

Voice To The Voiceless: Gender Empowerment Through Entrepreneurship In Ebonyi State

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Abstract

In the recent past, several attempts have been made to empower women through entrepreneurship in Nigeria. However, a gender gap still persists. This article examines the participation of Ebonyi women in entrepreneurship during the last decade to see whether there have been significant changes over the time. A model of entrepreneurial development that incorporates personal and environmental correlates was tested. This article has made a contribution to the growing understanding of entrepreneurial activity as a gateway to political and economic empowerment for women.

Key Words: gender empowerment; entrepreneur ship; Ebonyi State;Nigeria.

Introduction

Despite the rise in the level of women's entrepreneurs hip, a gender gap continues to persist all over the world and especially in Nigeria (Verhaul, Van Stel and Thurile, 2006, 2012). In Nigeria, the decision for a woman to go into entrepreneurship is colored with socio-cultural and self identity perceptions which can impact negatively on decision making process. The ability to transcend the barriers is what makes the great difference between those women who venture and those who are not able to venture into the challenging terrains of women entrepreneurship.

In this article, we have investigated the factors that influence how the women of Ebonyi State become entrepreneurs or fail to become entrepreneurs. Our theoretical model to this paper is from Berger and Luckman's (1996) theory of Social construction. The Social construction of reality for women entrepreneurs or those who fail to become entrepreneurs is based on their ability to perceive and analyze their environments, the factors that favor them and those that are inimical to their entrepreneurial aspirations and pursuits. In a way, the personal and environmental factors investigated in this paper are socially constructed and perceived by women. For example, role perception and role categories for women in our society are convoluted by the language that serves to mediate women's perception of their roles. In order to transcend those culturally established roles, there must be a paradigm shift in the mentation and cognition of women to enable them think "outside the box" of cultural realities. These entrepreneurial activities become part of cognitive processes that push women out of the socio -

political and socio-cultural as well as economic cocoons. In this way, a woman entrepreneurs must “break out” of the conventional mould society has cast them into for centuries. By so doing, women are “discovering” and recognizing entrepreneurial and business opportunities and ideas that were hither to not open to them (Gartner et al, 2003; Fletcher 2006).

Women in general and Nigerian women in particular are breaking culture stereotypifications as they seek to reintroduce the unfamiliar into the familiar (Luhmann 2000). Women in Nigeria are creating their own new self identities and stereotypes as heroic and powerful; actively seeking their places of dominance in the field of entrepreneurship and economic life of the society. In this reconstruction of reality, the “masculinised” normative and conventional image of the male entrepreneur is now under serious attack.

The Environment of Women Entrepreneurship

The last half of the 20th century witnessed monumental changes for women as business owners and income owners. (Smith -Hunter 2006). This has created the era of influx of women into the main stream of world and national economies. In consequence, Mass and Herrington (2006), suggest that the growth in real number of female entrepreneurs in the last decade outweighs male entrepreneurs.

In Chile, South America, there are 51,300 women entrepreneurs, which is 33% of the entrepreneurial population of the country. It is currently 53% for women entrepreneurs. Canada has experienced a 200% growth in the number of women entrepreneurs in the last 20 years. In countries where micro- financing options have been made available, women economic and political empowerment has been accelerated. An example is the women of Lesotho in Africa.

A recent United Nations Report concluded that economic development through gender empowerment is closely related to the advancement of women in Less Developed Countries. Consequently, according to the UN Survey of 1995, critical changes have occurred in the last decade to create enabling environments for women in the economies of Less Developed Countries.

Women in advanced economies now own a lot of entrepreneurial businesses, according to Jalbert (1999). For example, in Japan 23% of the firms are owned by women. In Russia 64%, of the firms are owned by women, employing over 10 million people. In China, the ratio is 25%; in Hungary 40%, in Poland, 38%, in Mexico 32% and in Switzerland 70% of the medium enterprises are owned by women. In the USA 38% of all businesses are owned by women, generating SUSD3.6 trillion in annual sales.

In Africa, there is evidence to show that women own substantial portions of the economy. For instance women produce 80% of the food consumed in Sub-Saharan Africa and 34% in North Africa and the Middle East. According to Powel (1990), the activities of African women entrepreneurs span such areas as building, construction, baking, poultry keeping and the ownership of engineering companies to make building materials. In Bangladesh the stories of

Professor Muhammad Yunus' Micro Finance Banks and women entrepreneurship are now legendry. In India, the "push" factors identified by Shapero and Sokol (1982) have led Indian women into the ownership and management of such high level 3E areas and businesses as engineering, electronics and energy manufacturing.

