



## **Women Entrepreneurship in Nigeria: A Study of Women in Uyo Metropolis**

by

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### **Abstract**

*This paper set out to examine women entrepreneurship in a Nigerian emerging city of Uyo, Akwa Ibom State, with emphasis on sources of fund and challenges faced by women entrepreneurs. The study adopted both the Gender Empowerment Theory (GET) and the descriptive survey design as the theoretical framework and research design. Data for was obtained through questionnaire administered to 500 randomly and purposively selected respondents from Uyo, Akwa Ibom State. Findings of the study show that entrepreneurial activities of women in Uyo were hindered by paucity of funds, lack of skills and managerial abilities. It was recommended from the study that entrepreneurship education should be inculcated into school curriculum at all levels as it will help women entrepreneurs to build capacity, acquire skills and business management acumen, adopt and improved technology, and access credit facilities.*

**Keywords:** Entrepreneurship, informal sector, women entrepreneurs, Uyo, Nigeria.

### **1. Introduction**

Traditionally, all cultures in Nigeria regarded and treated women like “house property” – instruments of childbearing and childrearing (Ehigie and Idemudia, 2000). This means that women should not be seen engaging in economic activities that would take them outside the home for a noticeable period of time. In modern times, this traditional belief about women and work is gradually changing. Increased women education and current economic realities are the main reasons behind this change. Women who go to school are expected to work after graduation as their male counterparts. Also, economic hardships which have ravaged several homes have forced most Nigerian women to engage in meaningful work to support their families and husbands (Ehigie, 1997). Ehigie (2000) observed that there is a decline of domestic work as an occupation because women are increasingly expected to work when they complete their education. Thus, the number and percentage of wives and mothers in the labor force are increasing.

However, Menaghan and Parcell (1990), Ehigie (1997) and (Umoren, 2000) opined that people opt for their wives to engage in less demanding occupations, especially non-career occupations including small scale business. Pamela (1994) contended that men have been able to continue their careers without interruption while women who are involved in both productive and reproductive labour often interrupt their career paths during childbearing years, or face conflicts with their husbands regarding devotion to their careers. Ehigie (1997) stated that with men's fear that women's work will lead to a decline of domestic duties as an occupation, there is pressure from men for women to engage in less demanding occupations, especially non-career occupations like business, where they could have more control of the work situation.

Entrepreneurship has been largely male-gendered the world over and this has been portrayed in the popular media for decades and even in academic case materials, where the protagonists of entrepreneurship cases are almost always male (Baker, Aldrich and Liou, (1997); Achtenhagen and Welter, (2011)). As a result, we often hear the media popularizing views about heroic male entrepreneurs such as Rockefeller, Carnegie, Gates, Bezos and Jobs in the United States of America, and Abiola, Dangote, Ubah, Otedola, and Ovia in Nigeria. The perpetuation of this gender stereotype means that because women do not fit the gender stereotype for "entrepreneur", they face higher hurdles in starting, growing and sustaining their ventures. Women entrepreneurs have become increasingly important as they make influential impact in global economies and businesses today (NFWBO, 1998; Woldie and Adersua, 2004). Significantly, a growing number of women entrepreneurs have rapidly emerged in developing countries including Nigeria (OECD, 1998; Woldie and Adersua, 2004). Regardless of their impacts and contributions, women generally have obstacles in being entrepreneurs since it is a non-traditional occupation for women. Similar to other countries in Africa, Nigeria, a western-African country with a fast-growing business opportunity, is still considered to be a traditional society where it believes that women should not take a major role in business activities (Zakaria, 2001; Mordi, Simpson, and Singh, 2010). Given that there are already certain difficulties in performing entrepreneurial activities in Nigeria; women entrepreneurs face even greater challenges due to cultural and traditional beliefs. With this in view, this paper has examined women entrepreneurship in Nigeria and also explored sources of funds available for women entrepreneurs and major peculiar challenges that women entrepreneurs face in Nigeria. The study suggested possible ways of overcoming these challenges.

## **2. The Study Area**

The study was carried out in Uyo metropolis, Akwa Ibom State. It covered women that were engaged in various economic activities in the study area. Uyo is a city in the South-South geopolitical zone of [Nigeria](#), and is the capital of [Akwa Ibom State](#), a major oil producing State of Nigeria. This gave a powerful impetus to its physical and economic growth. The development rate is further accentuated by the abrogation of onshore/offshore dichotomy in 1991 and the subsequent increase in oil revenue accruable to it since 2003, which consequently has raised the standard of living for the citizenry.

