

The Role of Female Entrepreneurship Skills Development in the Eradication of Household Poverty in Nigeria

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Abstract

This study examines the role of female entrepreneurship skills development and their participation in micro-scheme enterprises in the reduction and eradication of household poverty in Nigeria. Sixty female entrepreneurs were randomly selected from three purposively chosen micro-schemes enterprises operating at the Federal University of Technology Akure (FUTA), which include: trading, fashion designing and hair dressing. The data was analysed using descriptive and Foster-Greer-Thorbecke poverty measure. Results showed that majority (75%) of female entrepreneurs in the study area are traders who participate in catering for the welfare of their families. Results further reveal that female entrepreneurs only contribute 25.88% to household income with higher contribution (33.71%) from female entrepreneurs whose main occupations revolve around micro-schemes enterprises. The aged and primary school leavers had the highest percentage contributions to their household income which is an indication that micro-enterprises have great potentials to increase household income of the vulnerable group. About 68.09% of the female entrepreneurs were living in poor households meaning that most of them are necessity entrepreneurs. Female entrepreneurs contributed to household poverty reduction by 19.08% with higher contributions (23.09% and 40%) respectively from households whose main occupation is micro-enterprises and young female entrepreneurs. Also poverty reduction was highest for households with smallest household size (44.45%) and tertiary level of education (22.3%) while there was no reduction in poverty for households with primary level of

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education. Hence, more empowerment programmes should be organised by government to alleviate poverty of female entrepreneurs, so as to increase their contributions to household income and reduce household poverty.

Keywords: Micro-Schemes Enterprise, Female Entrepreneurship Skills, Participation in Household Poverty

Introduction

Women contribute substantially to the survival of their country's economy and to their households in particular. In most developing countries women are responsible for the day to day well-being of their families and majority of these women engaged in the informal sector of the economy as opposed to the formal sector (Herriet, Opoku-Asare & Anin, 2014). According to International Labour Organisation (2018) about 93 percent of the world's informal employment is in emerging and developing countries, out of these 93 percent women are more than the men especially in the sub-Saharan African countries. Some of these women are owners and operators of macro, small and micro-scale enterprises. But majority of the women are mainly in micro-enterprises.

Across the developing world, micro-enterprises offer important income-generating opportunities for people with limited formal employment options. These micro-enterprises are used as a livelihood strategy and a complement to salaried employment, in order to raise household's labour utilization and income (Moser, 1998; Fields, 2012). It is also used as a means to diversify household's professional activities, reduces risk, providing livelihood and addressing economic vulnerability (Ferreira & Lanjouw, 2001; Verrest, 2013). The popularity of micro-enterprises has been growing across the globe as a new form of development agenda of poverty reduction strategy and even more so in the developing world, because such enterprises offer income and employment opportunities (Ajay, 2007). According to Nichter & Goldmark (2009) micro-enterprise is therefore likely to increase households' economic welfare. And so women entrepreneurs see decision to start a business not as career but as a life strategy. In most countries, women constitute half of the population, therefore, any

development process that ignores the life-chances of half the population cannot address the problem of poverty and the crisis of sustainability.

Throughout Africa, women form part of the powerful force for growth and development by making enormous contributions to the economy and to the welfare of their families (Ellis, 2007). A critical issue in understanding urban livelihood systems is to recognise diversification which is a way of life for low-income and lower middle income urban women and an essential means of coping with insecurity (Rakodi, 1991). One of the most widely recognised contributions of women's work has been its positive impact in reducing poverty through contribution to household needs (IFAD, 1998). When women work, they tend to spend their income on improving their household welfare especially their children. The employment of women leads to improvement in wellbeing of household members (Singwane and Gama, 2012).

In Nigeria, despite several policies and programmes designed and implemented to achieve the Millennium Development Goal (MDG) of having extreme poverty by 2015, household poverty incidence is still high with about 80 percent of the country's estimated 190 million in extreme poverty. Also, the Sustainable Development Goal of eradicating extreme poverty by 2030 through targeting of those living in vulnerable situations, increasing access to basic resources and services has been the world target. Moreover, a number of studies have shown that households in Nigeria derive their income from a variety of sources, with micro-enterprises accounting for a substantial share of total household income. A significant number of households in Nigeria operate and work in micro-enterprises. Micro-enterprises are often a source of funds for households' capital investment and have implications on poverty alleviation. Hence, needs to examine contributions of female entrepreneurs to households' income and poverty.