Women are increasingly being pushed to go out and stand on their feet, entrepreneurially. According to Schjoedt and Shaver (2004), the "push" factors are stronger for females than for males, especially in developing societies.

The OECD Conferences on Women held in 1998 and 2001 painted a picture of women entrepreneurs as having many challenges, some of which are internal (personal) and others which are external (environmental). Women are discriminated against in business and industry, especially as male entrepreneurs do not often want women to "intrude" into the so called male dominated turfs of business and entrepreneurship. More so, men have various visible personality profiles than women and in rural areas of Africa where women have remained for centuries under male domination, the struggle to be seen by women is quite daunting.

In their study of Nigerian female entrepreneurs, Kitching and Woldie (2004) identified obstacles to their efforts such as low skill and education levels and other socio-cultural barriers like women subordination under men in all areas of life. When women gain access to managerial and entrepreneurial careers their male counterparts create additional problems for them (Obbe 1980).

In studying entrepreneurship among Ebonyi women of Eastern Nigeria, the researcher listed and identified the following as personal and environmental correlates of women entrepreneurship as contained in Table 1 below:

Table 1: Personal and Environmental Correlates Personal Correlates

- Motivation and Powerful Urge (N'Ach)
- Strong Determination
- Hard Work
- Risk Bearing Capacity
- Emotional Maturity
- Relevant Knowledge: eg

Technical, Legal and Marketing

- Administrative Skills
- Imagination and creativity
- Innovativeness
- Improvising Ability
- Problem Solving Ability
- Entrepreneurial Parents

- Previous Experiences
- Educational Level

Environmental Correlates

- Infrastructural Facilities in Society
- Venture Capital Available
- Pool of Skilled Labour
- Accessibility to Suppliers
- Accessibility to Markets
- Proximity of Supporting Institutions such as Banks
- Social and Cultural attitudes to Women Entrepreneurs, Managers and Business Leaders

Source: Conceptualized from Desk Research, by the Researcher

From Table 1 above, it is clear that entrepreneurs have both internal and external factors that predispose them to behave entrepreneurially. The question we seek to answer in this paper is whether Ebonyi women have these qualities or characteristics.

Problem Statement:

Ebonyi women are active in several sectors of the State Economy. Ebonyi State with a population of 2.2 million (National Bureau of Statistics 2006), has about 90% of the women living in the rural areas of the thirteen Local Government Areas. This paper is concerned with those personal characteristics and environmental correlates required by women to contribute entrepreneurially to the development of the young state that was created in October 1996.

Egwu (2007) argued that women can and do set up organizations in rural and urban areas for the development of their respective countries. With an active female population of 1.135,517 million; (2006 Census), the question is: to what extent do women in Ebonyi State participate actively and significantly in entrepreneurial vocations and endeavours? Also, to what extent do Ebonyi women possess personal correlates of entrepreneurial development? Moreover, do the environmental correlates of entrepreneurship listed in Table 1 above, exist in Ebonyi State? If so, how do they impact on Ebonyi Women entrepreneurs?

Study Objectives

This paper has as its study objectives the following:

- 1) Determine the extent of women entrepreneurial activities in Ebonyi State

- 2) Establish whether the women in Ebonyi State possess the personal correlates of entrepreneurial development.
- 3) Ascertain whether the environmental correlates of entrepreneurial development exist in Ebonyi State, and if so, how they impact on Ebonyi Women.

Hypotheses

The following hypotheses were tested in this study:-

- 1) Women in Ebonyi State participate significantly in Entrepreneurial activities
- 2) The rural women in Ebonyi State possess the personal correlates for entrepreneurs hip development
- 3) The environmental correlates of entrepreneurship do exist in Ebonyi State, and impact directly on Ebonyi Women.

Literature Review

Personal Correlates of Entrepreneurship Development

Motivation of women entrepreneurs is associated with different factors. The classification of these factors varies from author to author. For instance, Bartol and Martin (1998) classified these factors into: (1) personal characteristics (2) Life-path circumstances and (3) Environmental factors. Shapero and Sokol (1982); Hisrich and Brush (1996); Saxton and Vasper (1981) classified these factors into “push” and “pull factors”. However, the result of their findings revealed that most women under their study cited push factors as their major motivation into business. These factors include: frustration, job dissatisfaction, deployment, divorce and boredom in their previous jobs. They also indentified pull factors to include; independence, autonomy, education and family security.

Achievement motivation is perhaps considered the single most important trait, which separates entrepreneurs from non entrepreneurs, (Ottih (2000)). He further argues that some persons exhibit a greater degree of motivation to accomplish, to achieve success, to achieve better performance for the sake of “the urge to achieve rather than for tangible or material rewards”. The entrepreneurs are this way because of the natural urge for achievement and performance.

