

Women Entrepreneurship Challenges in Ekiti State Southwest Nigeria: Way Forward

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ABSTRACT

The development of entrepreneurship in recent times has aroused the interest of women entrepreneurs to be imaginative and revolutionary. The study investigates the challenges confronting women entrepreneurs in Ekiti State Southwest Nigeria, thus common in most developing countries. The research establishes whether, in a male-dominated society, lack of education and business visibility is an obstacle that hinders women's success, and are discriminated against. The findings reveal that family pressures, unexposed markets, lack of education, impede the success of women entrepreneurs, and in a male-dominated society, they are unjustly discriminated towards. The study suggests that governments of developing nations should provide financial assistance and mentoring services to women entrepreneurs to enhance their economic activities and performance, hence strengthen their access to finance and enable them to achieve entry into international markets. The research relied on secondary data obtained from literary analysis; which included articles, journals, online sources, and dissertations on women entrepreneurs.

Keywords: Challenges, Developing countries, Women entrepreneurs

1.0 INTRODUCTION

The origin of business ownership in Nigeria can be traced to the pre-and post-colonial era and this involved commercial activities such as wholesale and retail trading, predominating women. There have also been business activities like weaving, fishing, food processing, agricultural production, blacksmithing, goldsmithing, etc. with the men for decades far more predominantly. The government also failed to reinforce public finances and pursued expansive financial policies that created significant inflationary pressure. With a persistent economic downturn, citizens and governments are increasingly developing and fostering entrepreneurship to take advantage of the global crisis and potentially end it. The organization needs to be more competitive and desirable, particularly for women who, like their male counterparts, have no potential opportunity. Related topics, such as financial

challenges, regulatory provisions, infrastructure, development of education and experience, and trade union operations, among others, have been described.

The potential for sustainability, most of which was written by (Aderemi et al., 2008; Etim & Iwu, 2019; Fritsch, 2004; Mintzberg, 2006), attributed to relying, among other things, on creative inspiration, human creativity, and access to finance, has exacerbated these restrictions. Recently, women's empowerment has grown everywhere so rapidly that they are launching their enterprises to achieve a significant impact on their personal and professional lives. However, women's entrepreneurship is also seen as a growing development that has a tremendous influence on the economy of the country. They are influenced and redefined by their workplace, business networks, financial institutions, and society. Several initiatives are targeted at empowering women

entrepreneurs worldwide to enhance women's entrepreneurship.

This research indicates that the business history of women differs from that of men. There are profound gender gaps in both the experience of women in company ownership and the success of women-owned companies (Carter et al., 2001; Poggesi et al., 2016). Women entrepreneurs run 57 percent of small and micro-enterprises, such as in Cameroon and Ghana just to mention a few in the African context. In Nigeria and Uganda, however, women entrepreneurs make up the majority of the country's rural entrepreneurs and small to medium-sized enterprises. In most developing countries and some African countries, studies show that the driving force behind the development of the economy is female entrepreneurs. According to (Brush & Cooper, 2012; Tajeddini et al., 2017), women-owned companies are one of the largest and fastest-growing business communities. This lead to the development contributions to the growth of technology, jobs, and prosperity in all economies. At the moment, it can be argued that, over the last decade, women's empowerment has grown and the number of women in the industry has also risen, leading to economic growth and sustainable development in developing economies.

In Ekiti State, Southwest Nigeria, women entrepreneurs stay on the side of the National Economy. Most women specialize in trade activities such as crafts, hawking, service industries, and grocery. This demonstrated that the value of promoting entrepreneurship and small enterprises was recognized by the government (Aderemi et al., 2008). This resulted in an enhanced focus on social empowerment and the international expansion of competitive gender-specific community empowerment initiatives. Bank, (2013) reaffirmed that women entrepreneurs are the drivers of development in small and medium-sized businesses, also central to a stable and productive sector, vital to reducing poverty, and play a significant role in developing countries. The awareness of these achievements was limited, despite various studies and data demonstrating the importance of women's economic activities, as

the proportion of women entrepreneurs in the southwest Nigeria is still smaller than that of male entrepreneurs.

