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## Article

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Original Research Article

## Challenges of Women Entrepreneurship in Bayelsa State

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### Abstract

The objective of the study is to examine the challenges faced by women entrepreneurs in Manufacturing, Trading and Services in Bayelsa State with a view to proffering solutions. The research design adopted for this study is a descriptive hence questionnaire was administered to 50 women owned proprietary enterprises in Manufacturing, Trading and Services in Yenagoa and its environs who owned a workforce of 10 and over. Data analysis was done in line with the study's objective using frequencies, percentages, mean and simple linear Correlation. The findings revealed that women entrepreneurs in Bayelsa state are particularly constrained by financial problems such as lack of adequate business knowledge, inability to get information, family pressure, socio-cultural hindrances, and lack of government support.

**Keywords:** Women, Entrepreneurs, Challenges, manufacturing, trading, services

### *JEL Classification Codes: L26*

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## **1.0 Introduction**

Women entrepreneurs are said to account for a large number of enterprises, creating employment, fostering economic growth and social cohesion. The economic activities of most women are based on the informal sector of the economy both at rural and urban areas. The reason may be due to the fact that entry into the informal sector is easy, and open to all categories of people. Some of the businesses undertaken by women include hairdressing, fashion designing, beauty and skin salon operators, crafts making. The informal sector is characterized by reliance on indigenous resources, family ownership of enterprise, labour-intensive and adapted technology often times not requiring formal educational. In spite of the significant role played, women entrepreneurs are not afforded the same opportunities as their male counterparts, due in part to deep rooted discriminatory socio-cultural norm which perceive women entrepreneurs as wives and mothers. This study aims to offer strategies to the government of Bayelsa state and any other states looking for ways of solving the challenges of women entrepreneurs and adopted self-administered questionnaires on women entrepreneurs engaged in manufacturing, trading and services in Yenagoa and its environs.

## **2.0 Literature Review**

### **1.1 Importance of Women in Entrepreneurship**

Women undertake enormous responsibilities in modern families, societies, and national affairs. Women entrepreneurs are contributors to the economy because they make changes in the socio-economic sector. They contribute ideas and spend a great deal of time, energy, and capital resources in their communities. They create jobs and generate additional work for other

businesses (Iyiola & Azhu, 2014). Due to the economic downturn in many developing countries resulting in job losses for the heads of the household, women as custodians of families took the responsibility of stabilizing the family through running microenterprises. Thus, women are known to carry on their reproductive function and still put in time and effort towards the survival of their families (Garba, 2011). This implies that to disregard women in any development process would mean a waste of human resources. Hence, research suggests that women in developing countries have acquired a measure of autonomy, as perceptions of their role seem to be changing. As Carrington (1994) would argue, international organizations and banks have acknowledged this changing position of women and their growing responsibilities through funding women-led small businesses and farming projects. Nevertheless, acknowledging this changing position of women has nothing to do with politics and more with the economic experience that women face, especially in developing countries (Carrington, 1994). Women in some developing countries play an important role in poverty reduction of their immediate families, especially where the husband's income is very meager to cater for the family's basic needs. Women play a balancing role in the fight against poverty in the family. In Nigeria and, by extension, Bayelsa, women entrepreneurs are significant contributors to the State's economic growth because; they create jobs and generate employment (Iyiola & Azhu, 2014). The increasing rate of women participation in entrepreneurship has had a positive correlation with an increase in economic growth, according to several studies resulting in a greater understanding of the economic importance of women in

nations (Allen, Minnit & Langouitz 2006; Minnit; & Arenius; 2003; Thomson; 2002; Minniti & Tambunan 2008). In Nigeria and by extension Bayelsa, the vast informal sector of business ranging from street vendors to hairdressing salons, are run by women, and the available statistics suggest that this sectors accounts for more than half of the economic activities in the State (Soetan, 1997; Thomson, 2002; Aina, 2003; Garba, 2011). Women entrepreneurs are seen as essential agents of change for economic transformation and societal renewal (Soetan, 1997; Garba, 2011).

