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Perceived Challenges and Strategies for Improvement in Rural Women Entrepreneurship Ventures in Igbo-Etiti Local Government Area, Enugu State, Nigeria

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Abstract:

This study focused on the challenges and strategies for improvement in rural woman entrepreneurship ventures in Igbo-Etiti Local Government Area, Enugu State, Nigeria. Two research questions guided the study. Descriptive survey design was used. The population of the study comprised all the registered women entrepreneurs in Amalgamated Traders' Association (AMATA) at Eke Aku and Ogbede Markets while the sample was 120 literate women entrepreneurs selected through purposive sampling technique. Questionnaire was the instrument used for data collection. Data collected were analyzed with mean. The findings revealed that the challenges of rural women entrepreneurship include inadequate finance, poor education background, family responsibilities, cultural barriers among others. The strategies for ameliorating the challenges include among others, taking more risks, sourcing for adequate business information, giving women proper education, sourcing of credits. One of the recommendations include that microfinance banks should make provision for micro-credits to the rural women at a low interest rate.

Keywords: Challenges, strategies, rural women, entrepreneurship

1. Introduction

Women engagement in entrepreneurship is recognized all over the world as an employment generation activity. It contributes to the national economic and family growth and development. Women engagement in entrepreneurship activities reduces poverty and unemployment among different categories of people. Hisrich and Peters (2002) defined entrepreneurship as the process of crafting something different with value by devoting the necessary time and efforts, assuming the accompanying financial, psychic and social risks and receiving the resulting rewards of monetary and personal satisfaction and independence. This implies that entrepreneurship refers to the attitude, skills and action of an entrepreneur who take risks by starting up a business. An entrepreneur in this sense is an innovator or developer who recognizes and seizes opportunities, converts those opportunities into marketable ideas, adds value through time, effort, money or skills, assumes the risk of the competitive market place to implement those ideas and realizes the rewards from these efforts (Obobolo, 2001).

Rural women involvement in entrepreneurship has made significant impact in uplifting the standard of living in most families and communities. This corroborates with the idea of Bardasi, Blacken and Gusman (2008) who affirmed that women participate in rural business accounting for over 1/3 of all entrepreneurship in the rural areas and formed the majority of business in the informal sector in African countries. They further noted that in both formal and informal sectors of the economy, women entrepreneurs own a sizeable number of enterprises. In agreement to this, Chinonye (2010) affirmed that there has been a significant growth in self-employment with women now starting up new ventures at the higher rate. Even when they are engaged in paid employment, women tend to start business in addition to their jobs, since this is often the only option that guarantees better livelihood for their families.

Despite the role women play in family, communities and national development through engagement in entrepreneurship ventures, rural women entrepreneurship in Igbo-Etiti Local Government Area is yet to attain the minimum level of economic achievements. This is so because, while rural women entrepreneurship in some local government areas are steadily growing and contributing to household income and growth of community economy, the achievements and success of rural women entrepreneurs in the area of study do not seem to be noticeable. There are still cases of object poverty and business failures among the women entrepreneur which is a gap that needs to be filled.

One wonders why the situation persists overtime. Could it be attributed to a number of problems such as lack of marketing management skills, poor marketing information, inadequate finance, poor education background, among others or that the women were not given adequate orientation on entrepreneurship. It is, therefore, possible that if adequate prospective entrepreneurship strategies are employed, the apathetic situation among rural women entrepreneurs will be ameliorated, hence the need for this study.

2. Research Questions

The following research questions guided the study.

1. To what extent do the perceived challenges affect the rural women engagement in entrepreneurship?
2. To what extent do the prospective strategies enhance the rural women entrepreneurship?

3. Materials and Methods

Descriptive survey design was adopted for the study. Two research questions were formulated to guide the study. The population of the study comprised all the registered women entrepreneurs in Amalgamated Traders Association (AMATA) at Eke Aku and Ogbede markets while the sample of the study was 120 literate women entrepreneurs selected through purposive sampling technique. Questionnaire which was duly validated by one expert in Adult Education and one expert in Entrepreneurial Studies was used for data collection. To determine the internal consistency of the reliability of the instrument, Cronbach Alpha was used and 0.81 was obtained and considered highly enough. Data collected were analyzed with mean. Decision rule was based on 4-point numerical scale assigned: Very High Extent (VHE) = 4 points, Higher Extent (HE) = 3 points, Low Extent (LW) = 2 points and Very Low Extent (VLE) 1 point. The criterion mean of 2.5 was adopted. This implies that any item mean that is up to 2.5 and above was considered to be high extent while items with means below 2.5 were considered to be low extent.

