

## **Nigerian Women Entrepreneurs: Challenges, Incentives and Achievements Indicators**

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**Abstract:** *Women entrepreneurship in Nigeria is the focus of this study. Some women entrepreneurs in Lagos state, Delta State and Federal Capital Territory (Abuja) of Nigeria has been selected for the purpose of this study. The study identifies challenges encountered by women entrepreneurs during business establishment and business life cycle and issues arising between work and family were examined. The study also considered the likely incentives for these entrepreneurs for starting their own businesses and factors which account for their success in business. There are similarities between the challenges faced by women entrepreneur in Nigeria which is a developing country, when compared their counterparts in European countries. However, issues between work and family in Nigeria for women entrepreneur are less significant and these likely to account for their being able to start their own businesses and level of achievements in business.*

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### **I. Introduction**

Men are mostly favoured than women when it comes to establishing and running their own businesses in developing country like Nigeria but this is not so in the developed countries (Zhang, Zyphur, Narayanan, Arvey, Chaturvedi, et al 2009; Parker, 2008). According to Comper (1991), more women are now establishing and running own businesses when compared with past years in many countries of world today. Almost, 65% of the newly established businesses are own and managed by woman in Canada (Comper, 1991). This is also, the case in Romania (Noya, 2006) and Czech Republic (Jahanshashi, Pitamber, and Nawaser, 2010). According to Dileepkumar (2006) large number of women in developing countries such as India are now establishing their own business due to improvement in their level of education, NGOs support, and helping self in groups. This was also the view of Khanka (2010). In fact, entrepreneurship has opened the door for women to ear their voice too the top management level and this trend is on the increase as women are continually establishing and running their own businesses (CIBC, 2004; Key, Gunterberg, Holz, and Wolter, 2003). Many countries of the world including South America and Asia countries like Singapore and Indonesia also follow this trend (Lieuanan, 1992). According to Belcourt, et al, 1991 women derived more satisfaction from establishing and running own businesses and in the same vain flexibility between their work and family. It is of recent that more women are establishing and running their own businesses despite this facts the number is still very low in some developing countries like India as compared with some western countries Patel (1987)

Generally, there are many challenges faced by entrepreneurs regardless of their gender but there are other challenges that are very peculiar to women (Fayankinnu and Alo,2007; Mathew and Panchanatham, 2009; Epie 2009). Entrepreneurship activities generally can be influenced by many factors that are common for male and female but situations and cultures stand out and have influence on entrepreneurship activities (Birley 1989). Women are naturally expected to perform the functions of a spouse and mother in many culture of the world. When these functions are merged with their deficient in managerial experience and their lack of previous employment, they are hardly interested in establishing and running the businesses of the own (Hisrich & Brush, 1984; Fisher, et al, 1993; Nelasco, 2008). The conflict between the functions of female as spouse and mother in their family life and any functions they have to perform in their work life always limits their interest in establishing and running their own businesses.

## **II. Research Objectives**

Lagos state, Delta State and Federal Capital Territory (Abuja) were selected for the purpose of this research. These three locations in Nigeria are different both in terms of cultures and languages. By selecting from three different areas with different cultures and languages enable the researcher to cover more areas that are different not only in terms of culture but also in terms of languages in Nigeria. The purpose of this study is to specifically:

1. present an outline of the woman entrepreneurs in the three areas of Lagos, Delta and Abuja;
2. study the challenges confronting women doing or establishing own business in Nigeria;
3. establish nature of conflict resulting from between women entrepreneurs work and family in Nigeria; and
4. investigate the success factors for women entrepreneurs in Nigeria.