### **1.2 Challenges Facing Women Entrepreneurs in Nigeria**

Several studies showed that Nigerian women are making progress in entrepreneurial activities, but they are confronted with many challenges (Soetan, 1997; Thomson, 2002; Aina, 2003; Farrington, 2006; Barrett, 2006; Mordi, Simpson, Singh & Okafor, 2010; Arenius & Minniti, 2003). These challenges include high business failures, low productivity, and no access to capital, credit, and labour among others. Some of the government policies that emphasized economic enhancement are sometimes gender blind as women are excluded from some of the programs. In determining the success of development in any society, one factor is vital: the status and position of women (Olutunla, 2001, Ogundele, & Opeifa, 2003; Ogunleye, 2004). Women are assumed to have a lower affinity for entrepreneurship than men (Koellinger et al., 2008 in Kirkwood, 2009). Studies such as Coleman (2007); Kirkwood (2009), and Garba (2011) argued that women are customarily not as growth-oriented as men. In Africa, women's literacy rate is low among rural dwellers; thus, their entrepreneurial activities are usually focused on micro-businesses (Aina,

2003). Another essential feature of entrepreneurship worldwide is their tendency to take risks. Thus, the number of risks women entrepreneurs take may probably define their level of involvement and success in entrepreneurial activity. Men entrepreneurs are often seen as taking more risk than their women counterparts. Garba (2011) would argue that if risk-taking was crucial in entrepreneurial activities, then men would be more successful than women who are risk averters due to their male-controlled home and challenging responsibilities.

According to (Aina 2003), women being 'the poorest of the poor' have no specialized channel to approach elitist banks for credit. Iheduru, 2002 and Thomson, 2002 would argue that bank loans are structured for short term lending operations with strict collateral conditions, which most women cannot meet. The banks are generally interested in short-term LPO financing with high interest and administrative charges. These are socio-cultural limitations that prevent women from approaching banks for loans. The poverty alleviation programs and most banks failed because they were not designed to meet women's needs. Banks prefer to lend big to cover the high administration costs involved with many customers.

Due to the deterioration of Nigeria's economic situation from the 1980s to date, women in Nigeria have lacked access to resources. The Abuja Declaration on the unique role of women in contemporary society in Participatory Development in the 1990s noted that 'the condition of women has been affected adversely. Unfortunately, sustainable development can only be achieved with women's full participation, as they constitute more than 50 per cent of the

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entire population. However, the role of women in development has only gained serious attention in the last few years. The declaration also emphasized that women lacked access to resources, including credit and technology: because of the deterioration of the economic situation in the 1980s, governments have been constrained from allocating the necessary resources to women, and this has affected their access to development (Adepelumi, 2011) adversely.

Other constraints that women entrepreneurs face are with family issues. At home, most fathers restrain their daughters/wives from exploring opportunities in the name of protecting them against being exposed to the cruelty that characterized the business world (Ghosh, Gupta, and Dhar in Konungo, 1998; Mordi, Simpson, Singh and Okafor, 2010; Arenius and Minniti, 2003). This notion of protection creates dependency syndrome among women, limiting the potential they require for business success. Thus, the repercussion is the overreliance on most women entrepreneurs on their family members, friends, husbands, and associations for decision-making (Singh, Mordi, Okafor, and Simpson, 2010). Another challenge women face is the high rate of business failure among women entrepreneurs: Mullins (2011) argued that in his fifty (50) years of experience in entrepreneurship, he had read hundreds of business plans that never made it past the recycling bin. He thus advised that aspiring women entrepreneurs should not "stick to Plan A of their business plan, but rather, stick to their Plan B." Many women entrepreneurs never consider lessons learned from other business models and adapt their businesses to them. Very few of them find it necessary to model their interactions according to the economic models suitable for their ventures. Few also consider