David McClelland referred to this high need for achievement as N’Ach. He concluded that those with, high N’Ach is in quest to improve work performance for its own sake.

This refers to the dominant orientation toward personal achievement, freewheeling, openness and energizing republicanism as opposed to skewness towards ascription and nature membership to aristocracies and loyalties peculiar to the inhibiting authoritarian societies or to one tending toward crippling lethargy and hedonism, (Ottih, 2000).

Entrepreneurs must have a strong determination in themselves if their enterprises can carry on in spite of setbacks and difficult situations and problems. Timmons, Swollen and Dingee, (1985); observe that entrepreneurs must be able to stick patiently to a task until they realise their goals.

Entrepreneurs are self-selected individuals who have special liking for hard work, (Nwachukwu, 1990). Characteristically, they work at odd hours and close for the day only when the work is done. A typical entrepreneur makes no distinction between office hours and private time. He appears to be a compulsive worker and even when the work is done and the day spent, the entrepreneur is still mentally attached to the job. Patel, (2013) argued that an average number of hours invested in each week by great entrepreneurs tend to fall around 60 hours a week. He further says that if you are not ready to commit to this type of work schedule, you shall probably not be an entrepreneur. Also Moroney, (2013) posits that if you want to be a successful entrepreneur, you must not only work hard, but work exceptionally hard.

Entrepreneurs undertake risky assignments and ventures that might stop people with little courage and perseverance. Risk has a negative connotation to most of us, implying danger and, possibly loss. According to Zwilling (2013) for true entrepreneurs, risk is viewed as a positive, with its implied challenge to overcome the unknown and hitting the big run. Risk is an integral part of life as well as business, yet few people know how to manage it properly or even want to think about it. Zwilling (2013) still argue that every entrepreneur must understand better how successful entrepreneurs approached risk, and the actual strategies they used for success.

Entrepreneurs are not risk averse, (Ottih, 2000). According to him, they identify opportunities and take risks in exploiting those opportunities.

Nwachukwu (2000), points that all entrepreneurs are reasonable risk takers and further add that they are not gamblers, while Zwilling (2013) posit that being a risk taker in business is not the same as being reckless. An entrepreneur recognises the fact that he may succeed or fail and, in most decisions involving investments, he tends to take a well thought out route. Successful entrepreneurs are adventurous, and they are mountain climbers. They know that success depends on care and therefore, take calculated risks as entrepreneurs are intuitively and sensibly daring since they know that failure could be very shattering.

The entrepreneur must have the ability or the skill to control (discipline) his inner self. Entrepreneurs with high degree of controlled emotions are seen to be humorous and easy going and apt with these skills, they get information on time and they are affable, Udu et al; (2008).

Skill is the ability of the entrepreneur to have and apply a specific knowledge and interest and passion (Udu, et al, 2008). The entrepreneur is an innovator – a generator of new ideas and business processes. Management skills and strong team building abilities are often perceived as essential leadership attributes of successful entrepreneurs. According to Schumpeter (1976), an entrepreneur is willing and able to convert a new idea or invention into a successful innovation. Entrepreneurship employs what Schumpeter called “the habit of creative destruction” to replace in whole or in part inferior offerings across markets and industries, simultaneously creating new products and new business model. Onwuka (2009) posits that creativity and innovative ability distinguish entrepreneurs from their competitors.

Any prospective entrepreneur should not go into business until he has considered the special legal requirements regarding the proposed venture, (Nwachukwu, 1990). He must be familiar for instance, with legal requirements before he starts since the requirements for a proper legal environment are, business name registration, registration of business and professional premises, licences and other laws governing business operation in Nigeria or in that society.

Finally, marketing is one of the most important functions of the entrepreneur and whatever business the entrepreneur is engaged in, he must market his products or services to consumers at a profit, (Nwachukwu, 1990). The essence of marketing, therefore, is to make the products or services available to the customers or consumers. An entrepreneur must determine the customers’ needs and how best these needs would be satisfied, judiciously select the market to be served and determine what differential advantages he has which would give him a competitive edge. Specific topics in the family environment of the entrepreneur while growing up include birth order, parent’s occupation and social status, and relationship with the parents. The impact of birth order has had conflicting research results since Hennig and Jardim (1977) found that female executives tend to be first born. Being first born or an only child is postulated to result in the child’s receiving of special attention and, thereby, developing more self-confidence. In a national sample of 468 female entrepreneurs, Hisrich and Brush (1984) found 50% to be first born. However, in many studies of male and female entrepreneurs the first-born effect has not been present (Bowen & Hisrich, 1986). Because the relations to entrepreneurship has been only weakly demonstrated, further research on the first-born syndrome is needed to determine if it really does have an effect on a person’s becoming an entrepreneur (Auster & Auster, 1981; Chusmin, 1983; Sexton & Kent, 1981).