A number of studies have attempted to examine contributions of female entrepreneurs to household welfare in both developed and

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developing countries (Strier & Abdeen, 2009; Anyanwu, 2010; Abonge, 2012; Misango & Ongiti, 2013; Adeyemi & Larenwaju, 2014; Araya, 2014; Bowale, Longe & Suaibu, 2014; Kayode & Alfred, 2014; Ogidi, 2014; Olusola & Oluwasola, 2014; Ayogu & Agu, 2015; Kareem, 2015; Paramanadam & Packirisamy 2015; Straka, Biriciakova, & Stavkova, 2015; Mariara, 2015; Ehinmowo, Fatuase & Ojo, 2016; Taiwo, Agwu, Adetiloye, & Afolabi, 2016; Okunnu & Akinjole, 2016; Sofer & Saada, 2016; Anderson & Komba, 2017; Mwirebua & Evans, 2017; Akinlade, Oyeniyi & Aje, 2018; Agbionu, Olulana & Agbodike, 2018; Liman & Njiforti, 2018, but none of these researchers have considered the contributions of female entrepreneurs to household poverty alleviation in Nigeria. In relation to the afore mentioned, this research work will also make it possible to understand the structure and dynamics of poverty among households and serve as a guide for both female and male households on poverty alleviation through the place of micro-enterprises.

Methodology

Study Area

The study was conducted in Federal university of Technology Akure; it is located in the state capital of Ondo State in southwest region of Nigeria. The university has many entrepreneurs practicing enterprises which include hairdressing, fashion designing, provision stores, trading etc.

Sources of Data

Primary data were collected for the purpose of this study using structured questionnaire. Sixty female entrepreneurs were randomly selected from business owners in Federal University of Technology Akure. Their businesses span through trading, fashion designing and hair dressing etc. Some of the data include: Socio economic and business characteristics as well as household information.

Analytical Techniques

The analytical techniques used in this study include:

- (1) Descriptive Statistics: Table, frequency, percentage and mean.
- (2) Inferential Statistics:

- (i) Foster-Greer-Thorbecke (FGT) poverty measures (1984) class of poverty measures (FGT) including the Headcount Index (P_0), the Poverty Gap Index (P_1), The two indices can be expressed into one general form and distinguish themselves for the different weights attributed to the distance between income of the poor and the poverty line. P_0 attributes equal weight to all income of the poor while P_1 attribute increasingly more weight to distance of incomes of the poor from the poverty line. The FGT is presented below:

$$P_\alpha = \frac{1}{n} \sum_{i=1}^q \left[\frac{Z - y}{Z} \right]^\alpha \dots\dots\dots(1)$$

where,

Z = the poverty line defined as 2/3 of Mean monthly per capita income

Y =

$$\text{monthly per capita income} = \frac{\text{Monthly income of household (responent)}}{\text{Household size}} \dots\dots\dots(2)$$

q = the number of poor households in the population of size n,

α = the degree of poverty aversion;

where,

$\alpha = 0$; is the Headcount Index (P_0) measuring the incidence of poverty (proportion of the total population of a given group that is poor, based on poverty line), and

$\alpha = 1$; is the Poverty Gap Index measuring the depth of poverty that is on average how far the poor is from the poverty line.

- (ii) Logit model to examine the effect of female participation on household poverty:

$$P_i = \beta^T X_i + e_i \dots\dots\dots 3$$

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where,

P_i = dependent variable= poverty gap (that is, the poor households are given a value 1, and non-poor ones with a value of zero).

X_i is a vector of explanatory variables,

β^T is a vector of parameters, and

e_i is the error term.

The explanatory variables include:

X_1 = income from Micro enterprises; X_2 = Age of the respondents; X_3 = Household size

X_4 = Religion; X_5 = Level of education; X_6 = Marital Status; X_7 = Occupation or type of enterprise.