successful entrepreneurs' experiences as part of their financial and business models (Mordi, Simpson, Singh and Okafor, 2010; Arenius and Minniti, 2003; Mullins, 2011). The gender gap in ownership and control of property also limit the entrepreneurial disposition of women. Garba (2011) states that the gender gap in ownership and property control in contemporary society constitutes the essential factor challenging women entrepreneurs. Some major challenges of women entrepreneurs are that women are known to have less confidence, less motivation for entrepreneurship, less preparatory education, and less desire to start-up business than their male counterparts (Kirkwood, 2009; Nelson et al. 2009). As noted by Kirkwood (2009) and Nelson et al. (2009), most family properties are typically reserved for men as family surviving representatives.

Traits such as aggressiveness, goal orientedness proactiveness, competitiveness and innovativeness, required for running a successful entrepreneurial venture are assumed to be masculine and highly demanding. Also, 'being masculine' which refers to the practice in the construction of social situation in gender ways (Nelson et al., 2009; Mordi, Simpson, Singh, and Okafor, 2010; Arenius and Minniti, 2003) gives room for precise categorization between men and women entrepreneurs to say that men always prevail over women in places of meeting, negotiation, competition or presentations, etc. Men are usually assumed to do better than women, both in business and other human endeavors (Nelson et al., 2009). Thus, suggesting that women entrepreneurs are naturally disadvantaged contributes to their inferiority complex, which consequently affects their entrepreneurial growth and success (Lorber and Farrell, 1991; Mordi, Simpson, Singh

and Okafor, 2010; Arenius and Minniti, 2003).

The self-confidence of women entrepreneurs towards business engagement has been observed as a challenge because men are assumed to be more confident and optimistic in terms of exploiting business opportunities than women entrepreneurs (Kirkwood, 2009). Self-confidence gives one courage to exploit riskier business opportunities and implies that such persons have an internal locus of control, less fear of uncertainty and failure and thus are likely to be involved in risky ventures (Okafor and Amalu, 2010). Kirkwood (2009) equally argued that women do not want to grow their business because of fear of uncertainty, and this customarily affects their entrepreneurial prospects and activities.

As Aina (2003), Brush et al. (2009), and Emmanuel (2013) would argue, the environment and society in which entrepreneurship takes place is somehow related to the recognition of opportunities. For instance, women entrepreneurs' ability to identify business opportunities mainly depends on how they define their role. If society defines women's position as family responsibilities, then society will attach less importance to women entrepreneurship (Aina, 2003; Brush et al., 2009; Emmanuel, 2013). Women entrepreneurs are inhibited in business opportunities identification due to their inability to access the required information quickly, as against their male counterparts who, by their position and work experience in the society, have a better opportunity at accessing the right information required for recognizing business opportunities (Emmanuel, 2013). In line with this, Arenius and Minniti (2003); Brush et al. (2009); Mordi, Simpson, Singh, and Okafor (2010) would

argue that opportunity identification is often linked to having enough and better information. There is a likelihood that men stay longer in employment, take wide range and tough decisions which have to do with evaluating and utilization of knowledge (Brush et al., 2009; Mordi, Simpson, Singh and Okafor, 2010).

The Family configuration also determines what kind of venture a woman can go into. As Brush et al. (2009); Mordi, Simpson, Singh, and Okafor (2010); Garba (2011) observed that the family of women makes a tremendous impact on their entrepreneurial lives. Married women are faced with double influences of their immediate family and that of their husbands (Brush et al., (2009; Garba, 2011). Although these influences may vary from one society to another, the fact remains that families exert influence on women's decision. In some homes, the husband and the wife jointly decide while, in other instances, the conclusion of the husband overrides that of the wife. Situations like these affect the extent to which women are involved in business and their decision-making process. In summary, Emmanuel (2013) sums the challenges facing women entrepreneurs in Nigeria as family issues, lack of supports from governments and donor agencies, personal characteristics peculiar with women's physiological nature, lack of access to capital, markets, and adequate information. Other challenges identified to be abnormal with Nigerian women are gender discrimination, lack of sufficient contacts and weak networking power, lack of access to critical assets such as land and equipment, cultural and religious barriers (Soetan, 1997; Aina, 2003; Olutunla, 2001; Emmanuel, 2013).