In terms of the occupation of the entrepreneurs’ parents, there is strong evidence that entrepreneurs tend to have self-employed or entrepreneurial fathers. Female entrepreneurs are as likely to report self-employed or entrepreneurial fathers as male entrepreneurs. The independent nature and flexibility of self-employment exemplified by the father or mother is ingrained at an early age. As one entrepreneur stated, “My father was so consumed by the venture he started and

Provided such a strong example, it never occurred to me to go to work for anyone else”. This feeling of independence is often further enforced by the presence of an entrepreneurial mother. Although the results are much less consistent, female entrepreneurs, at least, appear to have more than their share of entrepreneurial mothers. Although there are no comparative studies of non

entrepreneurs, the overall parental relationship appears to be a very important aspect of the childhood family environment in establishing a person's desire for entrepreneurial activity. Parents who are supportive and encourage independence, achievement, and responsibility appear to be very important for female entrepreneurs (Hisrich & Brush, 1986). A national study of female entrepreneurs indicated that they tend to grow up in middle to upper-class environments in which families are likely to be relatively child-centred and be similar to their fathers in personality (Hisrich & Brush, 1984).

The entrepreneur also must have the background needed to make the company formation possible; (Hisrich, 1990). Knowledge acquired from formal education and previous business experiences makes a potential entrepreneur feel capable of forming and managing a new enterprise. Although education systems are important because they provide the needed knowledge of business, people still tend to start successful business as in the fields in which they work. Cook (2010), argues that entrepreneurs need education since most entrepreneurs like, Bill Gates (Micro soft), Larry Page (Google), Steve Jobs (Apple), Richards Branson (Virgin) received a modicum of post -secondary education, before bailing and pursuing entrepreneurial dreams.

Since education of entrepreneurs has received significant attention in the upbringing of most entrepreneurs, its importance is reflected not only in the level of education obtained but also in the fact that it continues to play a major role as entrepreneurs try to cope with problems and to correct deficiencies in business training, Hisrich (1990), Berry (2011), also argue that an entrepreneur should have a college degree in order to help him in the entrepreneurial ways of thinking, communicating, learning and listening as all are important aspect of being an entrepreneur. In terms of level, type and quality of education, female entrepreneurs appear to experience some disadvantage in the underdeveloped countries.

In the developed countries, nearly 70% of all female entrepreneurs have a college degrees, many with graduate degrees. The most popular college degree majors are English, Psychology, Education and Sociology, and a few have degrees in engineering, science or mathematics; (Hisrich and Braish, 1996). In Highly Developed Nations (HDN) both men and female entrepreneurs have all cited educational needs in the area of finance, strategic planning, marketing (particularly distribution), and management.

To buttress the importance of education in entrepreneurs in general, studies were carried out, hence their findings. Brockhaus (1986)

reviewed four studies, concluding that entrepreneurs tend to be better educated than the general population. Cooper and Dunkeiberg (1984) had a national survey of 1,805 small business owners that showed that a larger proportion of business starters or purchasers (approximately 64%) have less than a college degree compared to those who inherit it or were brought in to run the business (57%). Finally, Gasse (1982) reported four studies in which entrepreneurs were better educated than the general public.

Schools with exciting courses in entrepreneurship and innovation tend to spawn entrepreneurs and can actually drive the entrepreneurial environment in an economic area. For example the number of entrepreneurship courses taken increases the interest in starting a business. The National Universities Commission (NUC), because of the importance of entrepreneurship, has instructed all the universities in the country to initiate entrepreneurship study institutes, and Bachelor of Science Degree Programmes in Entrepreneurship.

Environmental Correlates of Entrepreneurship Development

The entrepreneur's work environment must have infrastructural facilities such as accessible roads for all the suppliers; for instance supplying of raw materials and supplying of finished goods. Vehicles for movements, constant power supply, location of the business enterprise, tools, machines and spare parts that relate to job performance and water supply. To create a new venture or business, the government contributes by providing the infrastructure to support the new business. In the developed countries, new businesses are formed and provided with roads, communication and transportation systems, utility and economic stability that may be better than in other countries compared with what may be available there. Converting the entrepreneurial idea into reality requires some financial support. Such financial support is provided by venture capitalists, (Udu et al, 2008). In broad term, a venture capital is the investment of long-term equity finance where the venture capitalists earn their return primarily in the form of capital gain. The entrepreneur has the knowledge and skill of the business while the venture capitalist provides the necessary finance towards the venture. The venture capital is a powerful instrument towards institutionalizing innovative entrepreneurs hip, (Udu et al, 2008). The venture capital is very risky. At present no real venture capital institutions exist in Nigeria. Banks and other government institutions fill the gap now, between those with business idea and those with capital.