According to the 2006 National Census, the population of Uyo is 309,573 (153,113 males and 156,460 females), showing a tremendous population increase from its 87,311 persons in 1987 when it was newly created. The estimated amount of the built-up area from available landuse maps has shown immense increase from 5.30km<sup>2</sup> in 1960 when the city was a district headquarters to 186.30km<sup>2</sup> in 2005 as a capital city. The

increase in land mass and population is evident in economic activities including daily trade in commodities carried out in a network of traditional and modern markets, hotels and guesthouses dotting the landscape of both inner and outskirts of the city. These activities have equally increased the number of traffic and travel volume in the city as people travel between their homes and jobs, get services, shop and conduct businesses and so on (Obot, Etim and Atser, 2009).

### **3.0 Conceptual and Theoretical Issues**

#### **3.1 Concept of Women Entrepreneurship**

Women, usually described as the feminine gender, are adult females. Women work two-thirds of the world's working hours, according to the United Nations Millennium Campaign (Unagha, 2006) to halve world poverty by the year 2015. The overwhelming majority of the labour that sustain life – growing food, cooking, raising children, caring for the elderly, maintaining a house, hauling water – is done by women, and universally this work is accorded low status and no pay. The ceaseless cycle of labour rarely shows up in economic analysis of a society's production and value. Women earn only 10 percent of the world's income. Where women work for money, they may be limited to a set of jobs deemed suitable for women – invariably low pay, low status positions (Onwubiko, 2012). However, the trend is gradually changing as more women are becoming independent entrepreneurs and determine the wages of their employees, including men.

Entrepreneurship simply refers to the creation of new business ventures by individuals or small groups. It means creating opportunities for investment and production, establishing an organization capable of introducing non-production process, accumulating capable capital, innovating new production techniques and new products, searching for new sources of raw materials and, above all, selecting an efficient manager to run the organization. Suleiman (2006) defined entrepreneurship as the willingness and ability of an individual to seek for investment opportunities to establish and run an enterprise successfully. For us, entrepreneurship is simply creating business outfits and becoming an employer of labour. This includes becoming self-employed and having the capacity to employ others.

The person who risks time, effort and money to start and operate a business is called an entrepreneur (Udeh, 1990). Schumpeter (1954) considered entrepreneurship as synonymous with innovation, creativity and risk-taking. Carland, Hoy, Boulton and Carland (1984) defined an entrepreneur as an individual who establishes and manages a business for the principal purpose of profit and growth. Entrepreneurs are also seen as people who have the ability to see and evaluate business opportunities, to gather the necessary resources, to take advantage of them, and to initiate appropriate action to ensure success (Meredith, Nelson and Neck, 1982). The entrepreneur is able to recognize potentially profitable opportunities, to conceptualize venture strategies, and to become the key force in successfully moving an idea from the mind to the market place (Stanford, 1975).

An entrepreneur is one who undertakes a commercial enterprise and who is an organisational creator and innovator (Gartner, 1990; Gartner et al., 2004; Mordi, Simpson, and Singh, 2010); one who prospects for or exploits opportunities and who has a tenacity to face challenges (Winn, 2005; Mordi, Simpson, and Singh, 2010). Entrepreneurs commonly involve creativity and innovation, including the ability to see opportunities

when other people cannot see them. Entrepreneurs are committed in entrepreneurship, which is the process of starting a new business venture (Rosa, 2011).

From a personality point of view, Udeh (1990) saw an entrepreneur to be optimistic, moderate risk-taker, and believing in their ability to control their own destiny rather than just making money. He added that they are usually married, with minimum distractions caused by family life. Taking a more psychological approach, an entrepreneur is a person who is typically driven by certain needs (need to obtain or attain something, need to experiment, need to accomplish or need to escape authority of others). Generally, from discussions and writings about entrepreneurs it can be concluded that successful entrepreneurs possess distinctive qualities.

Women entrepreneurs are merely entrepreneurs who are females. According to Okafor and Mordi (2010), “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”. Unique characteristics of women entrepreneurs include adaptability, innovativeness, creativity, strength, accountability, managerial skills, and credit risk. Women entrepreneurs fight against ‘glass ceiling’ as they desire for independence and freedom for their career (Okafor and Mordi, 2010). The main differences between male entrepreneurs and female entrepreneurs are the problems that they face in participating in entrepreneurial activities. While women entrepreneurs face common economical and business environmental issues than their male counterparts, they also have to deal with issues such as inequality and sexism. Under such circumstances, these can prevent women entrepreneurs to maximize their productivity and hinder their business opportunities.