Moreover, despite the praiseworthy measures and strategies that successive governments have adopted to close the gap when it comes to accessing finance and owning properties, women entrepreneurs in Ekiti State are still lagging behind their male counterparts. Women-owned businesses have their fair share of the challenges and limitations that have to be overcome and the basic issues that have to be addressed to assist them to succeed at the same, or better standard than their male peers. Various challenges confronting women entrepreneurs in the Ekiti State have not been sufficiently developed and evaluated. These obstacles create uncertainty that contributes to a situation where the economic activities of women are under-resourced, thereby decreasing gross production as a whole and inhibiting economic development (Amaechi, 2016). This research, therefore, examines the challenges of women entrepreneurs in Ekiti State Southwest, Nigeria, and the obstacles they encounter while running their enterprises, and the innovative projects they have set up.

2.0 CHALLENGES FACED BY WOMEN ENTREPRENEURS

Entrepreneurs are presented with specific gender problems in developing countries. In this respect, women entrepreneurs in southwest Ekiti state are constantly exposed to obstacles that create an unconducive market environment as opposed to their male counterparts. These challenges are identified as hindering and lowering the economic activities and performance of women entrepreneurs including social expectations at home, lack of education and training, access to financial services, among others; and are further elaborated under the following headings:

2.1. Social expectation roles to play at home

These refer to the extra roles and responsibilities frequently imposed on women by society in their positions as mothers and wives are one attribute that separates most businesswomen from their male counterparts (Sharma et al., 2016). The dual responsibilities performed by women negatively impact them from being prosperous entrepreneurs in developed and developing countries. They are under great pressure to manage their job and personal lives, coupled with the traditional role of the homemaker with a responsibility to have children, domestic duties, and aging dependent family members (Valk & Srinivasan, 2011). Most financial institutions are still hesitant to give women entrepreneurs financial support due to the general concern that they will be forced to close their businesses and become housewives at any stage. This contributes to women entrepreneurs being required to rely on financial support on their investments, and often as family and friends' loans. Married women must ensure that they successfully manage the business and home responsibilities to be profitable, as their business success relies heavily on the support received from family members.

2.2. The absence of training and school education

Those concerned with schooling and work are the main challenges faced by women in the industry. According to (Cesaroni & Sentuti, 2016; Niethammer, 2013), their works, explained that lack of education and skills development, experience, and knowledge have been some of the major barriers to the successful functioning of women-owned firms. The Organization for economic cooperation and Development (OECD, 2002) reports show a significant correlation between the degree of training and underlying performance. It is generally believed that the development of entrepreneurship depends on the level of education, experience, or skills gathered by the entrepreneur through job experience, social

networking, and credit (Shane & Venkataraman, 2003).

Moreover, a lot of women entrepreneurs in both developed and developing countries have less training and education, so they need to emphasize the need for training, particularly those in developing countries. They often lack specific expertise in management and industry. Women are less likely to have the expertise and knowledge to start or manage a venture, thus resulting in less chance of success. It may also be more difficult for women to develop appropriate skills and expertise, as their turnover is considered as a measure of their success (Rao et al., 2012). This may also be more difficult for women to learn basic skills and experience of running a business venture, as they often have a double workload and parenting responsibilities. And, women are less well-equipped to handle those types of business virtually. As these, entrepreneurs with the requisite talents, expertise, and knowledge within that sector in which the entrepreneur launches the venture may boost their chance of survival (Ewoh, 2014; Lose & Tenge, 2015).

2.3. Lack of exposure to markets

Competence, knowledge, and contacts are required to enter new markets. Women are reluctant to sell goods and services effectively since they require access to expertise and information about how to participate in trading practices. Therefore, women-owned SMMEs are often reluctant to take over the production and distribution of their products (Patricia Day-Hookoomsing, 2003). Consequently, women entrepreneurs have therefore not been open to the global market and, thus, lack understanding about what is globally applicable.

