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# Micro and macro economic development in Nigeria

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## Micro and Macro Economic Development in Nigeria: What Role for the Rural Woman Entrepreneur?

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**Abstract:** Over time, the woman has been confined by culture and nature to a second class role behind man. In the economy arena, she is seen as playing the supportive roles for the sustenance of the social status quo but in a very restricted mode which have little direct impact on local or national development. It is in the light of this fact that this paper examines the importance of empowering women for entrepreneurial roles in rural communities with the aim of achieving national development and growth. Data for the study was based on a 2013 survey of over 100 household businesses in Dutsin-Ma, Katsina state. The final sample size of 115 was determined through random selection of women operated businesses and this comprises of 57 full-time housewives and 58 partially employed housewives. It was discovered that culture plays a significant role in the determination of the willingness to partake in enterprising venture (97%), while only 23% of the respondents indicate strong interest in setting up a private venture. It was also discovered that education plays an important role in the building of entrepreneurial interest among the respondents. The study concluded that the first point of call for the empowerment of rural women for entrepreneurial roles is the provision of enlightenment through education.

**Key words:** entrepreneurship, women, national development, education

**JEL Classification:** M13, O10

### 1. Introduction

Rural development as a corollary of national development is ever more dependent on the creation of micro and small scale enterprises. The importance of micro and small enterprises in social and economic development, and the need to support their viability, expansion and growth, is accepted in most countries irrespective of their stage of economic development (ILO, 2007). Evidences in contemporary write-ups indicate that entrepreneurial activity leads to economic growth (Carree and Thurik, 2005; Acs et al., 2005). Several studies supported the notion that entrepreneurship, generally, has a high contribution to make to economic and social development in terms of innovation and job creation (Lyons, 2002, Abdulsalam & Bolaji, 2010; Mudasiru & Subair, 2010; Mobolaji, 2010) and that this contribution is not limited to developed economies only. In factor or resource driven economies such as Nigeria's, resource based enterprise generation and creation is common and pervasive. With low GDP levels, high poverty and unemployment rates, the only viable alternative to mega-projects aimed at macro level development efforts is the sensitization of the populace to entrepreneurship focused on the abundance of factors; human and natural resources. At this stage, the requirement is for how to utilize these resources to achieve quantum growth in enterprise creation and ultimately economic development. The Global Entrepreneur Monitor (GEM) report of 2012 placed Nigeria at the forefront of the micro-enterprise creation drive with a rating of 53% in sub-Saharan Africa. Though very prominent at the micro level of the economy, women entrepreneurs' effect is minimal at the macro-

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economy level. This is probably so because of the presence of multinational organizations and local 'big boys' at this level of the economy. As micro-enterprises, they add value to a country's economy by creating jobs, enhancing income, strengthening purchasing power, lowering costs and adding business convenience (Jhansi & Mishra, 2012). However, the question at this juncture is what portion of this significant rating represents the women entrepreneurs? And what percentage of this body comes from the rural area? This question is pertinent at this point considering the fact that the CIA world fact book (2012) indicated that women constitutes 49.9% of the overall population of the country and more than 50% of the population in the rural areas. Moreover, the general assumption is that women are more disadvantaged than men and rural women especially are worse off than their urban counterparts; studies on women entrepreneurs and rural women entrepreneurs in particular, in developing countries continue to be scarce (Hirsch & Ozturk, 1999; Ozgen & Minsky, 2007). The objective of this study therefore is to highlight the prospects and challenges of women entrepreneurs in Nigeria, using the north-western zone as a reference point.

