

Practicable Modalities for Improving Entrepreneurship Activities of Rural Women for Economic Development in Abia State, Nigeria

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Abstract

The study identified the practicable modalities for improving entrepreneurship activities of rural women for economic development. The study was carried out in Abia state in the south East geo-political zone of Nigeria. A survey design was adopted and one research question was raised for the study. This was to identify possible ways of improving entrepreneurship development of rural women. Multi stage cluster sampling technique was used to select 240 respondents for the study. A set of structural questionnaire was used with 15 items to collect the data required. Descriptive statistics was used such as percentage and mean to analyze the data collected. Result of the data showed that 94.0 percent of the respondents indicated that there is need for improvement of rural women entrepreneurship for better economic stability mostly in the various homes. Based on the findings, access to raw materials and conducive environment are recommended as the major factors that can improve women's entrepreneurship development.

Keywords: *Modality, Improvement Entrepreneurship, Economy and Development*

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Background to the Study

The concept of entrepreneurship centers on experimentation and the need for practicable modalities for improving entrepreneurship is a great necessity, continuity and better result. The concept and role expectations of entrepreneurship depend on a country's level of economic development, mostly in developing and underdeveloped countries. The experiences of developed economies in relation to the role of entrepreneurship differ significantly from those of developing economies (Anyadike., 2012). They noted that despite the level of development of any nation, entrepreneurship makes undisputable contributions in economic development. They further reiterated that among other areas of the economy entrepreneurship greatest contributions are in employment generation and empowerment of the disadvantaged segment of the population, especially the rural women.

Observations show that Nigerians have made their marks in diverse fields of entrepreneurship such as science, technology, academics, business and entertainment. More so, according to Ige (2007), Nigerian entrepreneurs have developed enterprises in the areas of agricultural/agro-allied activities where there are foodstuffs, restaurants, fast food vending etc. In the area of solid minerals, there are quarrying, germ stone cutting/polishing and crushing engineering. In power and transport, there are power generations, Haulage business (cargo and passengers). In the area of information and telecommunication business, there are manufacturing and repairs of GSM accessories and the printing and selling of recharge cards. In hospitality and tourism business, there are hotels, accommodation, resorts centres, film and home video production; in oil and gas business, there are construction and maintenance of pipelines, drilling, refining by products.

The word entrepreneur is mostly found in economic literature, where it means the willingness to pursue investment opportunities and the willingness to successfully run an enterprise. An entrepreneur is somebody who has the ability to identify business opportunities where others would not notice. He has the ability to assemble the necessary resources to take advantage of such opportunities, and the ability to initiate the action necessary to ensure success which will bring about the development and improvement of the business. Development is an important phenomenon in entrepreneurship as perceived by Bazerman (2001) is the gradual growth of something so that it becomes more advanced, stronger among others. It is the process of producing or creating something new or more advanced. Ukwe (2008) defined development as the improvement of people's lifestyle through improved education, incomes, skill development and employment. Ukwe (2008) stated that development should be viewed as a multi-dimensional process involving major changes, social structure, popular attitudes and a national condition of life from unsatisfactory to satisfactory.

Improvement is coined from the word 'improve' which means to bring into more desirable or excellent condition; make better: it also means to change to the better or make progress in development. . Okafor (2011) noted that improvement is achieved through various empowerment activities. She explained that empowerment means to give someone impetus to function at a maximal capability and it involves people in assuming control or mastery over their live (Rapper, 1995). It is a function of income-

related activities (activities or decision that would not come up if the family did not have money to spend or invest). It enables women to participate fully in family and societal decision making, attend increase health and control of their children's education. Without improvement, women's timid and natural activities will be worsened off. Improvement is a social process that promotes participation of people, organization and communities towards the goals to increase individual and community control, political efficacy, improved quality of community life and social justice (Wallerstein, 1992).

Improvement of women entrepreneurship is very important considering the fact that women account for over 60% of the Nigeria population. As a result of their traditional roles as wives, daughters and mothers, their participation as long as business and management of entrepreneurial initiatives are concerned is still very low (Adelaja, 2005) and majority of the women typically operate micro and small sized enterprises (Thomson, 2002). Any form improvement on women enables them to participate fully in the mainstream of economic activities.. Promotion of the improvement of the social and psychological life of women and gender equality has been viewed by many researcher as a key to combating poverty, hunger, disease, crisis and stimulating sustainable development and motivating women for involvement in economics development (Floro, 2001; Iheduru, 2002). Emphasizing on the different ways of improving women for their relevance in the economy, Tichareva (2003); Aderinwale (2002) and Adelaja (2005) have suggested the following as the best ways for improving women for greater participation and contribution to entrepreneurship development.