A major disincentive and obstacle for many SMMEs, particularly women-owned businesses, is the high process of developing new business connections and collaborations in a different country or sector. It is known that market liberalization results in strong competition that demands a fast response from the market. Small and medium-sized companies thus face competition in other

developed countries from transnational firms as well as low-cost suppliers. This can involve convenient and quick access to additional resources, which is something that is frequently missing in women entrepreneurs (Makhdoom et al., 2016; Tandrayen-Ragoobur & Kasseeah, 2017). So women are still required to appeal to male practitioners for assistance even though they do have professional experience and training.

2.4. Discriminated against in a culture dominated by males

Female entrepreneurs suffer discrimination within a male-dominated society, too. In a male-dominated society, inequality hinders women entrepreneurs from succeeding. Discrimination may be defined as differentiating or detecting the difference between one object and another in an unacceptable way. The truth, however, shows out that it is undisputed that women business owners have not been sufficiently serviced by banks (Chaudhuri et al., 2020; Coleman, 2000; Wellalage & Locke, 2017). There is also a larger disparity in the number of female entrepreneurs and the financing available to them, especially those who need significant amounts of debt. This can be explained by the fact that the majority of women-owned enterprises are still small and have only been running for a small period, hence lacking capital and sufficient credit histories to enable them to secure appropriate funding from financial institutions. Also, data from recent research suggests that the demand of women for higher amounts of finance is smaller than the demand for men. Banks thus consider women tending to avoid risks as much as possible than men.

Moreover, when pursuing structured finance, they prefer to apply for smaller sums because they typically have less access to loan capital than their male counterparts. Global surveys have shown that men are dominant over women in the SMME industry. U.S. study by Coleman's (2000) explicitly indicates that men are more interested in entrepreneurial projects than women because women's traditional roles as housekeepers and mothers

could deter women from accumulating start-up capital. Furthermore, the author suggests that women traditionally do not engage as much and so this leads to them seriously lacking the ability to encounter prospective business partners, customers, and event sponsors. Meanwhile, gender-comparative comprehensive investigation reports that female entrepreneurs seem to be more prone to get less expertise in financial management (Coleman, 2000). This further worsens the situation of women lacking a strong track record, as these concerns are seriously considered by financial firms when rationing and screening for potential credit recipients.

2.5. Greater difficulty in accessing funds

The provision of adequate capital plays an important role in paving the way for business growth and expansion, both in emerging and industrialized economies. That being said, one of the key problems experienced by women especially in the informal sector has been identified as the difficulty in obtaining access to funding (Chinomona & Maziriri, 2015; Ghosh et al., 2018; Karanja et al., 2014; Phillips et al., 2014). Many of them suffer low financial performance from their corporate activities and are more likely than men to quit and leave the job at a higher pace. For example, research carried out in Germany found that women entrepreneurs launched their businesses with less capital, which slows down the growth of the business in terms of jobs and profitability relative to male entrepreneur owned businesses (Orhan & Scott, 2001; Welter, 2015). The accessibility of women entrepreneurs to capital is seen as a major concern. They aim for projects that need little funding and little management expertise in most situations.

The challenge of accessing debt funding is a reason for failure for women's entrepreneurs, as most start-up businesses. In their studies, (Fielden et al., 2000) said that women always seem to have fewer chances for debt than men for different reasons, including lack of collateral, inability to consider household assets as leverage, unfavourable representations, among other factors, of

women entrepreneurs. Because of a lack of collateral protection and good credit, women informal entrepreneurs always finding it particularly hard to secure financing from structured financial institutions (Otoo et al., 2012), since most properties are generally reported in their spouse's name. Phillips et al., (2014) reported about women entrepreneurs in South Africa do not own land, as they have been historically neglected. Empirically, research has identified a significant correlation between accessibility to finance and business success (Micere Wamiori et al., 2016). In that, entrepreneurs that found access to financing challenges may end up performing poorly.