## **III. Review of Literature**

Many academic scholars have given various factors as responsible for influencing entrepreneurship. These factors include antecedent influences, “incubator organization”, and environmental influence (Cooper 1981; Okpara 2006). The first factor relates to family influences combined with genetics factors which are regarded as background factors and have influence on inspiration, knowledge and skill of the entrepreneur. The second factor relates to the previous working place where the entrepreneur worked before he or she decide to establish and run his or her own business. This has to do with the knowledge, understanding and skills he or she has acquired in the former working place. Lastly, environmental influence relates to economic situations, availability and accessibility to funds, mentorship e.t.c

Generally, there are many challenges faced by entrepreneurs regardless of their gender but there are other challenges that are peculiar to women because of their gender. Some of the challenges which affect women more than men are lack availability and accessibility to venture capital, unavailability of financial assets and required skill to establish and run entrepreneur business. (Aldrich, 1989, Hurley, 1991; Amha and Ademassie, 2004; OECD, 2004; Hendricks, 2005); Men on the other hand has mostly demonstrated to have more necessary and required experiences than women in establishing and running their own businesses (Stevenson, 1986:). Apart from the challenges mentioned above are many more challenges faced by women in relation to entrepreneurship activities and these include not having required professional relationship, lack mentorship, non acceptability of women in business, inadequacy of relevant experience and training, lack of ability to gain the confidence of stakeholders such as creditors, debtors, and employees (Belcourt, et al, 1991, 1985, Hisrich & Brush, 1986, Kent, 1988, Timmons, 1986, Lee-Gosselin and Grise, 1990, Goffee & Scase, Collette & Aubry, 1990; Hossain, 2007).

The conflicts between women work and their family life have being regarded as most influential factor affecting women in establishing and running their own business by most academic scholars (Neider, 1987, Lee-Gosseling & Grise, 1990, Belcourt, et al, 1991; Dileepkumar, 2006). Research over time has shown that men neither partake nor support their spouse’ businesses and also required them to always perform their responsibilities as a wife and a mother not minding responsibilities associated to their entrepreneurship status (Goffee and Scasse, 1985; Flesher & Hollman, 1980; Decarlo & Lyons, 1978; Peeters, Montgomery, Bakker and Schaufeli 2005) observed that conflicts between women work life and family life might have taking tolls on women entrepreneurs than the male entrepreneurs. Before now women are traditionally required to face their responsibilities as wife and mother by managing their homes and family and not expected to establish and run businesses.

The main motives for establishing and running your own business for both male and female entrepreneurs are generally alike. Despite this fact there are also differences between what motivate women entrepreneur and men entrepreneur to establish and run their business. Women are more motivated by self-fulfillment while men are more motivated by financial gain (Lavoie 1992). According to Rizvi and Gupta (2009), women level of education, access to information and support from family have effect on their ability to benefit from even government supported programme. Also, Ola-Aluko (2003) and Abdullahi (2006) make reference to the level of women education.

## **III. Research Methodology**

Women entrepreneurs were randomly selected by the researcher from all the three areas (Lagos, Delta and Abuja) on the bases of the facts that the business have been established for more then six years, provides employment for more than three people and it has being running for more than three years. The researcher also visited the local government council to collect related information about the selected women entrepreneur and their businesses in order to ensure that all the above criteria’s are fully satisfied.

The research method adopt for the purpose of this study is qualitative method. Primary and secondary data are systematically collected. The primary data is collected using interview and questionnaire method. The respondents were first given questionnaire to complete. Later the researcher personally interviewed respondents.

Open-ended questions were used both in the questionnaire and the interview. In the three areas (Lagos, Delta and Abuja) the major cities were selected for the purpose of this study and total number of 105 successful women entrepreneurs sample size were selected. The researcher interviewed three respondents per day and making a total of one month and five days to interview all the sample size. The respondents were well informed about the study by the researcher and were guaranteed that information obtained will be treated confidentially.

Family and work conflicts were measured by the use of a 5 points Likert scale questionnaire considering the responsibilities of the women entrepreneurs as a wife, mother, and home manager. Different statements were used to for different conflicts areas. Both time-based and strain-based family and work conflicts were measured by use of interview. Open-ended questions was used for measuring motive for establishing and running the women entrepreneur business and factors that contributes to success of their businesses.