i. Provision of Microcredit/Microfinance to Women in Business

Women's microfinance improvement programs have their objectives mainly on meeting women needs; to increase participation of grassroots women in bank activities; to institutionalize a gender perspective in bank projects and programs; to increase bank investment in women's health, education, agriculture, land ownership employment, financial services, to increase the number of management positions which they occupy in different endeavor of life.

ii. Integration of Women in Management and Decision Making Position

Nigeria women's participation in economic and decision-making has been very low. Data obtained from the Division for the Advancement of Women (DAW) have statistics of women's and economic decision-making in the global outlook shows that the ratio of women in administration and management positions is less than 18% for every 100 men (World Survey, 1994) and the role of women in development had been identified as predominantly male culture of management seen as a major obstacle to women representation at the decision making positions. If women are effectively integrated into management and decision making position, their contributions in economic development will greatly improve.

iii. Recognition of Women On Development Issues

The result from the report of Kardan (1991) shows that women are not recognized at development issue because it is assumed that they will be cared for by male

heads of household and their marginalization from economic activities is inappropriate.

iv. Improvement of human capital among Woman is very important

Women have potential to contribute their creativity, skills and capabilities. Women skills and managerial styles often change the dynamics of their enterprise. However, this can only be possible when adequate time is given to ensure that women are well improved through training, development, provision of resources and capacity building (Kardan, 1991).

- a) Improvement of women through education promote gender equity, achievement of their potential for positive contribution to economic development. As mother of nation, a women train today will help in preserving the nation tomorrow. Investing in the education of women as a long term economic development strategy helps in improving women. As was rightly observed by Omotayo (2005), education is a human right an essential tool for achieving gender equality, economic development and growth. This confirms a wise saying “when you train a woman you have trained a nation”.
- b) Improving entrepreneurial awareness among women. More entrepreneurial enlightenment through organizing of seminars, conferences and workshops need to be created among women so as to convince them on the need for their involvement and participation in economic development.
- c) Improving provision of technology for women in both labor and energy for research and development. This will help in ensuring that women are exposed to information technology quite early in their lives. Exposure to Information Technology has been identified as the best strategy for equipping and improving women to compete favorably with their male counterpart on equal grounds especially in science and technology.

Objective of the Study

The main purpose of the study is to find out practicable modalities for improving entrepreneurship activities of rural women for economic development in Abia State, Nigeria.

Statement of Problems

Rural women entrepreneurs mostly in Abia State lack sufficient fund, and awareness which has affected the improvement of their entrepreneurial activities. Among other factors include socio-cultural factors like cultural and traditional belief, inequality of gender and sexism/feminism (UN Women, 2012). Long and lengthy processes of bank loans makes women move back from the loans. Financial Institution and Commercial Banks do not come forward to lend loan to rural women members who are basically housewives with less exposure to business and risk.

Various programmes have been sponsored by either the national government or international agencies to improve the quality of life of the rural women as well as entrepreneurship potentials. Most of such programmes yield futile results. Such

programmes include Better Life for Rural Women (BLRW) of 1987 and the Family Economic Advancement Programme (FEAP) of 1993. Failure of these programmes was because the rural women for whom they were enunciated were not well targeted as such they were continuously hijacked by the elites thereby affecting the improvement of women's entrepreneurial purposes.

Research Question

What are the practicable modalities for improving entrepreneurship activities of rural women for economic development in Abia State, Nigeria?

Significance of the Study

The findings of this study will be of benefit to the following; women entrepreneurs, and government. The findings of this study will create awareness for the women on different type of entrepreneurial activities that available and possible ways of improving their entrepreneurship activities. Due to the ever growing global market, a wide variety of entrepreneurial activities have become available even in the rural areas, but most of them are stunted due to lack of improvement.

The findings will go a long way in helping the government have an insight on the need to expand women's access to finance, and also help the government to understand the need to prioritize domestic energy with particular focus on rural electrification which when done will help to sustain the entrepreneurship interest of the women in those areas both in preservation of their goods and also fastening their domestic chores like the use of gas cookers, blenders etc. to make work easier and faster and enable them face their entrepreneurial tasks. This information could be made possible by developing a manual, as well as organizing a conference or workshop, stating out the opportunities of women having access to capitals (loans) from banks as well as mechanism to address collateral requirements.

Methodology

Research Design

The design of this study was descriptive survey design. This was used because the study is describing and interpreting an existing conditions and ongoing processes.