Entrepreneurships generally, and women entrepreneurships specifically, are vital to the economy of a nation with respect to economic development and poverty reduction. Galbraith (2008) argued that the economy of developing nations can be improved through entrepreneurship development. He, however, added that economic development is multidimensional; not only dependent on the traditional economic model of factor inputs but issues such as culture, gender, and type of enterprises, among others, should be considered. Essentially, the government of a country is required to provide the enabling environment for entrepreneurship development in terms of favorable financial, economic, socio-cultural, legal policies and functional infrastructure (Coleman and Kofi, 2008; Iganiga, 2008; Stephen and Wilton, 2006; William and Thawatchai, 2008).

However, entrepreneurs themselves have roles to play so as to compliment government’s effort in enterprise development. These include making good business decisions, having the right motive, making effort to acquire appropriate education or training, business experience or skills, innovation, market information, social networks and so on. For a woman entrepreneur to succeed in her business, appropriate decision making is required of her especially in application of funds or credits acquired because misuse of acquired funds will result to business failure and continued payment of interest. Other essential success attributes of entrepreneurs are entrepreneurial skills, ability to network (to get finance and information) and strategic planning (Reavley and Lithuchy, 2008). Having the right motive (Mitchell, 2004; Porter and Nagarajan, 2005); ambition, self-confident, high level of energy and being less emotional (Idris and Mahmood, 2003) and other characteristics without which an entrepreneur may not succeed in her entrepreneurial activity.

### 3.2 Challenges Faced by Women entrepreneurs in Nigeria

According to Galbraith (2008), women entrepreneurship is a vital tool for economic development and poverty reduction in any society. They have limited access to socio-economic rights and privileges. They enjoy lower social status and are encumbered by harmful traditional practices to exhibit their potentials (Federal Government of Nigeria, 1996). Report showed that the major institutional constraints in women's participation in economic activities and development process in societies are inadequate access to factors of production and trade, lack of credit facilities, lack of training opportunities and skill acquisition, limited access to appropriate production technologies and social services (Saito, 1994; Kwesiga, 1999; Agwu, 2001).

Women in Nigeria are unable to secure credit facilities from financial institutions due to lack of collateral (Odukoye, 1997). In most of the developing countries, 30% of women receive less than 1% of the total credit given annually (Asogwa, 1995). This development has resulted in the increasing insecurity in income on the part of women. Micro-credit facilities in some cases do not reach market and rural women for enhancement of their production and trade (Ikeduru, 2002).

Cultural beliefs and traditions still remain as obstacles for women in being entrepreneurs in Nigeria. Most Nigerians hold conservative values and traditional customs regarding business activities which is recognized to be an occupation for men (Zakaria, 2001; Mordi, Simpson, and Singh, 2010). Women are expected to take care of all domestic functions and maintain the husband and children, and to some extent be responsible to the extended family (Ehigie and Idemudia, 2000). The Islamic religion that is most prominent with the Hausa culture does not allow the woman to be seen outside her residence. According to Lirtzman and Wahba (1973), some discriminatory views toward women suggest that women are deficient in managerial competence because they are irrational, emotional and temperamental. Thus, Ayogu (1990) and Okafor and Amalu, (2010), sees women as groaning under unjust culture, beliefs and overbearing influence of a male dominated society. Even, when Nigerian women gain access to a managerial career like their male counterparts, they face additional problems (Obbe, 1980), as the traditional female role is still highly regarded, and such qualities as subservience, supportive, and submissiveness meet with approval (Woldie and Adersua, 2004).

In sub-Saharan Africa, including Nigeria, where women have prime responsibility for food production, they are generally limited to user rights to land and subject to the consent of a male relative (FAO, 1982). Nigerian women typically do not possess the kind of tangible assets banks require in order to lend money. They (Nigerian women) approximately own 25-30 percent of registered businesses, but only 10-15 percent has access to bank credits (Halkias et al., 2011). This is against the fact that Nigerian women are more faithful in terms of loan repayment to Banks than men (Olutunla, 2008). In addition to lack of tangible assets, women also face sexism and gender discrimination in attempting to acquire loans and credits (Mordi, Simpson and Singh (2010). In terms of finance, banks in Nigeria have been found to operate a binary loan and credit grant process which raises barriers for women in terms of granting loans (Hisrich and Ozturk, 1999; McElwee and Al-Riyami, 2003). This is further influenced by gender stereotypes that favour men (Kinbanja and Munene, 2009).

Studies by Halkias (2011), Nwajiuba (2011), Karkiolakis (2011) and Caracatsanis (2011) show that women's productivity is hindered by inequality in education and unequal access to land and productive inputs, thus, men tend to receive more

education/training than women. They have more knowledge in operating businesses (Woldie and Adersua, 2004).