**Outcome and argument**

TABLE 1

Characteristics

	N	%
<b>Forms of Business</b>		
Production	50	48
Retailer	18	17
Wholesaler	16	15
Service	13	12
Other	08	8
<b>Employees on Full-time basis</b>		
Six or less	60	57
Seven -Eleven	20	19
Twelve – Twenty-one	15	14
Twenty-two and abve	10	10
<b>Ownership</b>		
Sole Proprietorship	80	76
Partnership	25	24
<b>Provider of Funds</b>		
Self	40	45
Husband /family	30	29
Financial Institutions	20	19
Other	15	7
<b>Age</b>		
20-30	21	20
31-40	51	48
41-51	18	17
More than 51	15	14
<b>Business associates</b>		
Parent in business	24	23
Husband in business	27	26
Husband & parent	21	20
Other family	21	20
None	12	11

Most of the women entrepreneurs selected for the purpose of this study are sole proprietor (76%) according to Table 1 above; those in partnership accounted for 24%. Partnership with the spouse (50%) while that of family member (30%). Large percentages of the women entrepreneur were young with nearly 85% being 51 years of age or less. Those who are married for 11 years or less are over 85%. 25% of those selected are university graduate and up to 45% of those selected have the previous knowledge of the business they want to do.

Production sector account for large percentage of the women entrepreneurs. Parent and/or husband who are doing their own business are over 69%. Most of the women entrepreneurs (76%) operated their business as a sole proprietorship; while the rest are partnerships.

There are similarities and difference between the findings of this study compare with those found in similar study in some other countries. Unlike several studies in other countries very large proportion of the women entrepreneurs are married while studies in some other countries indicates that very low proportion of the women entrepreneur are unmarried when compared with number of male entrepreneurs; (Shim and Eastlick, 1998;

Stevenson, 1986; Bowen and Hisrich, 1986). In addition women entrepreneurs of production industry is more when compare with the finding of similar studies in western world (e.g., Buttner and Moore, 1997).

**Initial and Current Challenges faced:**

TABLE 2

**Start-up and Current Challenges**

Problem	Commencement	Present
	N	n
Insufficient Cash flow	57	48
Insufficient Working Capital	12	12
Low Product Quality	35	7
Challenges on Employee	25	26
Lack of Managerial knowledge	22	21
Time management	21	3
Marketing/Sales Required	36	27
Family Matters	6	15
Other	9	10

Large proportion of the women entrepreneurs are faced with funds problems. This is indicated in Table 1. 45% of the sampled women entrepreneurs provide their fund themselves, 29% of them borrowed from their husband and family while 19% borrowed from financial institutions. This pattern of source of fund indicates that definitely these women entrepreneurs are going to be experiencing problems of insufficient cash flow and insufficient working capital with their associated features. These problems are similar to those faced by female entrepreneurs in other nations. Other problems such low quality products, employee problems, lack of managerial experience, marketing/sales problem and time management problems are part of major concern of the women entrepreneurs as indicated in Table 2.

In the case of start-up problems, lack of previous working/business experience as indicated in the introduction of this paper in relation to the case of women in other countries is the major cause. Large proportion of the women entrepreneur had no previous working experience either as an employee or a business owner. About 70% of them belong to this set of women entrepreneurs.

Looking at the current problems, problems of insufficient cash flow and insufficient working capital with employee problems and marketing and sales problems also were large proportion. This is similar to findings from other countries.