Area of the Study

This study was carried out in Abia State. Abia State is in the south east geo-political zone of Nigeria. The state is composed of three senatorial zones and seventeen Local Government Areas. Abia state has a total female population of one million, five hundred and sixteen thousand four hundred and eight (1,516,408). People in the state are civil servants, public servants, farmers and artisans. (NPC 2008) projected population.

Population for the Study

The population for the study consists of all the rural women who are engaged in defined entrepreneurial activities from the three senatorial zones. This includes the married, unmarried, educated, uneducated etc, but has entrepreneurship as their only source of income. The sample areas were selected based on the level of entrepreneurial activities being carried out in those areas and the population of women being engaged solely on entrepreneurship.

Sampling and Sampling Techniques

The research was carried out using Multi-Stage Sampling Technique at the first stage, from the 3 senatorial zones namely Abia South with a total female population of (651,757), Abia North female population of (429,025) and Abia Central female population of (440,626). The three (3) senatorial zones of the state has a total of seventeen (17) local government areas (NPC 2008 projected population) Second stage, out of the three (3) senatorial zones consisting of the seventeen (17) local government areas, two (2) Local Government Areas were randomly selected from each of the three (3) Senatorial zones given a total number of six (6) Local Government areas namely (1) Ohafia with total female population of 97,835. (2) Umunneochi total female population of 74,416 (3) Isialangwa South with total female population of 72,684 (4) Ikwuano total female population of 76,234 (5) Obingwa total female population of 90,835 (6) Ukwu East total female population of 131,413 of 2,398. Third stage, four (4) autonomous communities were randomly selected from each of the selected local government areas giving a total of twenty four (24) autonomous communities with a total population of 2,398 women. (table 3.1) Finally, from this population 2,398 women from the selected autonomous communities, the women who are engaged in a defined entrepreneurial activity of their own has a total population of 240 (table 3.1). The business activities were grouped as follows (1) services (Salon, business centres, tailoring etc) (2) Trading (food vendors, beer palor, shop owner etc). Agriculture (farming, fishery, poultry, piggery etc).

Instrument for Data Collection

A structured questionnaire was the main instrument used in collecting data for the study. Development of the questionnaire was guided by the stated research objectives. The questionnaire was categorized into two sub-sections. Section A of the questionnaire covered the demographic characteristics of the respondents, consisting of 8 items. Section B sought on possible ways of improving women entrepreneurial development with 7 items. The entire questionnaire comprised of a total number of 15 items.

Reliability of Instrument

The questionnaire items were subjected to trial testing using rural women entrepreneurs in Owerri Imo State. The subjects used for the trial testing did not take part in the study. The responses were analyzed to determine the degree of internal consistency of the questionnaire item using Cronbach Co-efficient Alpha with the reliability index of 0.5.

Method of Data Analysis

Different types of Descriptive statistics were used to analyze the data collected for the study. Frequency tables were used to organize the data, and means were used to analyze the research question. The statistical technique used in analyzing the data was mean. Based on five [5] scale points namely 5,4,3,2,and 1 representing Strongly Agree [SA] =5, Agreed [A]=4, Undecided [U]=3, Disagree [D]=2, Strongly Disagree [SD]=1. A standard of 2.50 was taken as minimum acceptable value an item would score in order to be considered as important.

Research question investigated on the practicable modalities for improving entrepreneurship activities of rural women in Abia State, Nigeria? In other to answer the question, the possible ways of improving entrepreneurship development of women were presented with the items below.

Table 1.1: Factors That Can Improve Rural Women Activities in Entrepreneurship

Items	
Access to finance	4.13
Access to man power	4.16
Conducive environment	4.33
Access to raw material	4.34
provision of good road and vehicular facilities	4.25
provision of market stores	4.24
Access of communication network	4.31