Ethical issues should not be ruled out of the challenges facing women entrepreneurs. It revolves around the distinction between what is right and wrong (Taylor, 1975). Intertwined with cultural beliefs of most societies, some businesses are considered as the reservation of men. Therefore, people ordinarily feel that it is morally wrong for women to venture into such businesses. For instance, any woman who owns and runs a successful “hotel” business is usually considered by the local people as prostitute. There are four underlying themes in the ethical dilemmas experienced by small business owners: the entrepreneurial activity itself, conflicts of personal values with business needs, social responsibility, and the impact of the owner’s personality on business ethics (Vyakarnam et al., 1997). Vitell, Dickerson and Festervand (2000) found the majority of ethical conflicts in small firms arise as a result of interactions with customers and employees. Dees and Starr (1992) suggest the ethical challenges encountered by entrepreneurs can be categorized into: promoter dilemmas (e.g., pragmatic versus moral considerations), relationship dilemmas (e.g., transactional ethics), innovator dilemmas (e.g., avoiding responsibility for one’s creation) and other dilemmas (e.g., conflict between personal and business goals).

The ethical climate of an organization can be defined as a shared set of norms, values and practices of organizational members regarding appropriate behavior in the workplace (Agarwal, 1999). Ethical conflicts occur when “an individual perceives that his/her duties and responsibilities toward one group are inconsistent with his/her responsibilities toward some other group including one’s self” (Hunt et al., 1984). Conflicts can take two forms: conflict within the individual resulting from the individual’s value hierarchy, and conflict between individual values and organizational values (Liedtka, 1989). Individuals can be expected to differ in the extent to which they predominantly rely on situational cues or individual inner-states, dispositions and attitudes to guide their actions (Snyder and Cantor, 1980).

### **3.3 Characteristics of Successful Entrepreneurship**

Entrepreneurship is looked at as a decision-making process and entrepreneur’s success in this wise depends on the situation at hand and the approach adopted (Cunha, 2007). Entrepreneurial attributes such as motive of venturing into the business, innovative skills, education and networking ability are also vital elements to consider in entrepreneurial success (Mitchell, 2004). Porter and Nagarajan (2005) added the need for business growth and social advancement are vital motives especially for successful female entrepreneurship. Reavley and Lituchy (2008) supported this fact and suggested that entrepreneurial skills, networking to get market information, customer information, finance and strategic planning were the prerequisites for small business success of female-run enterprises. However, Robinson and Malach (2004) suggested that classroom theoretical knowledge should be supported with practical business training through internships in small businesses. While Ying (2008) emphasized the vital role entrepreneurs play in economic development of a country. Again, Lans, Hulsink, Baert and Mulder (2008) were of the view that entrepreneurial competence does not only depend on skill of writing business plan but also recognizing and acting on new opportunities. Majumdar (2008) submitted that the value of training given to entrepreneur varies from one venture to another, and that growth and performance of small businesses are influenced by the personality and abilities of the entrepreneurs.

Jill, Thomas, Lisa and Susan (2007) concluded that physical capital, connection networks and training were necessary for entrepreneurial success. While Tata and Prasad (2008) concluded that the performance of female-run micro-enterprises can be influenced by social capital, motivation and opportunity to engage in collaborative exchange; and that this is influenced by gender. This explains why micro-credit programs are vital in assisting poor women entrepreneurs (especially in developing countries) who lack access to credit and other opportunities. One of such programs is social networks in terms of trade unions, peer group formation and other cooperative societies. This view was supported by Alex (2008) who asserted that service industry's best marketing practice was promotion and that marketing initiatives were positively associated with service quality. He concluded that effective marketing of small business services produces great result.

Idris and Mahmood (2003) suggested that being ambitious, self-confident and high-level of energy were the entrepreneurial characteristics. Also, successful entrepreneurs were expected to be less emotional, educated, and having previous entrepreneurial exposure and managerial occupation, and belong to women associations (Roomi and Parrot, 2008). Other characteristics of successful entrepreneurship include having previous exposure (Weber and Schaper, 2004; Roomi and Parrot, 2008), and training before entrepreneurial activity (Jill et al., 2007; Kuzilwa, 2005; Reavley and Lituchy, 2008; Robinson and Malach, 2004; Wycklam and Wedley, 2003; Ying, 2008). In clear terms, Jill et al. (2007) and Reavley and Lituchy (2008) found that physical capital, training and social capital/connection networks are vital for entrepreneurial success.