## **2. Conceptual Background**

As with most social science issues, there is no clear cut definition of entrepreneurship. Several rigorous academic and intellectual studies have debated the concept of entrepreneurship (Howorth, Tempest, & Coupland, 2005), but a common agreement between the divergent views and perceptions is that it is an all-pervading concept as it occurs in every firm, enterprise, and sector (Collins, Smith & Hannon, 2005). Furthermore, risk and the general drive towards the creation of a new thing; the introduction of a new idea or method and process are universally accepted as defining features of the entrepreneur. This was aptly captured by Montanye (2006) in considering Entrepreneurship as a factor of production, linked to innovation and risk taking, where entrepreneurial compensations are tied to uncertainty and profits. Likewise, Dionco-Adetayo (2004) sees the entrepreneur as someone driven by ambition to search for what he wants to be in future; derives joy in creating something new, getting things done or making things happen and exercises energy for the sake of achieving success. The other area of congruence is in the developmental attribute of entrepreneurship. Virtually all writers on this concept agreed that it has significant impact on economic and social development (Abdulsalam & Bolaji, 2010; Mudasiru & Subair, 2010; Mobolaji, 2010).

### **2.1 Micro level Entrepreneurship: Any Role for the Rural Woman?**

Entrepreneurial capital accumulation is considered the engine that drives economic growth leading to the development of societies (Van Stel, Carree & Thurik, 2005). Developing economies therefore have the best reason to encourage the establishment of micro-enterprises especially in the rural areas. This will be in consideration of the fact that the rural areas of developing economies are the last bastion for new wealth creation in the world today due to their millions of potential new consumers (Larson & Shaw, 2001 as cited in Lee & Phan, 2008). New ventures could be created and encouraged through interventions such as tax subsidy to attract businesses into an area or via the immigration of city dwellers that subsequently start new businesses (Wortman, 1990). These ventures could emanate from the unique endowments in rural regions that do not

exist in metropolitan areas (Lee & Phan, 2008). In essence, the motivating factor should be local empowerment which will in turn promote local entrepreneurship (Li & Matlay, 2006). Local empowerment here could refer to the allowance and support to have access to opportunities to own, acquire and utilize resources available within the local community for personal economic development and emancipation. But who deserves to be empowered most? Is it the man who has been reported to already possess all the rights and privileges to make him successful? Or the woman who has been marginalized all through history while bearing the bulk of poverty, disease and ignorance? The World Bank (2001) stated that "...in no region do women enjoy equal legal, social, and economic rights. Women have fewer resources than men, and more limited economic opportunities and political participation". One of the United Nations millennium development goals is to promote gender equality and empower women as effective ways to combat poverty, hunger and disease and to stimulate development that is truly sustainable (UNIDO, 2003).

In Nigeria, rural women contribute to the growth of the micro sector of the economy through their participation in simple economic activities such as farming and petty trading (Ugwu, 2014).

## **2.2 The Woman Entrepreneur: Who is she?**

Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise (Maradi & Dasar, 2013). In the first instance an entrepreneur is a person who is able to scan the environment for opportunities, utilize available resources to address those identified opportunities and take necessary steps or actions to bring into existence a commercial venture to convert those identified opportunities to economic possibilities which can transform into a micro, small, medium or large enterprise. According to Maradi and Dasar (2013), the Indian government definition of women entrepreneur is "an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women". What makes women entrepreneurship unique in scope and content is its multi-task and multi-disciplinary context which embodies social, cultural, psychological and economic influences. To tackle this multifaceted challenge, the woman requires an "extra" which puts her beyond the ken of the ordinary entrepreneur. This prompted Khanka (2000), to define a woman entrepreneur as "a confident, innovative and creative woman capable of achieving economic independence individually or in collaboration, generates employment opportunities for others through initiating, establishing and running an enterprise *while* keeping pace with her personal, family and social life". The right technology in the hands of a woman entrepreneur yields economic and social benefits for not just her, but her family, community and country (Malhotra, Kanesathasan and Patel, 2012).

## **3. Methodology and Research Instrument**

Located on Latitude 12.455° and Longitude 7.4913889°, Dutsin-Ma is a Local Government Area (LGA) in Katsina State, Nigeria. Its headquarters are in the town of Dutsin Ma which lies to the north of Zobe Dam. The LGA has an area of 527 km<sup>2</sup> and a population of 169,671 (2006 census). Dutsin-ma became a Local Government in 1976

as a part of the old Kano state. The inhabitants of the Local Government are predominantly Hausa and Fulani by tribe. Their main occupation is farming and animal rearing while light industrial manufacture of products such as building blocks and local food packaging subsist at a minimal level.