Financial resources needed to form or start a new business must be readily available. Although the majority of the start-up money for any new company comes from the savings, credit, friends, and relatives there is still often a need for seed (start-up) capital or other type of risk capital (Wetzel, * 1986). Risk capital investors play an essential role in the development and growth of entrepreneurial activity. Wetzel (1986) argues that when seed capital is readily available, more new companies form; this is evident in the increased number of company formations in the United States where there is abundant risk (seed) capital.

In Nigeria, there have been many bold attempts by the government to appropriately energize the small and medium Enterprise sub-sector to serve its catalytic role in economic development of the country hence the establishment of the following organizations;

(a) Bank of Industry (BOI) established in November 2000.

(b) Small and Medium Industries Development Agency of Nigeria (SMIDAN) established in 2000.

(c) The establishment of Small and Medium Industries Equity

Investment Scheme (SMIEIS) established in August 2002.

Nigerian Agricultural, Cooperative and Development Bank (NACRDB) established in

the year 2000. Micro Finance Bank established in 2005. *Some of the objectives of these banks are;*

(a) Fund mobilization,

(b) Enterprise promotion and development

(c) Designing, packaging and promoting cottage/micro and small-scale industries

(d) To make the Banking Industry contribute towards the effort of the Federal Government in stimulating economic growth, developing local technology and generating employment

(e) Finally the Micro Finance Bank is established for about 65% of Nigerians who are poor and who do not have access to the formal financial system.

Hisrich (1990) hypothesized that the perception that starting a new company is desirable results in part, from a person's culture, subculture, family, teachers, and peers. A culture that values the successful creation of a new business will spawn more business formation than one that does not. He cited evidence in the company formation rate for the United States versus that for the former Soviet Union. For example, the American culture places a high value on being your own boss, having individual opportunity, being a success, and making money in all aspects of entrepreneurship. Therefore, it is not surprising to find a high rate of company formation in the United States. On the other hand, he also posits that in Russia successfully establishing a new business and making money is not highly valued, and in other cases failure may be a disgrace in the culture of some countries such as Ireland and Norway. Also Nwachukwu (1990) argues that in a society or culture where profit is seen as a "dirty word", entrepreneurship cannot thrive.

More people actively plan to form new enterprises in the supportive environment. For instance in the developed countries where their cultures encourage women economic empowerment, women are 25% of the business owners. Attitudes are a settled way of thinking or feeling (Oxford Press, 2004). These attitudes often set in motion the individual's assessment in relation to the environment. A business will neither start up nor succeed without motivation, (Robertson et. al 2003). Generally the possible factors that influence women entrepreneurship are the individual, social and environmental factors (Kavitha Anatharaman and Sharmila, 2008). According- to Gubb (1993) social factors may involve personal background, family background,

stage of career, early life experience and growth environment. Herbert et, al (1997) suggest that in certain contexts women may be more strongly driven by social pressure. As women became entrepreneurs, they balance work and family demands and needs.

Gap in Knowledge

From the literature review, it is possible to indicate the gap in knowledge which this present research hopes to fill.

For one thing, no research has so far been conducted on women entrepreneurs in Ebonyi State, especially, the rural areas of the 13 Local Governments. This paper identified them, categorize them and classify them in terms of their profiles.' Additionally, this paper shall also unearthed their problems, potentials and promises in terms of their contributions towards employment and wealth generation in Ebonyi State.

Following from the above, this paper has hopefully contributed to the existing theory and knowledge in entrepreneurship development, especially among rural women of Nigeria; beginning from Ebonyi State.

Theoretical Framework

This study falls into the class of multi-disciplinary studies aimed at explicating broad but integrated conceptual frameworks required in providing reasons for entrepreneurial activities.

One of the theoretical frameworks upon which this paper is based is the psychological theory of entrepreneurship. The psychological theory is associated with such scholars as McClelland; (1961), and Everett; (1963). As an entrepreneurial theory, the psychological theory recognizes traits, motives and personalities as the major factors that instill the entrepreneurial spirit in an individual. This theory emphasizes achievement, power, desire for achievement, locus of control and single mindedness. Psychologists believe that there is an inner urge or force in a man that makes him desire a change of status and position. In the view of McClelland (1961), the need for achievement (N-Ach) injects strength and energy into a human system that makes an entrepreneur to continue in business until that particular need is achieved.