### **3.4 The Informal Sector and Women Entrepreneurship in Nigeria**

The concept of the informal sector was introduced into international usage in 1972 by the International Labour Organization (ILO) in its Kenya Mission Report, which defines informality as a 'way of doing things' characterized by ease of entry; reliance on indigenous resources; family ownership; small scale operations; labour intensive and adaptive technology; skills acquired outside of the formal sector; unregulated and competitive markets. The ILO (1999) proposed that the informal sector workforce can be categorized into three broad groups: (i) owner-employers of micro enterprises, which employ a few paid workers, with or without apprentices; (ii) own-account workers, who own and operate one-person businesses, work alone or with the help of unpaid workers, generally family members and apprentices; and (iii) dependent workers, paid or unpaid, including wage workers in micro enterprises, unpaid family workers, apprentices, contract labour, homeworkers and paid domestic workers. Since its invention the concept of informal sector has attracted much interest, discussion and disagreement.

Ojo (1981) affirmed that the informal sector consists of small scale units engaged in production and distribution of goods and services with the primary objective of generating employment and income, notwithstanding the constraints on capital (both physical and human) and the technical-knowhow. According to Ademu (2006), cited in Fapohunda (2012), the informal sector comprises those employment generating activities undertaken for survival in the absence of formal employment. These activities are characterized by lack of regulations by institutions of society in a social and legal environment in which similar activities are regulated.

Akintoye (2006) asserted that the informal sector in Nigeria refers to economic activities in all sectors of the economy that are operated outside the purview of government regulation. Informal economic activities in Nigeria encompass a wide range

of small-scale, largely self-employment activities. Most of the informal sector activities are traditional occupations, financial and economic endeavours of subsistence nature as: retail trade, transport, restaurant, repair services, financial inter-mediation and household or other personal services. Activities in the informal sector in Nigeria are difficult to measure; they are highly dynamic and contribute substantially to the general growth of the economy.

The informal sector plays a significant role in Nigeria's national development. It has shown some dynamism in creating new jobs. The Federal Office of Statistics (FOS) estimates in 2006 that job creation in the informal sector may average 25,000 to 35,000 a year. The sector also provides needed linkages among small-scale manufacturers, promotes labour-intensive production processes and integrates local and regional markets. It provides jobs and reduces unemployment and underemployment. It also helps alleviate poverty but in many cases the jobs are low-paid and the job security is poor. It bolsters entrepreneurial activity, but at the detriment of compliance with state regulations particularly regarding tax and labour regulations (Fapohunda, 2012).

FOS (2003) Annual Report indicated that the informal sector employs 46 per cent of the female labour force, mainly in petty trading and home-based processing and manufacturing, where they have little access to official sources of credit or information. The International Labour Organization (ILO) report reveals that in 1996 in the African region, agriculture offered the highest employment opportunity for women (33 percent), services (27 percent) and industries (16.9 percent). The agricultural sector is further segmented into cash and subsistent cropping, the former dominated by men while a vast majority of women are found in the non-monetized sector. Ojo (1997) observed that Nigerian women have worked side by side with men in agriculture with some marked divisions of labour between them. It is disheartening to know that only few women are employed in the formal sector or "organized" sector, which covers the public sector and medium or large private sector enterprises that recruit labour on a permanent and regular basis for fixed rewards. According to the United Nations Development Programme (UNDP), women are two-thirds less likely than men to get waged employment; only 3 out of 10 women in the labour force in sub-Saharan Africa are paid employees. The UNDP reports that in 2005, about 5 per cent of the female labour force worked in industry, 20 per cent in services, 23 per cent in sales, and only 6 per cent in professional, technical, administrative or managerial positions. Employees in both the public and private sectors earn steady, albeit low, incomes. They also work to predictable schedules, in contrast to the self-employed, who are more insecure and who often must make substantial investments in time and energy.

The International Labour Organization (2006) report suggested that women's formal sector participation rates dropped from 57 per cent in 1980 to 53 per cent in 2006, with 2.5 million women losing their jobs between 1995 and 2000. In Nigeria, women accounted for 30 per cent of retrenched workers, although they were only 18 per cent of formal sector workers. Majority of the Nigerian women are in the informal sector. This is due largely to the fact that employment opportunities in the formal sector are often denied women as a result of family responsibilities, lack of skills and low education, and socio-cultural barriers, among others. Thus, self-employment or setting up of their own enterprise becomes an appreciable option for women to get access to employment and earn an income. In Nigeria, the 2006 Census reveals that 67.6 percent of employed women in the country were enumerated as sales workers while 8.4 percent were craft and



production workers, all in the informal sector. Women engage in informal finance activities to assist their families, businesses, their communities and nation in general.

The Economic Commission for Africa ECA (2005) affirmed that in Africa, next to the agricultural sector, the informal sector is the largest employer of women. ILO (2006) estimates showed that 19.5 million women in sub-Saharan Africa engaged in the informal sector in 2005. But Berger and Byvinie (2003) asserted that the representation of women in the informal sector is higher than that of men. Women's increasing participation in the informal sector is also due to the global recession, and the current economic hardship in Nigeria. More than before, women are under serious pressure to contribute to household income; this is even truer of women whose husbands have been laid off by the formal sector as a result of rationalization, privatization of public enterprises and cuts in government spending.