This study was based on a uni-directional survey research design which is descriptive in nature. The variables and subjects in this study were observed at one point in time. No effort was made to manipulate the variables or control the subjects of the study. The survey instrument was structured interview. The focus of the study is the entrepreneurial attitude of the women in the North-Western part of Nigeria. The population of the study constitutes of all the women in Dutsin-Ma local government area; put approximately at 85,000 (2006 census). Women in Dutsin-Ma participate in business activities early in life and the average age range of a woman entrepreneur is between 15 – 50 years. This study considered women who are into money earning ventures such as highlighted earlier as entrepreneurs. Many of these women, using creativity and doggedness, are economically independent. Paucity of data on the women population of the study area, especially women entrepreneurs, limits our assessments to approximations. The sample size of 115 represents 0.14% of this population.

### **3.1 Sample and instruments for data collection**

Using the survey method, the study was carried out in Dutsin-Ma local government of Katsina State. Due to the predominant Hausa speaking population of the area, the interview had to be interpreted to most of the respondents as most of the target respondents could not adequately comprehend the English language. A purposive sampling procedure was adopted which involved the use of research assistants who are all females to visit each respondent's home or their place of business. The use of female research assistants was for the reason of the cultural leaning of the study area which frowns on the free mixing of the opposite sexes. Since the focus of the study is the womenfolk, it became instructive to use only female research assistants. Of the initially targeted respondents proportion of two-hundred and fifty (250) only one hundred and fifteen (115) were later adopted. This was necessary because of the total non-cooperation of some of the respondents, the gross inability to comprehend the research questions posed and refusal to answer certain questions because of their socio-cultural implications.

The research instrument used was a structured interview schedule containing ten research specific questions and five personal characteristic questions. The ten-question format was adopted to cut down on time spent with each respondent and the research specific questions are as stated in appendix I.

### **3.3 Measurement of variables**

The major variables considered in this study looked at women perception of their abilities to establish, sustain and grow their own businesses and the effects of socio-cultural factors on this. Measurement of attributes of the variables followed both the dichotomous system as well as the Likert-summated rating scale. For instance responses to questions such as "Do you consider cultural practices as hindrance to the progress of your business?" and "Would you want government to support you further on this business?" required only a monosyllabic response such as "Yes" or "No". For other questions, a 4-point Likert scale was adopted and responses were assigned scores ranging from 1 to 4.

### 3.4 Data analysis

115 women were interviewed of which 58 work as nannies, cleaners and sundry non-specialized jobs requiring little training or skill in formal organizations within the local government area. Aside from their formal work, all of these women also have other micro private businesses such as provision stores, food canteen and other micro enterprises based on the unique resources and demands of the locality. 57 others are full time housewives, who only operate home based micro ventures such as bean cake making (*kosei*), groundnut cake frying (*kullikulli or karago*), sauced pepper (*yaaji*) grinding and packaging and sour dough making (*maasa or waina*). Aside from these traditional delicacies making ventures, some are involved in fairly modern ventures such as the operation of pepper grinding machines, small corn milling plants, soft drinks dispensing and traditional manicure and pedicure businesses. The outcome of the interviews conducted is as hereunder presented in table I.