Results and Discussion

Demographic Characteristics of Respondents

Table 1 presents the distribution of respondents by some selected socioeconomic characteristics. The results showed that majority of the female entrepreneurs are married representing 93.88% while only 6.12% are single. This finding is similar to that of Ehinmowo, Fatuase & Ojo (2016) in which majority of the women entrepreneurs in cassava processing are married. Also majority of the female entrepreneurs (57.15%) have their age less than 41 years while the older entrepreneurs are the minority. The mean age of female entrepreneurs is 39.92 implying that they are in their middle age and able-bodied which can be regarded as active, agile and physically disposed to pursue economic activities. This finding agrees with the findings of Fajimi & Omonona (2010). Most of the female entrepreneurs (71.43%) have tertiary education, while 8.16% and 20.41% have primary and secondary education respectively. The implication is that majority of female entrepreneurs are highly educated which contradicts the study conducted by Adeyemi & Larenwaju (2014) and GEDI (2014) in which majority of the micro and small business entrepreneurs had primary and secondary education with only 13% of female business owners having a college degree. Respondents by their primary occupation shows that majority (59.18%) of female entrepreneurs are self-employed while 40.82% are

civil servants and salary earners with public organisations. Female entrepreneurs who have large household size were more in the study area while only 12.24% of the females have maximum of 2 household members. This implies that female entrepreneurs have large household size which could have pushed them to engage in micro-enterprises so as to meet their basic needs and services. Also, majority of the respondents practiced Christianity (89.80%) followed by Muslims (6.12%) and 4.08% are traditionalist.

Table 1 also presents distribution of respondents by business characteristics. The results showed that majority of female entrepreneurs (75.51%) engaged in trading followed by fashion designing (16.33%), while hair dressing had the least percentage (6.12%). This is an indication that most female entrepreneurs are into trading. This finding corroborates the findings of Misango & Ongiti, 2013; Thiga, 2013; Mariara, 2015. Majority of the female entrepreneurs (65.79%) used their household savings as start-up capital while 34.21% obtained loan from banks or other financial agencies. The fact that majority of the female entrepreneurs did not access loan/credit from the bank further buttresses their business operation at micro level. The result further showed that most of the female entrepreneurs (55.32%) participated in order to cater for their household welfare while only 8.51% participated so as to meet their personal needs. This implies that majority of the females participated in micro-enterprises so as to meet the basic needs and services of their households. Also implicit in this finding is that some of the female entrepreneurs are necessity entrepreneurs. This study is in line with Akinlade, Oyeniyi and Aje (2018) that most of the women are necessity entrepreneurs.

Table 1: Socio-Economic and Business Characteristics of Female Entrepreneurs

Marital Status	%	Primary Occupation	%	Religion	
Married	93.88	Pubic	40.82	Christianity	89.80
Single	6.12	Self-employment	59.18	Islamic	6.12

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Age	%	Education qualification	%	Traditional	4.08
≤ 30	18.37	No Formal Education	0	Household Size	
31 - 40	38.78	Primary Education	8.16	≤ 2	12.24
41 - 50	32.65	Secondary education	20.41	3- 4	34.69
> 50	10.20	Tertiary education	71.43	>4	53.06
Mean	39.9184			Mean	4.4286
Std. Dev	8.6719			Std. Dev	1.7320
Type of Micro-enterprises	%	Source of Start-up Capital	%	Purpose of Participation in Micro-enterprises	%
Trading	75.55	Household	74.47	Increase	36.17
Fashion	16.33	Saving	4.26	Source of	
designing	6.12	NGO	14.89	Income	55.32
Hair dressing		Commercial	6.38	Family	8.51
		Cooperative society		Needs	
				Personal Needs	

Contributions of Female Participation in Micro-enterprises to Household Income

Table 2 presents contribution of female entrepreneurs to household income. The result revealed that female entrepreneurs in the study area only contributed 25.88% to the household income meaning that about 74% of the household income was generated by their spouses (males). Also the contributions of aged female entrepreneurs to household income were higher than all other age groups. This finding could be due to the fact that majority of the aged are retired and have less needs compared to other age groups. Although when compared with the total household income, the percentage contributions of

primary school leavers was the highest followed by households that have tertiary education. This is because some of these females with primary school certificate could be necessity entrepreneurs in which they largely depend on the business. This is an indication that ME has great potential to enhance the income of the vulnerable households.

Also, the female entrepreneurs whose main occupation is micro-enterprises contributed more to the household income (33.71%) when compared with their counterparts who engaged in micro-enterprises as their secondary occupation (19.31). This finding could have been as a result of more time dedicated to the business by the female entrepreneurs whose ME is their primary and only occupation. The percentage contribution of female entrepreneurs to household income was highest among the hairdresser, followed by fashion designer with traders having the least contribution. Although, the contribution of female entrepreneurs to household income was low but it is expected to meet certain household's needs and reduce poverty of the households. This finding corroborates the result of Sofer & Saada (2016) that rural households are more frequently adopting business enterprises, including those owned by women, as a major component of their survival strategy.