## 2.0 The objective of the study

To examine the various challenges of women entrepreneurs in Bayelsa State  
To suggest measures in solving the challenges of women entrepreneurs in Bayelsa State

## 2.1 Research Questions

What are the various challenges of women entrepreneurs in manufacturing, trading and services Bayelsa State?

What are the solutions to the challenges women entrepreneurs in trading and services Bayelsa State face?

## 3.0 METHODOLOGY

The research design adopted for this study was descriptive as the intention was to carry out primary research on women entrepreneurs to find out the problems they face while starting and running their enterprises and proffering solutions. The study population was 65 women-owned proprietary enterprises in Manufacturing, Trading and Services in Yenagoa and its environs that owned a workforce of 10 or more. Using the sample size calculator at 95% Confidence level and 5% confidence interval, the study arrived at a sample size of 56. A structured questionnaire was employed on the sample population of 56. A convenient sampling technique was adopted

to select respondents. Of the 56 women to whom the questionnaire was administered, 50 responded, amounting to 89% response rate. Data analysis was done in line with the objective of the study using frequencies, percentages, mean and simple linear Correlation

## 4.0 Data Analysis & Interpretation

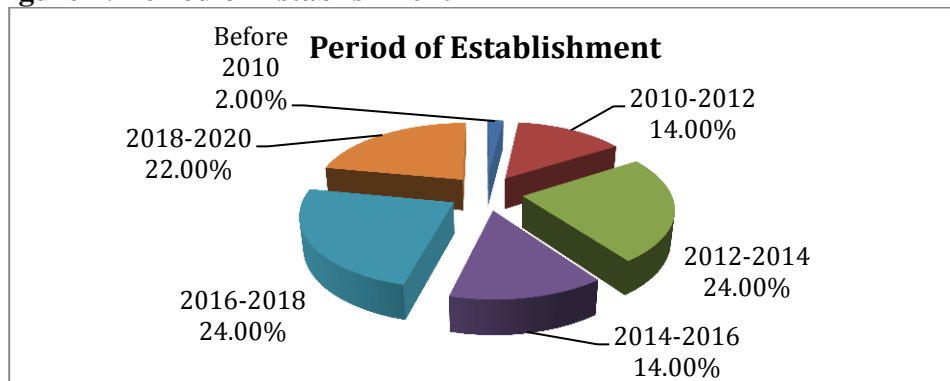
**Table 1: Period of Establishment**

Period of Establishment	Frequency	Percent
Before 2010	1	2.0
2010-2012	7	14.0
2012-2014	12	24.0
2014-2016	7	14.0
2016-2018	12	24.0
2018-2020	11	22.0
Total	50	100.0

Source: Field Survey, 2020

Table 1 shows that 12 (24.0%) of the respondents claimed that period of the establishment was between 2012-2014 and 2016-2018 respectively, 11 (22.0%) of the respondents claimed that the period of the establishment was 2018-2020, 7 (14.0%) of the respondents claimed that the period of the establishment was 2010-2012 and 2014-2016 respectively.