**Table I: Interview Outcome Displaying frequencies and percentages**

VARIABLES		Frequency	%
<b>AGE</b>			
18 – 24 years		28	24.35
25 – 34		41	35.65
35 – 44		34	29.57
45 – 64		12	10.43
<b>TOTAL</b>		115	100
<b>Marital Status</b>			
Unmarried		00	00
Married		87	75.652
Divorced		15	13.043
Widowed		13	11.304
<b>TOTAL</b>		115	100
<b>No Of Children</b>			
- None		05	04.35
- 1 – 2		22	19.13
- 3 – 4		45	39.13
- More than 4		43	37.39
<b>TOTAL</b>		115	100
<b>Spouse Working Condition</b>			
- Salaried		37	32.174
- Self – employed		62	53.913
- Unemployed		16	13.913
<b>TOTAL</b>		115	100
<b>Educational Background</b>			
- No formal education		23	20.00
- Primary school leaving certificate/ Secondary School Certificate		87	75.65
- Early tertiary (OND, NCE etc)/ first degree or equivalent		05	04.35
- Postgraduate		00	00
<b>TOTAL</b>		115	100
<b>What Is The Nature Of Your Business?</b>			
- Service		18	15.65
- Production		97	84.35
<b>TOTAL</b>		115	100
<b>Why Did You Venture Into This Business?</b>			
- To support my family		21	18.26
- To be independent		67	58.26
- To supplement my income		12	10.43

- To get something doing	15	13.04
<b>TOTAL</b>	115	100
<b>How Did You Raise Finance For The Business?</b>		
- Personal savings	79	69.70
- Spouse sponsorship	22	19.13
- Loans from family and friends	14	12.17
- Cooperative Society / Bank loan	00	00
<b>TOTAL</b>	115	100
<b>Do You Have The Hope Of Making It Big Someday?</b>		
- Yes	101	87.826
- Not really	00	00
- I am not sure	09	07.826
- No	05	04.348
<b>TOTAL</b>	115	100
<b>Do You Wish To Make Your Business A Registered / Formal Venture?</b>		
- Yes	26	22.68
- No	89	77.39
<b>TOTAL</b>	115	100
<b>Have You Ever Received Assistance From:</b>		
- Government?	Yes No	
- NGOs?	00 115	100
- International Donor Organizations?	00 115	100
	00 115	100
<b>How Will You Rate Your Economic Position Within Your Family?</b>		
- Sole Bread Winner (SBW)	23	20.00
- Supportive Bread Winner (2BW)	65	56.52
- Family Support Assistance (FSA)	23	20.00
- Recreative venturer (RV)	04	03.48
<b>TOTAL</b>	115	100
<b>Have You Ever Received Training To Enhance Your Performance In The Business?</b>		
- Yes	00	
- No	115	100
<b>TOTAL</b>	115	100
<b>Do You Consider Culture To Be A Contributor To The Reason Why You Set Up This Business?</b>		
- Yes	112	97.39
- No	03	02.61
<b>TOTAL</b>	115	100
<b>Will You Want Government To Support Your Business?</b>		
- Yes	115	
- No	00	100
<b>TOTAL</b>	115	100

Source: field work, 2013

#### 4. Discussion

The age classification used for this study follows the GEM age categories and most of the respondents (65%) fall within the 25 – 44 years age range, suggesting a higher proportion middle-aged entrepreneur spread. 75% of the respondents are currently married while 13% are divorced. 13 (11.30 %) of the women are widowed. For this class of respondents, there is every reason to venture into micro-enterprises in order to address their peculiar economic needs. Considering the size of their families, 12 (92%) of the widows have more than four children. Overall, 37% of the respondents have more

than four children while a further 39% claimed to have 3 – 4 children suggesting a wide spread of fairly large family sizes. 110 (95.65%) of the respondents have less than secondary school education, confirming Mulira, Namatovu & Dawa's (2010) assertion that in developing countries "women are educationally less equipped to manage some kind of businesses". This could be assumed to be the greatest drawback to women entrepreneurship as it limits their abilities at creating formal, technically oriented organization, accessing formal training whenever it is available and limits their abilities to access formal credit, technical support as well as government small business programmes (Mulira, Namatovu & Dawa, 2010).