4. Results

4.1. Research Question One

To what extent do the perceived challenges affect rural women engagement in entrepreneurship?

S/N	Perceived Challenges	Mean	Decision
1	Inadequate finance	3.55	High extent
2	Religious beliefs	2.41	Low extent
3	Market fluctuations	2.96	High extent
4	Poor education background	2.92	High extent
5	Family obligations/responsibilities	3.43	High extent
6	Unchecked privacy i.e. duplicating another person's business without permission.	2.85	High extent
7	Poor mobility of women	2.96	High extent
8	Poor access to market, information, technology	2.87	High extent
9	Cultural barriers.	2.64	High extent
10	Conflicting gender roles	2.93	High extent
11	Lack of exposure to international market	2.66	High extent
12	Poor linkages/contacts	2.59	High extent
13	Lack of access to policy makers	2.32	Low extent
14	Unfavourable policy and regulatory environment	2.34	Low extent
15	Vulnerability of women to adverse effect of trade reforms	2.56	High extent
16	Poor perception of women entrepreneurs by public	2.62	High extent
17	Restrains with regard to assets (e.g. land)	2.86	High extent
18	Inadequate infrastructures	2.84	High extent
19	Poverty	3.12	High extent
20	Poor mobilization of women by governments	2.31	Low extent
21	Lack of managerial skills	2.86	High extent
22	Lack of membership of cooperative societies	2.65	High extent
23	Poor access to loan because of collateral	2.79	High extent

Table 1: Mean scores on the extent the perceived challenges affect rural women engagement in entrepreneurship

Table 1 above shows that out of the 23 items, only items 2, 13, 14 and 20 were considered as challenges that affect the rural women engagement in entrepreneurship to low extent owing to the fact that their mean scores were less than the criterion mean of 2.5 while other items were considered as challenges that affect the women to high extent because their means were greater than 2.5. This implies that majority of the challenges affect rural women engagement in entrepreneurship.

4.2. Research Question Two

To what extent do the prospective strategies enhance rural women entrepreneurship?

S/N	Perceived challenges	Mean	Decision
1	Giving women proper education	3.21	High extent
2	Feasibility study before starting a business	3.15	High extent
3	Taking of more risks	3.14	High extent
4	Improving on production to meet customers' needs	2.93	High extent
5	Women speaking up to be heard	2.82	High extent
6	Sourcing for adequate business information	2.94	High extent
7	Advertising products	2.85	High extent
8	Learning from other entrepreneurs	2.87	High extent
9	Understanding marketing strategies	3.04	High extent
10	Engaging in networking/linkages	2.75	High extent
11	Accepting feedbacks from business colleagues	2.66	High extent
12	Sourcing of credits and marketing skills	2.97	High extent
13	Commitment to one's business	3.36	High extent
14	Becoming a publicist	2.61	High extent
15	Re-inventing production methods	2.84	High extent
16	Protecting a professional image	2.73	High extent
17	Acquiring managerial skills	2.92	High extent
18	Accounting and proper record keeping of business transactions	2.86	High extent
19	Membership of cooperative societies	2.98	High extent
20	Working together with other business colleagues	2.74	High extent
21	Using one's talents wisely	2.88	High extent
22	Membership of 'Isusu' group	2.83	High extent
23	Discovering and recognizing business opportunities	2.85	High extent

Table 3: Mean scores on the extent the prospective strategies enhance rural women entrepreneurship

Table 2 shows that all the items were considered by the respondents as high extent because their mean scores were greater than the criterion mean. This implies that all the items were the prospective strategies considered to enhance rural women entrepreneurship.

5. Discussion

The result of research question one shows that a number challenges affects rural women engagement in entrepreneurship ventures. Some of the challenges include among others, inadequate finance, religious beliefs, poor education background, cultural barriers, poverty. This is in agreement with Ahmed, Xavier, perumal, Nor and Mohan (2011) that women are overloaded with business and family responsibilities and may not have the time to join these beneficial associations and this automatically limits the women entrepreneurs' wing of exploration. In the same vein, Adeyemi (2011) noted that socio-cultural constraints have limited women's access to a meaningful business experience and most are led by careers interrupted by family obligations. The author further noted that women are prevented from running competitive business by their relatively low education and skill level because of culture.