**Figure 1: Period of Establishment**



**Table 2: Line of Activity**

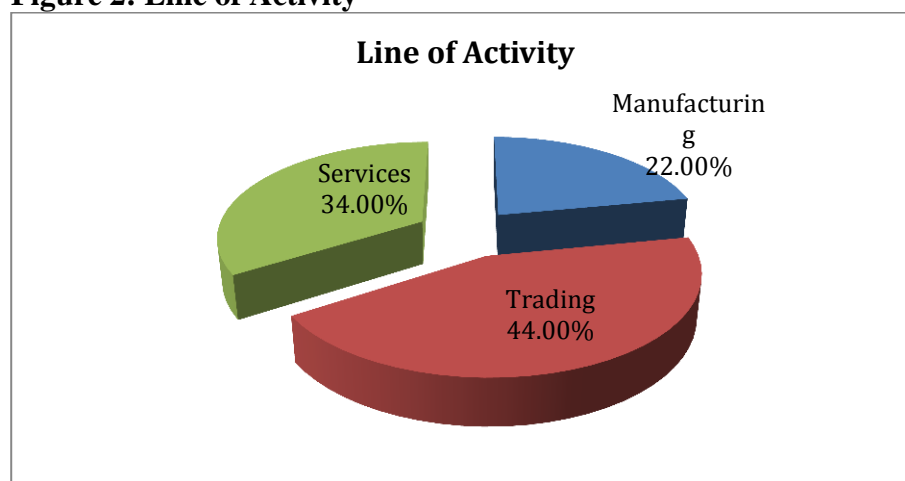
Line of Activity	Frequency	Percent
Manufacturing	11	22.0
Trading	22	44.0
Services	17	34.0
Total	50	100.0

Source: Field Survey, 2020

Table 2 shows that 22 (44.0%) of the respondents claimed that they are traders,

which involves Fancy & General Store Cloth and Garments Ladies Accessories Dealers and wholesalers. Also, 17 (34.0%) of the respondents are into services like Nursing Home, Beauty salon, Schools, Training Institute, Others while 11 (22.0%) of the respondents are into manufacturing industries such as Garments, Food Products Engineering Agriculture Others.

**Figure 2: Line of Activity**



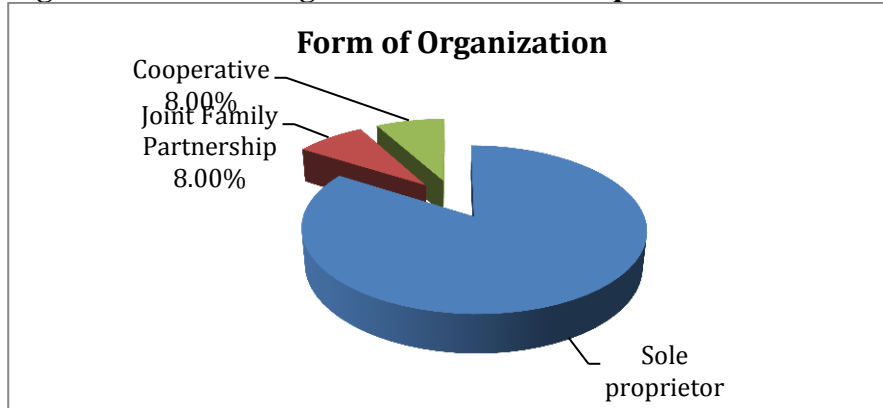
**Table 3: Form of Organization of the Enterprise**

Form of Organization	Frequency	Percent
Sole proprietor	42	84.0
Joint Family Partnership	4	8.0
Cooperative	4	8.0
Total	50	100.0

Source: Field Survey, 2020

Table 3 shows that 42 (84.0%) of the respondents are sole proprietors, 4 (8.0%) into joint family partnerships and cooperatives.

**Figure 3: Form of Organization of the Enterprise**



### PROBLEMS AND HARDSHIPS

**What are the financial/monetary problems faced by women entrepreneurs?**

**Table 4: Financial/monetary problem faced by women entrepreneurs**

Statement	Yes	No
The lack of encouragement by financing agencies in extending loans or credit	46 (92.0%)	4 (8.0%)
A lack of sufficient safeguard or monetary security	45 (90.0%)	5 (10.0%)
Harsh and hard repayment rule	35 (70.0%)	15 (30.0%)
Inability to understand nitty-gritty of financial management	39 (78.0%)	11 (22.0%)
No specific governmental policy to create an awakening in generating extra income.	43 (86.0%)	7 (14.0%)
The lack of capabilities to mop up financial resources at the time of emergency	38 (76.0%)	12 (24.0%)