2.6. Lack of female role models

The availability of role models is another factor that plays a major role in the life of an individual, in their decision to become an entrepreneur. There are close connections between the existence of role models and the creation of entrepreneurs (Shapero & Sokol, 1982). Since female entrepreneurs in the past were not evident as entrepreneurs, they typically lack strong role models. These role models are perceived as individuals who, through their attitudes, activities, and conduct, establish the perceived value and reputation of an individual's desire in becoming an entrepreneur. That is, the role models have a gender-related impact. Indeed, undergraduates and women in non-traditional occupations also say that the female role model has a significant impact on their achievement and ambitions because they offer the opportunity to address gender-related obstacles to success (Young et al., 2013).

3.0 THE WAY FORWARD THROUGH INNOVATIVE APPROACHES

Many financial firms in less mature and perhaps less competitive economies are not adequately aware of the business prospects that may be offered to them by low-income customers and women entrepreneurs. The foregoing illustrates efficient approaches to reach women entrepreneurs and the prospective industries they serve:

- i. Coaching combined with wider access to funding.
- ii. Programs that assist and support mutual property registration to profit female borrowers.
- iii. Public sector initiatives that encourage non-public sector lending to female entrepreneurs and equity funds, to deal with the restrictions women face when launching a brand new enterprise.
- iv. Strategies set apart in addressing the risks of economic establishment in serving the women market are strategies verified to be dynamic and resourceful for economic establishment including credit lines and partial credit securities coupled with the ability to increase the skills of women entrepreneurs in handling their enterprises as well as enlightening industrial banks to fulfill the requests to women entrepreneurs.
- v. Modern collateral provisions, which considerably increase lending secured by movable assets, thus benefiting women disproportionately.

The idea of increasing economic inclusion is an essential strategy goal, with access to funds a major challenge to SME growth, especially women in the informal sector who are insufficiently served by economic institutions. The result of this is that restriction of access to finance impedes their potential to expand their businesses, limit the expansion of the one launched initially and also in the future.

4.0 RECOMMENDATION AND CONCLUSION

This study discovered that there is a need for awareness campaigns to be undertaken that can encourage women entrepreneurs to know these organizations, thus encouraging them to use their facilities and services. There is also a need to establish Women Entrepreneurship Development Center (WEDC) by the government with the sole responsibilities of providing economic help, technical advice, mentoring, and several other supportive services for the accomplishment of women's goals for self-development and entrepreneurship in southwestern Nigeria in

collaboration with other agencies. These programs must highlight the needs and complexity of entrepreneurship, women's business challenges, and women's innovation engagement in the industry. Hence, the study makes the following recommendations:

- i. In partnership with the private sector, the Women Entrepreneurship Development Centre (WEDC) should be set up with the government's aim of providing monetary assistance, practical advice, leadership training, and much other support and guidance to achieve the goals of women for self-employment and entrepreneurship in Nigeria.
- ii. The value of economic rights for women should be recognized. That would go a long way in directly engaging women in Nigeria's formal and informal industries in policymaking.
- iii. In cooperation with national and state governments, workshops, seminars including initiatives on entrepreneurship should be promoted, in particular among women entrepreneurs to support start-ups and micro, small and medium-sized enterprises.
- iv. Additional priority should be given to the development of entrepreneurship, focusing on women's entrepreneurship, by various government and private organizations to broaden each framework of entrepreneurship as well as training of many women throughout the whole of the world.

In conclusion, this research examines various obstacles confronting women entrepreneurs in Ekiti State, Nigeria which can be generalized with most developing countries. The study found that women entrepreneurs in Ekiti State face significant challenges within the financial industry. Thus, educational and leadership training services could well help women entrepreneurs to improve their business performance. Also, introducing preferred policies that would increase women entrepreneurs' access to financing for their businesses would foster economic growth and development. This would boost their entrance towards foreign markets as well as lower the cost of lending rates and enlarge their business and economic advancement in developing countries.

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