Everett (1963) adds that entrepreneurs possess creative and innovative qualities as the basis for being entrepreneurs. Like McClelland (1961), he believes that creativity and innovation is driven by the need for achievement, but he adds law, order, autonomy and excellence. Everett (1963) believes that those who do not have high need for achievement are neither creative nor innovative. Low and Macmillan (1988) identify with the psychological imperatives, (McClelland 1961) and (Everett, 1963) focused on control as factors of entrepreneurship development- The locus of control view believes that an entrepreneur will probably have strong internal concern control. This means that an entrepreneur believes in his or her capabilities to commence and complete things and events through his or her own actions.

Another theory upon which this paper is anchored is the sociological theory of entrepreneurship. The sociological theory avers that a person's environment is the major motivating factor for entrepreneurship and that ideas, traits and motives are not enough on their own for entrepreneurship to manifest. To them, there must be an enabling environment coupled with business opportunities for a new venture to emerge. Simply, the sociological theory contains the views of scholars who believe that entrepreneurs are created by social, cultural and religious variables found in the society. Some of such scholars are Weber (1949), Cochran (1965) and Young (1971). To Weber (1949) certain religious beliefs create either a positive or negative attitude toward profit generation and accumulation of wealth. Cochran (1965) adds that cultural values, role expectations and social interactions are the key elements in the origin of entrepreneurship in a society. Cochran (1965) believes that the environment of an individual to a great extent determines the entrepreneurial urge of such individual. Apart from the attitudes of an individual, the expectations of the society on him are capable of forcing him into entrepreneurship. Young (1971) concerns himself with inter group relations as the main causes of entrepreneurial behaviour. According to Young, if a group sees itself as not doing well in comparison to another, they will work harder. The need to work harder and measure up will bring in creativity, innovation, vision and plan for hard work.

These theories taken together presuppose that both personal characteristics and environmental factors do combine to determine the level of entrepreneurial activities found in any society. In any rural context,

entrepreneurship is facilitated when there are such psychological variables like the need for achievement, religious and cultural variables or even natural talents as well as conducive environmental factors that are pushing an individual into entrepreneurship. However, the present paper identifies the psychological variables to include but not limited to powerful urge/motivation, strong determination, hard work, risk bearing capacity, emotional maturity, administrative skills, imagination and creativity, innovativeness, improving ability and previous experience. On the other hand, the sociological (environment) variables are, among other things, availability of infrastructural facilities, availability of venture capitals, technically n = N

Skilled labour, accessibility of supplies, proximity of supporting institutions like banks as well as cultural and social attitudes to women entrepreneurship.

The contention, therefore, is that the identification and development of these variables do arouse and sustain the development of entrepreneurial activities among women in rural areas.

In summary this paper has done the following:-

- a) Identify, classify and categorize women entrepreneurs in Ebonyi State
- b) Discuss and analyze their problems with the view to creating awareness about them.

Methods Adopted

The adopted method ensured that only those elements that were relevant to the paper were included. In this paper, the special characteristics of the respondents included that they were basically illiterates, semi-literates with some literates and as well not being employees of any organization. Consequently, the desired sample of rural women studied was randomly but proportionately selected from the 13 Local Governments of Ebonyi State. To avoid bias in the determination of the actual sample size since the population was finite, Yamane's (1973) mathematical model for selecting appropriate sample size was adopted. The model is expressed as

$$n =$$

Where n = required sample size

N = Total population of the study

e = error margin

1 = constant

Applying the Yamane model to the present study we have

$$1.132.517 = 1.132.517 = 999$$

$$1 + 1,132,517(0.1)113252.7$$

Thus, the overall sample size for the study was 999. Total population of Ebonyi State is shown in Table 1 below.

However, Rowley's proportionate allocation formula was used in determining the number of people (women) to be sampled in the 13 LGAs because of the differences in the number of female residents. The formula as quoted in Krishnaswany et al (2008) is :-

$$nh = NHn$$

$$N$$

Where nh = number of questionnaire allocated to each LGA

N = Overall population of study

NH = Population of each LGA

N = Total sample size obtained.