Source: Field Survey, 2020

Table 4 shows that 46 (92.0%) of the respondents claimed that the lack of encouragement by financing agencies in extending loans or credit is one of the financial /monetary problems faced by women entrepreneurs. Also, 45 (90.0%) and 43 (86.0%) of the respondents claimed that lack of sufficient safeguard or monetary security and the problem of no specific governmental policy to create an awakening

in generating extra income. In addition, as part of the financial/monetary problem faced by women entrepreneurs, 39 (78.0%) and 38 (76.0%) of the respondents claimed that inability to understand the nitty-gritty of financial management and lack of capabilities to mop up financial resources at the time of emergency. In comparison, 35 (70.0%) mentioned the problem of the harsh and hard repayment rule.

**Table 5: The domestic and social commitments problems faced by women entrepreneurs**

Statement	Yes	No
Objections by husbands/family members at the time of launching the project	37 (74.0%)	13 (26.0%)
Dual kind of duties	40 (80.0%)	10 (20.0%)
In different attitude of the society	33 (66.0%)	17 (34.0%)
Non-cooperation by family members	35 (70.0%)	15 (30.0%)
Suspicious attitude of the people about their capabilities and their very feminine mind set.	36 (72.0%)	14 (28.0%)
Confronting the traditional male dominated society	39 (78.0%)	11 (18.0%)
Limited liberty to women	43 (86.0%)	7 (14.0%)
Lack of biological confidence in their own capabilities and abilities as women	40 (80.0%)	10 (20.0%)

Source: Field Survey, 2020

Based on the domestic and social commitments problems faced by women entrepreneurs, table 5: The problems becoming professional/social/occupational mobility of women entrepreneurs, 43 (86.0%) of the respondents claimed that there is limited liberty to women, 40 (80.0%) of the respondents claimed that there is a problem of dual kinds of duties and lack of biological confidence in their own capabilities and abilities as women, 39

(78.0%) and 36 (72.0%) claimed that there is a problem of confronting the traditional male-dominated society and suspicious attitude of the people about their capabilities and their very feminine mindset respectively. Also, 37 (74.0%) of the respondents claimed that objections by husbands/family members when launching the project and 35 (70.0%) of the respondents claimed that non-cooperation by family members.

**Table 6: The problem associated with becoming professional/social/occupational mobility of women entrepreneurs**

Statement	Yes	No
Multiple duties	41 (82.0%)	9 (18.0%)
Limited resources	43 (86.0%)	7 (14.0%)
Pre-requisite of stability/security responsible for creating certain problems	36 (72.0%)	14 (28.0%)
Lack of self-confidence usually required for establishing one's self in a lasting manner	37 (74.0%)	13 (26.0%)
Lack of fully grown up business	38 (76.0%)	12 (24.0%)
Expanding one's base in a stable manner	36 (72.0%)	14 (28.0%)
Other unseen miscellaneous problems	37 (74.0%)	13 (26.0%)

Source: Field Survey, 2020

Based on the problem associated with becoming professional/social/occupational

mobility of women entrepreneurs, 43 (86.0%) of the respondents claimed the

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problem of limited resources, 41 (82.0%) claimed the problem of multiple duties. Also, 38 (76.0%) of the respondents claimed that there is a lack of fully grown-up business, 37 (74.0%) of the respondents claimed there is a lack of self-confidence usually required for establishing one's self in

a lasting manner and other unseen miscellaneous problems respectively while 36 (72.0%) of the respondents claimed that there is pre-requisite of stability/security responsible for creating specific problems and the problem of expanding one's base stably.