The number of entrepreneurs in Nigeria has increased in recent times, as opportunities are rising in different sectors including agriculture, textile, transportation, and information and technology (Martin, 2010). According Mordi, Simpson, and Singh (2010), there is a positive correlation between increased gross domestic product (GDP) and entrepreneurial activity. Women entrepreneurs also contribute to the high economic growth, as Nigerian women owned about 25-30 percent of registered businesses (Halkias et al., 2011).

The industrial sector in Nigeria has come to be dominated by small-scale enterprises, which constitute 66 percent of all industrial establishments (UNIDO, 2001), and the majority of this sector is female entrepreneurs (Aderemi et al., 2008; Mordi, Simpson, and Singh, 2010). Even though women constitute more than 50 percent of the population in Nigeria (Okafor and Mordi, 2010), the important roles that female entrepreneurs play in the Nigerian economy has not been fully realized because they are still largely hidden within the informal sector (Aderemi et al., 2008; Mordi, Simpson, and Singh, 2010). Gladwin (1991) suggested that Nigerian women start their own businesses because they need to raise income for their families. While Akinwumi (2000), Halkias et al (2011) opined that they were engaged in the commercial activities in the pre-colonial era in order to supplement their family's income.

## **5. Review of Empirical Studies**

Ehigie and Umoren (2003) examined the psychological factors influencing entrepreneurial success among Nigerian women in small-scale businesses. The study focused on self-concept, perceived managerial competence, work stress and business commitment as important psychological variables for entrepreneurial success among female entrepreneurs. The study concludes that success for female entrepreneurs relies on a high self-concept regarding their role in business, commitment to business and reduction of a conflict between home responsibilities and business. Finally, the study recommends training programmes as essential for effective business management among women entrepreneurs. Ekpe (2011) conducted a study on "Women Entrepreneurs and Economic Development in Nigeria: Characteristics for Success". Using women entrepreneurs who were clients of 4 micro-finance institutions in the Northern region of Nigeria, the study found that motivation, foresight and achievement are vital characteristics for success; and that women entrepreneurs in Nigeria possess the necessary characteristics for entrepreneurial success.

Ekesionye and Okolo (2012) examined women empowerment and participation in economic activities as indispensable tools for self-reliance and development of Nigeria.

Using 351 randomly-selected women respondents in Anambra State, it was found that the major economic activities of women in the area included farming, trading, craft, food processing, hair dressing and poultry. Their sources of fund include personal savings, family assistance, philanthropist's assistance, loans and credits, cooperative society assistance, and group contributions (*esusu*). Inability of government to provide support, corruption on the part of implementers, family burden, cultural restrictions, husband influence and illiteracy were the obstacles women encounter in carrying out their economic activities.

In a related development, Fapohunda (2012) carried out a study on Women and the Informal Sector in Nigeria: Implications for Development. The study was based on library sources and a field survey of 150 women in the Mushin, Agege and Lagos Island Areas of Lagos, Nigeria. He observed that employment opportunities in the formal sector are often denied women because of family responsibilities, lack of skills, social and cultural barriers; the informal sector is often the only possibility for women to get access to employment and to earn an income. Consequently, women dominate the informal sector, necessitating why policies and developments affecting the informal economy thus have a distinctly gendered effect. The paper argued that the informal sector has a high labour-absorption capacity and there is the need to increase the level of stimulation of employment opportunities.

## **6. Theoretical Underpinning**

The Gender Empowerment Theory was adopted in this study. This theory assumes that nations, businesses, communities, and groups can benefit from the implementation of programmes and policies that adopt the notion of women empowerment (Deneulin, Séverine, and Shahani, 2009). In some respects, empowerment is a new buzzword (Lord and Hutchison, 1993). The empowerment language can actually lead to raised awareness (Rappaport, 1986). Empowerment can be understood by examining the concepts of power and powerlessness (Moscovitch and Drover, 1981). Power is defined by the Cornell Empowerment Group as the “capacity of some persons and organizations to produce intended, foreseen and unforeseen effects on others” (Cornell Empowerment Group, 1989). There are many sources of power. Personality, property/wealth, and influential organizations have been identified by Galbraith (1983) as critical sources of power in the last part of 21<sup>st</sup> century. Others have pointed out that the class-dominated nature of our society means that a small number of people have vast economic or political power, while the majority has little or none (Moscovitch and Drover, 1981).