Table 2: Contribution of Female Entrepreneurs to Household Income

Variables	Mean Income from ME (₦)	Mean Income(₦)	Total	% Contribution of Income ME to Household Income
All	31287.23 (36769.17)	120890.6 (127152.6)		25.88
Primary Occupation of Female Entrepreneurs				
Civil Servant	31083.35 (53282.49)	160940.4 (149233.3)		19.31
Self-Employed	31438.26 (17810.76)	93270.14 (103286.9)		33.71
Age of Female Entrepreneurs				
≤ 30	36,944.44	141481.60		26.11
31 - 40	26,149.11	96846.53		27.00
41 - 50	37811.13	163545.2		23.12
> 50	18500	38700		47.80
Educational Qualification of Female Entrepreneurs				
Primary	23166.67 (10228.64)	66166.75 (29842.23)		35.01
Secondary	28875 (20560.38)	125671.5 (111681.9)		22.97

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Tertiary	33720.59 (42379.04)	126047.3 (193293.2)	26.75
Trading	25210.53 (16036.83)	126205.4 (136383)	19.98
Fashion-designing	56666.67 (95061.38)	159104.3 (120398.6)	35.61
Hair-dressing	57500 (9013.88)	109555.7 (69631.43)	52.48

Contributions of Female Participation in Micro-enterprises to Household Poverty Reduction

Table 3 presents poverty status of respondents by some selected characteristics and contributions of ME Income to poverty reduction. Poverty lines were computed for respondents using the two-thirds of mean per capita household income. The poverty line is ₦20859.46 per month. The results revealed that poverty exist among the respondents in the study area and about 55.10% of the female entrepreneurs were living in poor households. This is an indication that majority of those who participated in micro-enterprises are necessity entrepreneurs. The finding is in line with that of Mariara, 2015. The results revealed that majority of the female entrepreneurs that were poor are married (59%) while only 37.5% of the singles were poor. This is an indication that the households of female entrepreneurs were poor which necessitate their participation in micro-enterprises so as to augment their income. Similarly, Table 3 revealed the poverty status of respondents by their age. The result showed that 33.3% of the female entrepreneurs whose age is less than 30 years were poor while all the female entrepreneurs who are above 50 years of age were poor (100%). This is an indication that the older people that participated were poorer and contributed to the high poverty level of the female entrepreneurs in the study area.

The result further showed that respondents with primary level of education were poorer which implies that poverty reduces with higher level of education. Also implicit in this finding is that female entrepreneurs who have primary education contributed to high poverty level of the female entrepreneurs. Also Table 3 shows that the higher the household size the higher the poverty level of respondents. In the same vein, female entrepreneurs whose primary occupation is micro-enterprises were poorer (65.52%) when compared to their counterparts who are civil servants but make micro-enterprises their secondary occupation to complement their salaries.

Table 3 also presents the contribution of income from ME to poverty reduction. The results revealed that poverty incidence of households of female entrepreneurs was very high with (0.5510) or without (0.6809) micro-enterprises income. This finding is in line with the study of Anyanwu (2010) that despite women participation in businesses, poverty is still on the high side. Female participation in ME contributes to poverty reduction in the households by 19.08%. The poverty incidence of the singles was reduced by 100% while that of the married reduced by 16.69% due to participation in ME. In the same vein, poverty incidence reduced more with households of young female entrepreneurs. This is an indication that households whose the female entrepreneurs are aged were poorer. Also, there was poverty reduction in all the categories of household size but the reduction was highest for households with the smallest household size (maximum of 2 members) implying that the higher the household size the higher the poverty incidence of the households. Similarly, percentage reduction in poverty was higher in the household whose main occupation is micro-enterprises (self-employed) when compared to their counterparts who are civil servants but compliment their salary with income from ME. Moreover, poverty status of the household reduced with increase in educational qualification of the female entrepreneurs. This implies that percentage poverty reduction of households was highest in the household with tertiary level of education while there was no reduction in poverty for households with primary level of education. The findings corroborate the results of Misango & Ongiti

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(2013); Bowale, Longe & Suaibu (2014); Mwirebua & Evans (2017); Taiwo, Agwu, Adetiloye, & Afolabi, 2016; Liman & Njiforti, 2018 that involvement in entrepreneurial activities helps in meeting the basic needs which invariably reduced poverty. Also Araya (2014); found that the poverty level of the ME participants was less than that of non-participants.