Findings also revealed that virtually all the women are into culture based or traditionally defined businesses. These involved less risk and the outcome or products are generally accepted within the society aside from the small financial and material requirements needed to set them up. This is a further limitation on the role of women entrepreneurs in assisting micro economic growth of their community and by extension the national economy. With very few of the respondents having any intention of extending their business activities outside their local community, the tendency to survive at the subsistence level is higher (Ismail et al, 2012). It would have been convenient to argue at this point that women in this community are more risk averse than the men, but since the scope of this study did not include men, such assertions are not tenable. However, there is a general belief that women are more risk averse than men across a wide variety of settings (Arch, 1993; Byrnes et al., 1999 as quoted in Mulira, Namatovu & Dawa, 2010). The greater risk aversion of female entrepreneurs is thought to make them less willing to trade potential gain for risk, which leads them to prefer businesses with lower failure probabilities than those preferred by male entrepreneurs (Brush et al., 2006 as cited by Mulira, Namatovu & Dawa, 2010) which further limits their impact on the micro and macro economy of the nation. Greater risk is associated with wider acceptability of a particular product or service. For instance goods intended for the global market impose the challenges of standard, quality and availability; qualities that are considered less important when dealing in and with traditionally inclined product or service within the restricted local market.

And just as discovered in Uganda (Mulira, Namatovu & Dawa, 2010), majority of women entrepreneurs in rural north-western Nigeria arise out of necessity; a major factor in poverty consideration. This necessity may also be driven by the fact that almost 70% of their spouses are either not formally employed or run their own businesses which may increase the economic pressure on the family, thus creating the need for establishment of supportive venture albeit in its micro form.

All the respondents claimed to have raised their capital from personal savings, spouse sponsorship and loans from family members corresponding with indication of a total neglect by government and other supporting organizations. However, it may be construed that such neglect was borne out of the negligible impact such women owned enterprises within this region have on overall micro and macro economic considerations. More so as the focus of the established businesses is the local or immediate community; deliberately overlooking the opportunities available in a more regional, national or global coverage.

While this study has provided useful insights into the factors affecting rural women entrepreneurial efforts in economic development, it however did not cover most other areas such as the role of poverty in the motivation for enterprise establishment, the comparison between rural and urban women entrepreneurial activities or between rural

men and women; and the psychological makeup of rural entrepreneurs. These uncharted areas are available for further studies.

## 5. Conclusion and recommendations

For entrepreneurship to have any meaningful impact on rural and national development, certain actions must be taken. Results from this study demonstrated that women entrepreneurship at the rural level is generally driven by the need to survive (subsistence entrepreneurship). It is the last choice for women striving to escape the abject poverty trap (Mulira, Namatovu & Dawa, 2012 ).

As entrepreneurship is a multi-dimensional strategy for socio-economic development, it involves education, training in formal organization building, strong institutional (government, NGOs and International Donors) support and the availability of the required infrastructures. Women entrepreneurs in rural areas are disadvantaged with lower level of education and yet they are risk averse, a fact that alienates them from innovative activities (Mulira, Namatovu & Dawa, 2012).

The first step towards enhancing the role of women entrepreneurs in micro and macro economic development is to strengthen and improve rural women's access to relevant education and training that will help enhance their ability at thinking globally and imbued in them confidence to take measured risk to delve into ventures that may have high impact on the country's economic performance.

With the failure of previous programmes aimed at empowering women entrepreneurs generally, radical means of identifying genuine women entrepreneurs may be adopted such as on-site assessment of needs and poll registration of rural women micro business owners.

Furthermore, rural school age girls should be particularly targeted for intensive mentoring on how to think and work towards achieving a global entrepreneurial goal such as developing a product or process that will be able to compete on the global level using locally available resources.

Strengthening the rural entrepreneurial system and supporting women entrepreneurs will speed up the establishment of self-sustaining rural communities, increase sources of direct income, support development of infrastructure, build capacity, revitalize the rural community, and make a significant impact in alleviating poverty (Ozgen and Minsky, 2007 as cited by Mulira, Namatovu & Dawa, 2012).

For the immense potential of women in general and the rural women in particular, to translate into meaningful economic development, the institutional environment must thus be improved upon.

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