**Work-family conflicts:**

TABLE 3

Conflicts between work life and family life

	Mean+
<b>Husband and Wife Relationship</b>	
Affects relationship negatively	1.99
No much time for women entrepreneur to give attentions	2.25
Relationship suffer from worries	1.89
Experienced fatigue when there is need to carry out joint responsibility with husband	2.19
Business makes marriage not enjoyable	1.89
	Average 2.10
<b>Parent and Children Relationship</b>	
Having good relationship is made difficult	1.97
There is conflicting time for business and for children	2.27
Makes dealing with children intolerable	2.30
Experience fatigue when there is need to deal with children	2.26
Make someone to look like bad mother	1.98
	Average 2.20
<b>Role as Home Manager</b>	
Finding major housework difficult	3.55
Already tired because of time spent at work and cannot to do much at home	3.44
Ability to do household is affected by Worries	2.23
Lack sufficient energy needed for house work	2.38
Finding it difficult to finish house work	3.60
	Average 3.04

+ Lower number indicates lower levels of conflict

All the women used as for this study are in one way or the other have house help which assist them at home. The above table shows that in these areas the women have less conflict between their work as an entrepreneur and their position as wife, home manager or mother. From the variables measuring the relationship between their work life as an entrepreneur and family life as a wife, the mean score was 2.10 from a 5 point scale, which is lower level of conflict. Also, the mean score of the variables measuring the relationship between their work life as an entrepreneur and family life as a mother was 2.20 from a 5 point scale, which is a lower level of conflict. Apart from the two mean scores above, the variables used in measuring the relationship between their work life as an entrepreneur and family life as a mother is 3.04 from a 5 point scale, which highest level of conflict.

Large percentage of the women entrepreneur has support of their husbands in one way or the other ranging from emotional support to assisting them in business and at home. Considering their responses when asked if their husband gives them emotional support about 80% of the women entrepreneur said they received emotional support from their husbands. Also, 86% of them said they are happily married and they are very satisfied with their marriages. With happy marital life and satisfaction in marriage, they are able to give full commitment to their businesses. These are part of what contributes to the lower level of conflict between their work life and their roles as wife, home manager or mother.

Furthermore, considering their responses in relation to the supports received from parents and family members being of assistance. Large percentage of the women entrepreneur have parents and family members who assist them in one way or the other to reduce the trouble of taking care of children at home. About 79% have parents and family members supporting them.

The level of satisfaction general with life, marriage and role as a parent is high in relation to these women entrepreneur and this is indicated by (4.5), (4.4) and (3.9) respectively. All these indicate lower level of role conflicts. Large percentage of the women entrepreneur is well satisfied with the manner the business is moving for them with the mean of 4.1. More than 85% of the women entrepreneurs chose that they are very satisfied with the manner the business is moving for them.

### **Rationale for Establishing Business / Venture**

**TABLE 4**

#### **Rationale for Establishing a Business**

	N	%
Difficult period/ do not want to be Idle	60	17%
Aptitude / personal interest	15	4%
Money	60	17%
Assisting one- self and family monetarily	60	17%
Husband or other family member are in business	25	7%
Time elasticity and control	10	3%
Challenge, doing something on one's own, show others independence	50	14%
Self fulfillment	20	6%
To be a model to children	10	2%
Providing jobs for others	15	4%
Other	30	8%

In making finding about the rationale for establishing the women entrepreneur business series of were asked. The main rationale given by the women entrepreneur for commencing a form of business is mainly monetary benefits. Some of the women revealed that their husbands are not in any form employment and need to get money to overcome difficult period, assisting one-self and family monetarily and just money alone constituted over 50% of responses received. This finding differs from the analysis of similar research carried out in the other selected country. (e.g Lavoie, 1992) In fact, pull factors such as doing something on their own and try to be a model to other are more than monetary benefits factors. Another main rationale for establishing business is that 14% of them are motivated by trying to face challenge while time elasticity and control do not count much as rationale for establishing the women entrepreneur business.