**Table 7: The problems in availing of the government's help**

Statement	Yes	No
Delaying tactics by the concerned government department	41 (82.0%)	9 (18.0%)
A large number of official formalities	35 (70.0%)	15 (30.0%)
Discrimination with women entrepreneurs	44 (88.0%)	6 (12.0%)
Unnecessary governmental interference	40 (80.0%)	10 (20.0%)
Ignorance of laws, procedures by women entrepreneurs	42 (84.0%)	8 (16.0%)
Lack of specific policy towards the protection of the interest of women entrepreneurs	43 (86.0%)	7 (14.0%)

Source: Field Survey, 2020

Concerning the problems in availing of the government's help, 44 (88.0%) and 43 (86.0%) of the respondents claimed that there is discrimination against women entrepreneurs and a lack of specific policy towards protecting the interest of women

entrepreneurs. Also, 42 (84.0%) and 41 (82.0%) claimed that there is ignorance of laws, procedures by women entrepreneurs and delaying tactics by the concerned government department, respectively.

**Table 8: Marketing Problems**

Statement	Yes	No
Competitive challenges	33 (66.0%)	17 (34.0%)
Inadequate information about changing market forces	41 (82.0%)	9 (18.0%)
Challenges posed by the availability of fake/spurious products with the same label	37 (74.0%)	13 (26.0%)
Lack of encouraging response from the customer	37 (74.0%)	13 (26.0%)
Lack of traveling mobility and facility	34 (68.0%)	16 (32.0%)
Delay in collection of payment	31 (62.0%)	19 (38.0%)
Indifferent attitude of the fellow entrepreneurs	37 (74.0%)	13 (26.0%)
Lack of adequate publicity in the midst of competitive market forces	48 (96.0%)	2 (4.0%)

Source: Field Survey, 2020

Concerning the marketing problems encountered by women entrepreneurs, 48

(96.0%) and 41 (82.0%) of the respondents claimed that there is a lack of adequate

publicity in the midst of competitive market forces and inadequate information about changing market forces. Also, 37 (74.0%) of the respondents claimed that the fellow entrepreneurs' indifference attitude, lack of encouraging response from the customer and challenges posed by the availability of fake/spurious products with the same label, respectively. Besides, 34 (68.0%) and 33 (66.0%) of the respondents claimed that there is a lack of traveling mobility and facility and competitive challenges, respectively.

#### **4.1 Discussion of Findings**

It is clear from the results of the study that women face financial problems as a result of lack of encouragement by financial agencies in extending loans and credit, lack of sufficient monetary security and no specific government policy to create an awakening in generating extra income and inability to understand the nitty-gritty of financial management. The result also revealed that women entrepreneurs have dual duties and lack confidence in their abilities as women in confronting the traditional male-dominated society. Also revealed was the fact that women entrepreneurs are ignorant of laws that govern entrepreneurship. The result also highlighted marketing problems faced by women entrepreneurs as lack of adequate publicity amid competitive market forces, inadequate information about changing market forces and challenges posed by the availability of fake/spurious products with the same label, indifferent attitude of the fellow entrepreneurs as well as lack of encouraging response from the customer.

#### **5.0 Conclusions and Recommendation**

It is vital for government and other development agencies to come up with policy guidelines that addresses strategic

women entrepreneurship issues and make these facilities available to women associations at local and state levels in order to encourage entrepreneurship involvement and development for sustainable economic transformation. These guidelines will support women business growth through technical assistance and educational knowledge thus promoting positive societal attitudes that will create enabling environment for women participation in entrepreneurship. This view is supported by Emmanuel (2013) suggestion that a serious policy focus, support and commitment by government in promoting women entrepreneurship in every ramification, will be the best idea towards achieving this ambition. This will promote women's participation in entrepreneurship when it improves access to market, to funds, access and control of economic resources, strengthens and enhances social benefits and protection, reduce risks and vulnerabilities of women entrepreneurs, create a supportive enterprising culture and environment including family support and the society at large (ILO, 2012).

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