Most literature also associates empowerment with personal control. Rappaport (1987) pointed out that empowerment means ability to enhance the possibilities for people to control their own lives”. Cochran (1986) believed that people understand their own needs far better than anyone else and as a result should have the power both to define and act upon them. Increasingly, empowerment is being understood as a process of change (Cornell Empowerment Group, 1989). McClelland (1975) suggested that in order for people to take power, they need to gain information about themselves and their environment and be willing to identify and work with others for change. In a similar vein, Whitmore (1988) defined empowerment as: “an interactive process through which people experience personal and social change, enabling them to take action to achieve influence over the organizations and institutions which affect their lives and the communities in which they live”.

According to Wallerstein (1992) and Keiffer (1984), empowerment is a social-action process that promotes participation of people, organizations, and communities towards the goals of increased individual and community control, political efficacy, improved quality of community life, and social justice. However, Rappaport's (1987) asserted that empowerment "conveys both a psychological sense of personal control or influence and a concern with actual social influence, political power and legal rights". In this sense, empowerment can exist at three levels: at the personal level, where empowerment is the experience of gaining increasing control and influence in daily life and community participation (Keiffer, 1984); at the small group level, where empowerment involves the shared experience, analysis, and influence of groups on their own efforts (Presby, Wandersman, Florin, Rich, and Chavis, 1990); and at the community level, where empowerment revolves around the utilization of resources and strategies to enhance community control (Labonte, 1989).

Gender empowerment can be measured through the [Gender Empowerment Measure](#) (GEM). The GEM shows women's participation in a given nation, both politically and economically. GEM is calculated by tracking the share of seats in [parliament](#) held by women; of female legislators, senior officials and managers; and of female profession and technical workers; and the [gender disparity](#) in earned income, reflecting economic independence. It then ranks countries given this information. Other measures that take into account the importance of female participation and equality include: the [Gender Parity Index](#) and the [Gender-related Development Index](#) (Deneulin, Séverine, and Shahani, 2009).

One way to effect the empowerment of women is through [land rights](#). Land rights give women the confidence they need to tackle [gender inequalities](#). Often, women in developing nations are legally restricted from their land on the sole basis of gender. Having a right to their land gives women a sort of [bargaining power](#) that they would not normally have, they gain the ability to assert themselves in various aspects of their life (Agarwal, 1994). Other ways of empowering women include political participation (Deneulin, Séverine, and Shahani, 2009), provision of microfinance (Bateman, 2010), and increased education.

## 7. Materials and Methods

The survey research design was used in this study. In a survey research a group of items are studied by collecting and analyzing data from only a few items considered to be representative of the entire group (Nworgu, 2006). The survey design is essentially descriptive. Its concern is to examine gender and entrepreneurship in Uyo metropolis. The argument is that women's participation in economic activities is low, and is constrained by a so many factors. The study examined gender and entrepreneurship in Uyo metropolis.

Uyo metropolis was for purposes of this research divided into five major sections; Ikot Ekpene road axis, Abak road axis, Oron road axis, Aka road axis and Nwaniba axis, and 500 women entrepreneurs (100 per axis) were purposively and randomly selected for the study. The major instrument for data collection in this study was a structured questionnaire divided into two parts (A and B). Part A sought to obtain information on the demographic characteristics of the respondents, while Part B sought to collect information on the economic activities performed by women in Uyo metropolis, their source(s) of capital, their constraints, implications of low participation in economic activities on the society, and strategies for the enhancement of women entrepreneurship. The simple

percentage was used as the analytical instrument in the study. This incorporated tools of simple descriptive statistics such as tables, frequency, and percentages to present and analyze data obtained from the 500 respondents.

## **8. Results and Discussion of Major Findings**

The study involves 500 female entrepreneurs. Data generated from the field revealed that the majority of the respondents (55.6%) were aged between 18-35 years, 26.8% were within 36-54 years and 17.6% were 55 and above years. It is interesting to note that majority of the women entrepreneurs were still young. Data also showed that the married constituted the highest number of respondents used in the study (70%), followed by the widowed/separated/divorced who constituted 18.4% of the respondents. Only 11.6% of the respondents were single. Data further revealed that Christians constituted the majority of respondents used in the study (92.8); 4.4% were members of other religions, and only 2.2% were Muslims. This confirmed that Uyo metropolis is a Christianity-dominated area.