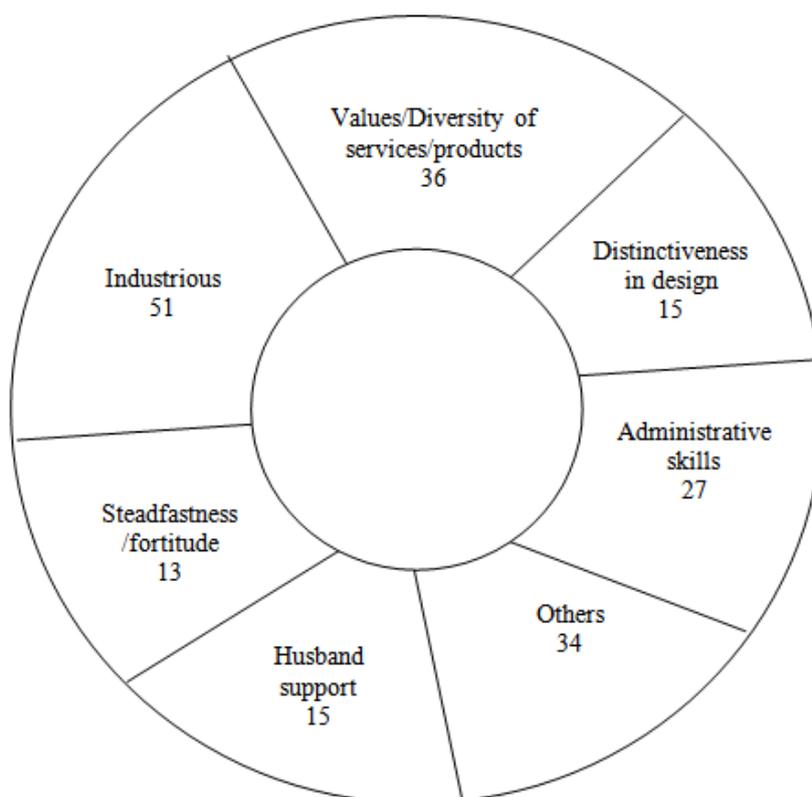
### **Success Factors**

Respondents were asked to give reasons for their success as women entrepreneur. Their responses as tabulated in below (Table 5) indicate that most of them attribute their success to their personal qualities like how much they are industrious and their steadfast level of value /diversity of their services/ products. Similarly, product qualities, diversity of products, product design and other product related attributes followed personal qualities as factor for success. Support from husband also contributes to some other women entrepreneur success.

Personal qualities even though is a very important factor for establishing and running of entrepreneur business, they are not usual considered to be more important than other success factors such as administrative and management skill and having sufficient capital (Yusuf , 1995).

**TABLE 5**  
**Success Factors**

Success Factor	N
Industrious	51
Value /diversity of services /products	36
Distinctiveness in design	15
Administrative skills	27
Steadfastness /fortitude	13
Husband support	15
Other	34



#### IV. Conclusions

This study focused on women entrepreneurship in Nigeria by using samples of selected women entrepreneurs from Lagos state, Delta State and Federal Capital Territory (Abuja) in Nigeria. Challenges encounter by women entrepreneurs in Nigeria when establishing and running their businesses, the nature of conflicts between women entrepreneurs work life and family life in Nigeria, success factors for women entrepreneurs in Nigeria were examined.

Women entrepreneurship in Nigeria (developing country) was compared with women entrepreneurship in developed countries. This study demonstrates that there are similarities as well as differences between the two classifications in relation to women entrepreneur experience. The study indicate that women in Nigeria are mostly motivated to establish their own by financial reasons such as need to have more money for themselves and to assist their family. This is different to the findings of the study carried out on developed countries such as Canada (Lavoie, 1992) which indicates that women are motivated more by factors such as need to face challenge, to be independent, to do something on their own e.t.c There are similarities between the studies on developing and developed countries when establishing women entrepreneur businesses in the area of sharing between work and family time. This indicates time sharing between work and time is no a significant motivating factor.

Similarities and differences can also be caused by some other factors not included in this study. Further study including more factors can be used for further research.

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