Table 3: Poverty Status of Female Entrepreneurs by Some Selected Characteristics and Contributions of ME Income to Poverty Reduction

Variables	Poverty Incidence Without ME Income	Poverty Incidence With income	% Reduction in Poverty ME
All	0.6809	0.5510	19.08
Marital Status			
Married	0.7045	0.5869	16.69
Single	0.3333	0.0000	100
Age			
≤ 30	0.555556	0.3333	40.00
31 - 40	0.736842	0.5789	21.44
41 - 50	0.600000	0.5000	16.67
> 50	1.000000	1.0000	0
Household Size			
≤ 2	0.600000	0.3333	44.45
3 - 4	0.529412	0.4117	22.23
> 4	0.800000	0.6923	13.46
Primary Occupation			
Public	0.450000	0.4328	3.82
Self-employed	0.851852	0.6552	23.09
Level of Education			
Primary	1.000000	1.0000	0
Secondary	0.888889	0.7000	21,25
Tertiary	0.588235	0.4571	22.29

Influence of Female Participation in Micro-Enterprises and other Factors in Household Poverty Eradication.

The result revealed that out of seven explanatory variables included in the model only two variables significantly influenced household poverty. These include household size and age. A positive sign on a parameter indicates that the higher the values of the variable, the higher the likelihood of poverty. Similarly, a negative value of the coefficient implies that the higher the value of the variable the lower the likelihood or probability of households' poverty. A unit increase in household size of the household increases poverty by 40.7%. This implies that the higher the household size, the higher the poverty of the household. This finding supports literature that large household is associated with poverty (Fajimi & Omonona, 2010). In addition, as female entrepreneur increases in age poverty of the households increase by 9.9%, Implicit in this findings is that female participation in micro enterprises negatively influenced poverty but not statistically significant. This implies that female participation reduced poverty in the study area but not statistically significant. This finding buttresses the fact that contribution of microenterprises to poverty by women entrepreneurs is low compared to their male counterparts. Although according to literature entrepreneurship

Table 4: Influence of Microenterprises on Households Poverty

Dependent	Coefficients	Std. Err.	z-value
ME Income	-1.10e-06	2.08e-06	-0.53
Religion	0.13329	0.85513	0.16
Age	0.09936	0.04415	2.25**
Marital	-0.59323	0.73316	--0.81
Household Size	0.407103	0.20445	1.99**
Level of Education	-0.3438141	0.40828	-0.84
Occupation	-0.2419049	0.22949	-1.05
Constant	1.073032	0.69108	1.55
Prob > chi2	0.0341		
Pseudo R²	0.1732		
Log likelihood	-36.170763		

** Significant at 5%

Conclusion and Policy Recommendations

This study examined the effect of female participation in micro-enterprises on poverty alleviation of households in Akure with evidence from female entrepreneurs in FUTA. The results showed that majority of female entrepreneurs engaged in trading and participated in order to cater for their household welfare. The contribution of female entrepreneurs to household income was low but it is expected to meet certain household's needs and reduce poverty of the households. Also the mean income generated from ME by young female entrepreneurs was the highest this implies that as female entrepreneur advances in age the income generated from micro-enterprises reduces. The mean income of the females with higher level of education was more than those with primary and secondary level of education. This is an indication that the higher the educational level the higher the income generated from micro-enterprises. Also percentage contribution of the vulnerable entrepreneurs among females to household income was higher.

This is an indication that micro-enterprise has great potential to raise the household income of the vulnerable entrepreneurs. The results revealed that poverty exists among the households in the study area and about 55.10% were poor. This is an indication that majority of those who participated in micro-enterprises are necessity entrepreneurs. Also female participation in microenterprises was not statistically significant but negatively related to poverty. Based on the outcome of the findings, it is certain that micro-enterprises contribute to household income and reduce poverty. However, the following recommendations emanated from the findings:

1. Since majority of female entrepreneurs engaged in trading and have low contributions to household income, therefore, government should make loan more available and accessible to them in order to improve their contributions to household income and poverty reduction.
2. Although female entrepreneurs contributed to poverty reduction but the reduction was low and poverty incidence of

the households of the entrepreneurs is still high. Hence, more empowerment programmes should be organised by government to alleviate poverty of female entrepreneurs in the area, so as to increase their contributions to household income which might invariably reduce household poverty.

3. Female entrepreneurs with large household size and low educational qualification (primary level) had the least contribution to poverty reduction, hence, the Nigerian government's effort at controlling population growth should be intensified possibly through increased access for women to family planning services and increased female's education which can be incorporated into the family planning.

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