On challenges still, the International Finance Corporation (IFC) (2007) reported that access to finance is often the biggest obstacle for women entrepreneurs worldwide. This is in corroboration with United Nation (2006) that although there are many contributions to be accredited to women entrepreneurs, a number of constraints have been identified as detriments to these contributors. Women entrepreneurs face many challenges including government rules and regulations, gaining access to finance and building an information and communication technology infrastructure that enable efficiency and growth. Mayoux (2011) concludes that there are certain factors that limit women entrepreneurs' ability to take advantage of the opportunities available to them in their environment and these factors have been identified as the reasons why their business fail. These factors include: poor financial management, liquidity problems, management inexperience and incompetence, poor or non-existent books and records sales and marketing problems, staffing, difficulties with unions, failures to seek for expert advice, limited social and business networks, constraints in access to finance, among others.

Equally, the result of research question two shows that a number of prospective strategies can ameliorate the challenges of rural women entrepreneurship in Igbo-Etiti Local Government Area, Enugu State. Such strategies include: giving women proper education, sourcing for adequate business information, taking more risks, sourcing of credits, among others. These corroborate with the idea of Egwuonise (2009) that before the entrepreneur could execute his financial management plan, he should identify and check the following risk factors: financial risk, inflation risk, market risk, liquidity risk, personal risk, legislative risk, mismatch risk, government tax and lending policies. According to him, financial management risk is market dependent, determined by numerous market factors like information technology, level issues and reputation. In the same vein, Ikeanyionwu (2006) opines that management

processes and marketing management competencies are the two most important competencies the entrepreneur should have when he plans to establish his own business.

Still on strategies, Ademiluyi (2007) opined that the acquisition of marketing skills offers the entrepreneur the unique strategy for succeeding in business. The entrepreneur is able to offer the right product to his target customers. He is able to cost and determine his product price and which will be accepted to the customers, based on their perception of the value and a cost that allows for profit making. Besides, Onwuchekwa (1998) affirms that entrepreneurs require managerial skills because they play the role of managers, since they are responsible for the attainment of their organizational goals and objectives. In his view, these skills are conceptual skills, human relations skills and technical skills.

Finally, on strategies, Akpotohwo (2003) noted that managers of business organizations should develop the abilities and the potentials of spending most of their productive time communicating with employees, customers, creditors, suppliers and all other stakeholders in the business. These abilities and potentials to be developed by the owner-managers will of course depend largely on the communication skills. It is, therefore, necessary that women entrepreneurs, especially rural women entrepreneurs should understand the basic components or elements of communication and the willingness to acquire the vital skills that will enable them communicate effectively.

It is expected that if all or most of the prospective strategies are used by the rural women entrepreneurs in the area, the challenges will be reduced.

6. Conclusion

From the foregoing, it is evident that women entrepreneurship makes substantial contributions to the families, communities and national development. Women entrepreneurs create jobs for themselves and other members of the society by discovering and recognizing business opportunities, taking risks for the sake of reducing poverty and availing of their numerous lots. Unfortunately, a number of challenges militate against rural women engagement in entrepreneurship venture in Igbo-Etiti Local Government Area, Enugu State that leads to business failures. To reduce the challenges, a number of strategies were suggested which if adequately employed will engender positive result.

7. Recommendations

Based on the findings, the following recommendations were:

1. The microfinance banks should make provision for micro-credits to the rural women at a low interest rate. This will motivate the women to open up small and medium scale enterprises which will eventually reduce poverty level.
2. There is the need for stakeholders and governments to identify and remove all discriminations against women and ensure that policy interventions bring women's social status and economics opportunities at par with the men counterpart.
3. Government should establish more vocational and skills acquisition centres for women in the rural areas. This will enable them acquire more knowledge and skills that will make them self-reliant.
4. Women should be given proper education to equip them with knowledge and skills that will enable them make business contacts and linkages, keep accurate business transaction record and manage their business adequately.
5. Women should organize themselves into cooperative societies. This will enable them obtain loans easily from the banks.

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