The fomular when applied gave the following distributions

$$\frac{74.712 \times 999}{1132517} = 66$$

$$\frac{1033489 \times 999}{1132517} = 91$$

$$\frac{67127 \times 999}{1132517} = 59$$

$$\frac{124.000 \times 999}{1132517} = 109$$

$$\frac{77084 \times 999}{1132517} = 70$$

$$\frac{77084 \times 999}{1132517} = 68$$

$$\frac{69595 \times 999}{1132517} = 61$$

$$\frac{115622 \times 999}{1132517} = 102$$

$$\frac{123799 \times 999}{1132517} = 109$$

1132517

Ohaozara = 76584 x 999 = 68

1132517

Afikpo North = 79234 x 999 = 70

1132517

Afikpo South = 81049 x 999 = 71

1132517

Ivo = 60933 x 999 = 54

1132517

TABLE 2 Population OF Ebonyi State By L. G.A. And Sex

S/N	L.G.A.	Population	Male	Female
	Ishielu	151048	76336	74712
	Ohaukwu	196337	92848	103489
	Ebonyi	126837	59710	67127
	Izzi	234072	110072	124000
	Abakaliki	151723	72443	79280
	Ezza North	14569	68535	77084
	Ezza South	133205	63610	69595
	Ikwo	214604	98982	115622
	Onicha	236828	113029	123799
	Ohaozara	148626	72042	76584
	Afikpo North	156611	77368	79243

Afikpo South	157072	76023	81049
Ivo	120919	59986	60933
TOTAL	2,173,501	1,040,984	1,132,517
Source:	National Bureau of Statistics 2006		

Sample Size Determination

The stratified random sampling was used to choose the sample size to be

administered with the research instruments. The stratified random sampling technique was used because it allowed the researcher select the elements to be included in the sample on the basis of their special characteristics as they related to the study.

Table 3 Questionnaire L.G.A. No of Questionnaires	3 Allocation Female Allocated	Proportionate S/N	Senatorial Zone			
			1. Ohaukwu	103,489	91	Ebonyi North
			2. Ebonyi	67,127	59	
			3. Izzi	124,000	109	
			4. Abakaliki	79,280	70	
			5. Ezza North	77,084	68	Ebonyi Central
			6. Ezza South	69,575	61	
			7. Ikwo	115,622	102	
			8. Ishielu	74712	66	
			9. Onicha	123799	109	

	10. Ohaozara	76,584	68		Ebonyi South
	11. Afikpo North	79,243	70		
	12. Afikpo South	81,049	71		
	13. Ivo	60,933	54		
	Total	1,132,577	999		

Results and Discussion

Table 4: Bio Data of (Demographics) Respondents

	Description	Ebonyi South	Ebonyi North	Ebonyi Central
		(ES)	(EN)	(EC)
1.	Age			
(a)	18-30	125(13.57%)	211(22.94)	226(24.53%)
(b)	31-50	1161(17.48)	72(7.81)	54(5.86)
(c)	51 – above	43(4.66)	14(1.52)	15(1.62)
2.	Education			
(a)	Qualification	32(3.47)	4(0.43)	21(2.280)
(b)	Illiterate	93(10.09)	64(6.94)	62(6.73)
(c)	FSLC	100(10.85)	187(20.30)	192(0.84)
(d)	WAEC	104(11.24)	42(4.56)	20(2.17)
	Degree mid above			
3.	Religion			

	(a)	Christianity	274(29.75)	276(29.96)	256(27.79)
	(b)	Islam	20(2.17)	2(0.21)	6(0.65)
	(c)	Traditional	32(3.47)	13(1.41)	26(2.82)
	(d)	None	3(0.32)	6(0.65)	7(0.76)

Source: Computed from results from field work

. Age Brackets

Table 4 shows that five hundred and sixty-two (562) of the total number of respondents (or 61.02%) are within the age brackets of 18-30 years; two hundred and eighty-seven (287) of the total number of respondents (which is 31.16%) are within the age range of 31-50. The rest were above 51 years old.

Results showed that 872 out of the total number of respondents representing 94.6% of the 718 respondents indicated powerful urge and motivation towards entrepreneurship. Also 718 of the respondents, representing 77.95% of the sample had relevant knowledge of business or had started businesses in their past. In fact, 671 of the respondents (72.86%) were already managing their own businesses. Also, 584 of the respondents were creative enough (63.40%) to improvise and run their businesses; in Ebonyi State.

In this section of the paper, the three (3) hypotheses of the study are presented as tested, using the Pearson's Product Moment correlation.

Hypothesis one had stated that women in Ebonyi State do not participate significantly in entrepreneurial activities. Result of the test of this hypothesis using data generated, yielded a Mean Value of 24.5 and a Standard Deviation of 2.7. However, the value of the Z_c was 0.05 but $t(0.05)$ was 1.96. This led to the rejection of Hypothesis 1. Ebonyi Women – indeed do participate actively in entrepreneurial and business activities.