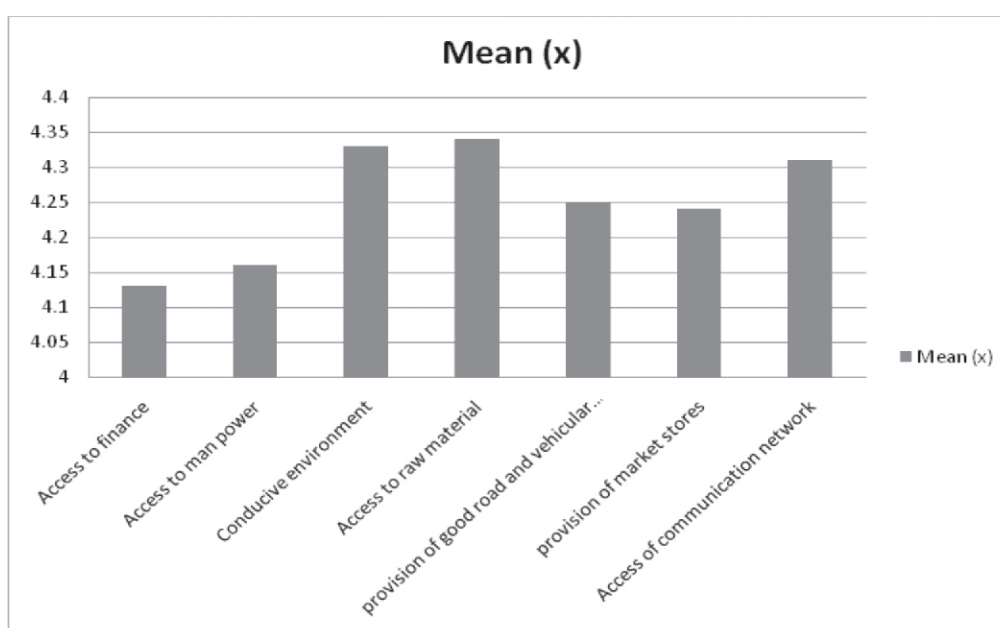


Figure 1.1 Factors That Can Improve rural women activities In Entrepreneurship

Data presented in figure 1.1 shows all the items (contents) on the factors that improve entrepreneurial development of rural women. This is shown by the mean scores of all the respondents which were quite above the acceptable mean score of 2.50. Study also revealed that the item No.4 on access to raw material had the highest mean score of 4.34.

The findings of the study tried to answer the questions on the possible ways of improving the entrepreneurship development of women. Data in figures 1.1 provided answers to the question. Result of the analysis (through the mean) showed that greater percentage of the respondents agreed that all the factors under study (access to communication network, provision of good road network and vehicular facilities, provision market infrastructure, access to raw materials needed for the business, availability of conducive business environment, access to manpower for the business and access to finance required for the business) can improve the entrepreneurship development of women. Since mean scores of all respondents were above the acceptable mean score of 2.50 in all cases. The study also revealed that the highest mean score was that of access to raw materials with a mean

of 4.34 indicating it is the most important factor listed above that can improve interest in entrepreneurship of the rural women. According to the analysis with adequate provision of finance, manpower, conducive environment, availability of raw materials and provision of adequate market infrastructure; the rural women in Abia State will improve and perform better in their entrepreneurship endeavours. The findings of this study agrees with Abimbola and Agboola (2011) which wrote that for women to succeed and perform better in their entrepreneurship activities, there should be policies and programmes aimed at stimulating, developing and enhancing their capacities. Abmbola *et al.* (2011) noted that there must be a conducive business environment which should be is inclusive of physical infrastructures such as transportation, water and electricity as well as non-physical resources like regulatory policies, education, procedures and financial credit.

Conclusion

The study utilized ex-post facto design using survey method of research. The group target was the rural women who are engaged in a defined entrepreneurial activity, the three senatorial zones of the state were represented, and the study adopted Multi-Stage Sampling Technique.

The study was carried out in stages, from the three senatorial zones of the state (Abia North, South and Central) to the seventeen (17) local government areas, which six (6) local government areas were randomly selected, two LGAS from each senatorial zones, then to the randomly selected twenty (24) autonomous communities. The state has a total female population one million five hundred and twelve thousand four hundred and eight (1,512,408) while the randomly selected local government areas has a total female population of two thousand three hundred and ninety eight (2,398) out of this population only two hundred and forty (240) women are engaged in a defined entrepreneurial activity. The instrument for data collection was a structured questionnaire which was based on the objectives of the study and the research questions, which were as follows: A- it identified strategies that motivated the rural women into entrepreneurial activities involvement. B- it identified problems to their entrepreneurial development. C- it identified the possible strategies that improved their entrepreneurial development. D- it sought out for possible strategies for sustaining the rural women entrepreneurial development. Data collected were analyzed using descriptive statistics. The study showed that the highest means score was that of access to raw materials with a means of 4.34 indicating that it is the most important factor listed above that can improve interest in entrepreneurship development of the rural women

Recommendations

1. The rural women go for those businesses that do not require heavy financial investment and therefore do not have the need to employ much manpower. It is recommended that training and incentives be given to the women so that they would be able to increase the scope of their businesses and create more jobs for the people.
2. Rural women entrepreneurs agreed that a provision of credits, finance and subsidies will improve their entrepreneurship interest. It is hence recommended that the government provide financial incentives and other forms of grants to the rural women entrepreneurs to encourage them to produce more and contribute to national development.

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