limited freedom, they depend on their husbands for everything, even business transactions.

### **Conclusion and Recommendations**

This paper examines the core hindrances to female entrepreneurship in Nigeria. Poverty, child marriage, religion, domestic duties and low level of education have been identified as the main bottlenecks to developing entrepreneurial skills among women especially in Nigeria, particularly in the

North-east. One implication on female entrepreneurship is that looking for firewood wastes a lot of time. The precious time such a woman would have spent in her shop or learning a trade is spent looking for firewood. Besides, when the health effect of inhaling excessive carbon-monoxide and soot ensue, such a woman will not be able to do any business because health is wealth as the saying goes.

Conclusively therefore, since engaging in businesses of their choice by women has been identified as a veritable tool of escaping poverty and dependence; and formal education also seen as a crucial way to developing this, women in the north have to embrace formal education as it has empowered women down south to a greater extent. Through formal education, women in southern Nigeria are now able to pick up different careers in law, medicine, administration and politics. Formal education, which serves as a catalyst to entrepreneurial skills development, has given them new vision, hope and aspiration, in addition to the ability to negotiate who and when to marry.

Based on the above findings from this study, we believe the following recommendations are crucial:

1. **Better Co-operation from Spouse:** Though the trend is gradually reducing, Nigeria generally and particularly in the north is a patriarchal (male-dominated) society. Rather than being reduced to house chores and kitchen materials, Nigerian women should be encouraged by their husbands to take up trades, crafts, businesses and ventures of their choices. Their talent base will be better pruned and such wives will go on to be powerful sources of help to their husbands in the long run.
2. **Compulsory Secondary Education:** As the government has succeeded in making primary education

compulsory for everyone through universal basic primary education; secondary education too should be made compulsory for everyone. Northern Nigeria is more affected in this regard as the proportion of girl-child in secondary schools drops with each higher class. If a girl child completes her secondary education, there is the possibility that she might have developed some skills that can help her do business rather than stopping at primary school when it seem she has not known much even about herself let alone the business life and society.

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