Since 1996 when Ebonyi State was created more than 40 Ebonyi Women have been empowered as Commissioners, Permanent Secretaries or Secretaries of Local Governments. Today a woman is the Head of Service and some women are chairpersons of Local Governments. From such sources empowerment has trickled down leading to the establishment of businesses and entrepreneurial start ups. A typical example is the wife of a former Governor of the State that now has a School, a Hotel, a Bakery, a table water industry, and a furniture factory.

Thousands of other Ebonyi women not so endowed as wives of former Governors, are fully engaged in quarry and stone crushing businesses; rice, yam and cassava processing businesses, and so on. Indeed Ebonyi women are fully engaged, entrepreneurially.

Hypothesis two posited that Ebonyi Women do not possess enough personal

correlates for entrepreneurship development. Data analyzed yielded a Mean Value of 27, with a Standard Deviation of 2.6. However the Z_c was 0.05 with a Z_t of 0.05 at 1.96. From

this result Ebonyi Women possess personal correlates of entrepreneurship development, such as powerful urge and motivation, and a strong determination to venture into risky fields, while avoiding failure.

Hypothesis three had posited that environmental correlates of entrepreneurial development do not affect Ebonyi Women entrepreneurs. Data from the study when tested for this hypothesis yielded a mean Value of 18 and a Standard Deviation of 4.7; with a Z_c value of 0.05 and Z_t value of 0.05 – 1.96. Since Z is less than Z_t this hypothesis is rejected. The interpretation of this result analysis is that Ebonyi Women entrepreneurs are fully impacted by the environmental correlates of entrepreneurship such as poor infrastructure, non availability of venture capital, low skilled labour and difficult bank loan policies

Conclusion

The conclusion from the study shows that women in Ebonyi State have powerful urge/motivation for achievement in anything they show interest in. This, however, shows that women in Ebonyi State have potentials that will enhance the state and the nation's economic development. Because of the urge for achievement, the women are determined to avoid failure as entrepreneurs. Determination and perseverance are the qualities of entrepreneurs which women entrepreneurs in Ebonyi State are not in lack. Consequently, they are not slothful or lazy since they can wake up very early to their places of work till late in the evening everyday and still organize their families.

Again these entrepreneurial women are not easily frustrated even when the environment seems to be hostile because their adaptation level is very high. Despite the fact that fear of failure would prevent the entrepreneurial women of Ebonyi State from becoming more innovative entrepreneurs; it however encourages them to take moderate risks to maintain their families. Perhaps one of the reasons for their not being frustrated is that they have knowledge of the business which they acquired from their parents as a result what to do and how to do it as entrepreneurs was not strange. Interestingly, the entrepreneurial women of Ebonyi State have administrative skills to manage their businesses. However, these women are managers by nature and can plan, supervise, organize and coordinate their businesses.

Infrastructures are available to start any business but there is a total lack of venture capital and as such start up or seed capitals are not readily available for entrepreneurial women in Ebonyi State.

Culture and social attitudes have changed positively in favour of women to become entrepreneurs. There is enough technical skilled labour for one to start business. This allows one to be engaged in any entrepreneurial functions since the labour is available. Accessibility of

markets for products is available. All the products to be produced have both the local and international markets to sell them for the enhancement of national economy. Also, the cost of transportation from rural areas to urban areas is moderate. However, difficult the road networks may be at times, serious obstacles for the entrepreneurial women in Ebonyi State who are always ready move their products to the consumers.

Recommendations

Based on the conclusions, the following recommendations were made:

1. Ebonyi State government should establish incubation centres as a means of encouraging and empowering the women in Ebonyi State for entrepreneurial activities in areas other than where their focus are now since these women have all the needed entrepreneurial profiles. It could as well form a platform for the development of budding entrepreneurs.
2. Given the abundance of Ebonyi State women entrepreneurial personal correlates it becomes expedient that the government and even non governmental agencies should harness them through workshops, enable them form associations, and classify them so as to put them at a good pedestal to see what entrepreneurs elsewhere are doing.
3. The infrastructure in the state should be improved so that Ebonyi women will be better motivated to produce more products for both local and international market demands.
4. The idea of using special banks like Bank of Industry as a means of advancing loans to entrepreneurs should be strengthened not just in terms of policy pronouncements but more importantly ensuring that the budgeted fund are not given to political loyalists who lack the identified entrepreneurial correlates.
5. Ministry of Women Entrepreneurship should be established and charged with the responsibilities of sourcing information for women entrepreneurs, exposing them to current entrepreneurial activities as well as projecting them to entrepreneurs beyond the boundaries of Nigeria.

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