A majority of the respondents (62%) had primary/ secondary education, 27.2% had no formal education, and only 4.45% of the respondents had tertiary education. It is interesting to find out that the number of educated women entrepreneurs is on the increase. Also, women entrepreneurs who earned between 40,000 and 59,000 naira constituted over one-third of the entire respondents (42.8%) used in the study, 21.2% earned 60,000 naira and above, 20.4% earned below 20,000 naira, and 15.6% earned between 20,000 and 39000 naira. The study also showed that 18.8% of the respondents used in the study operated recharge card/call centre business, 16.4% were traders, 15.6% operated computer/business centres, 11.6% had drinking joints/restaurants, 11.2% produced and sold sachet water, 10.4% were hair dressers/fashion designers, 9.2% engaged in other activities that were not listed in the questionnaire, 4% engaged in poultry production/sales, and only 2.8% operated fishery/farming. Regarding respondents' assessment of women entrepreneurship in Uyo, majority of the respondents (49.6%) were of the opinion that women entrepreneurship in Uyo was moderate, 26.8% said it was low, and 23.6% percent were of the opinion that it was high.

On how they got money to start their businesses, more than one-fifth of the respondents (24.8%) admitted that they started their businesses through personal savings, 18.8% started with peer group contribution, 9.2% started with family contribution, 8% started with money offered them by religious groups, 7.2% started with financial assistance from NGOs, another 7.2% started business with donations from philanthropists, 6.4% started with grants offered them by the government, 6% obtained loan/credits from the bank, and 2.4% used money offered them by international agency donors, while 7.6% of the respondents used money from other sources to start their businesses.

Regarding factors that inhibit women entrepreneurships or businesses, 14.8% of the respondents were of the opinion that cultural/religious beliefs inhibit women from successful entrepreneurship, 12.4% said it was women illiteracy, 11.2% said it was lack of collaterals, 10.8% admitted that women were carrying too much household burden, 10% accused government's inability to provide empowerment to women, 9.2% said it was overbearing husbands' influence, another 9.2 were of the opinion that there was corruption among implementers of women empowerment policy, while 7.2% attributed such to bank refusal to give credit to women, and 6.8% said it was women's nonchalant

attitude. 8.4% were of the opinion that there are other factors, apart from those enumerated that inhibits women entrepreneurship in Nigeria.

Pertaining respondents' opinion on strategies of enhancing women entrepreneurs in Nigeria, 15.2% of the respondents recommended provision of soft loan/credit with minimal interest and collateral requirements, 14.8% recommended personal savings and investment, 13.6% recommended provision of women education and skill acquisition and business management trainings, 11.2% recommended provision of funds by the government and other interested agencies, 9.2% recommended making of tenable laws/policies, another 9.2% recommended formation of women cooperative societies, 8% recommended tax reduction on women's products and businesses, 7.6% recommended linkages to organizations that promote women entrepreneurship, 6.4% recommended provision of sustainable land tenure system, and only 4.8% recommended philanthropic donation to women and their organizations.

## **9. Conclusion and Recommendations**

Women's entrepreneurial activities in Uyo include recharge card/call centre business, trading, business centre, drinking joints/restaurants, selling of sachet water, hair dressing/fashion designing, poultry production/sales, and fishery/farming, among others. It is obvious that women entrepreneurial activities are still at a very low in Uyo. The reasons are not far-fetched; women suffer several peculiar socio-cultural, economic and political challenges. The sources of fund for entrepreneurial activities are diverse, including, but are not limited to, personal savings, peer group contribution, family contribution, financial assistance by religious groups, financial assistance from NGOs, donations from philanthropists, grants offered them by the government, loan/credits from the bank, and money offered them by international agency donors. Many social and operational constraints continue to restrict women from starting and running economic enterprises. These include cultural/religious beliefs, high rate of illiteracy, lack of collaterals, household burdens or responsibilities, government's inability to provide empowerment to women, overbearing husband influence, corruption among implementers of women empowerment policy, lack of access to capital and women's nonchalant attitude.

Based on findings of this study, two strategies were considered pertinent in enhancing women entrepreneurship particularly in Uyo. These included;

**Entrepreneurship Education and Training:** Low education levels limit trainability and lead to low skill levels. Education provides basic knowledge and skills to improve health and livelihood and also empowers women to take their rightful place in society and the development process (Fasokun 2000). Therefore, entrepreneurial education is the major key to promote entrepreneurship development for women in Nigeria. It should be inculcated into school curriculum at all levels. It would help women to build capacity, acquire skills and business management acumen, adopt/improve new technology and access credit facilities.

**Women Empowerment:** Women empowerment should be urgently undertaken to enable their full participation in all spheres of society, including participation in decision making process and access to power, land, bank loan, are fundamental for the achievement of equality, peace and societal development. Empowerment in this context means assistance which may be in form of cash, materials or training provided to women to enable them influence changes in their socio-economic status and to use their capacities to harness the hidden potentials in material and human resources.

## 10. References

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