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THE CONSTRAINTS OF BEING A FEMALE ENTREPRENEUR IN AKWA IBOM NORTH EAST SENATORIAL DISTRICT NIGERIA

Ernest S. Etim

Department of Entrepreneurship and Business Management
Cape Peninsula University of Technology, South Africa

Chux Gervase Iwu

Faculty of Business and Management Sciences
Cape Peninsula University of Technology, South Africa

Abstract

A new global agenda pushes gender equality as an imperative in all aspects of human endeavour leading several international institutions and governments emphasizing a level playing field for both men and women irrespective of their profession and inclination. This emphasis is now realized through an almost equal representation in government, business, and academia. A common denominator of this agenda is viewed from the complimentary role that women play in society. Their multiple role as wives, mothers, care givers to the sick and elderly and support for extended family systems imply that they should be supported by way of incentives and policy for the enhancement of their socio-economic status. However, what is evident is that women are continuously disadvantaged especially in enterprise formation and business venturing because men continue to dominate the formal economy. With the general consensus that women in a predominantly male society are inappropriately disadvantaged and their innovative and creative potentials misplaced in terms of owning and running enterprises, this paper tries to identify the pertinent constraints inhibiting women entrepreneurship and the possible adoptive measures which can remove some of these anomalies. A positivist philosophy and quantitative research design generated primary data from 210 respondents. This data was analysed using SPSS version 25. Broadly, we found that the constraints faced by female entrepreneurs in the area the study took place are not unique to them but a reflection of what has been reported by other authors leaving us to argue that the patriarchal nature of entrepreneurship needs to be continuously interrogated.

Contact: ernieyoun@gmail.com The author declares that he has no relevant or material financial interests that relate to the research described in this paper. Also, the author declares that the submitted paper is his original work and that, upon publication, nothing contained in it will not constitute an infringement of any copyright. Paper received **01.06.2018**. Approved **30.06.2018**. This paper is licensed under the Creative Commons Attribution-Non Commercial-No Derives 3.0. License. This paper is published with Open Access at www.socioeconomica.info. The author would like to thank the reviewers of this journal for their valuable comments and suggestions on the earlier version of this paper. The quality of this paper has greatly improved from those comments.

Keywords: *women entrepreneurship, female entrepreneurs, micro-, small and medium scale enterprises, Akwa Ibom State*

1. Introduction

Globally, most countries have resorted to entrepreneurship as a way to grow their economies and provide jobs for the citizens. Thus, micro, small, and medium scale enterprises [MSMEs] have catalyzed the rapid socio-economic developments of nations (Adeyemi, 2016), for at optimal operation, they bring about appropriate utilization of local materials, enhance employment opportunities for the communities, bring about increased rural development, stimulating entrepreneurship, wealth generation and greater wellbeing for the populace (Adeyemi, 2016). With respect to women, their contribution to entrepreneurship development worldwide has grown from 25 percent to about 33 percent of all businesses in the formal economy (Nxopo, 2014). This suggests that women entrepreneurship plays a pivotal role in socio-economic development of any nation in the form of poverty alleviation, employment generation, and utilization of available local resources and of all taxable incomes in rural communities in which they operate. Anyanwu in a speech titled “Entrepreneurship as a Tool for Fostering Economic Development in Nigeria”, cited in Ayobolu (2015) emphasizes the ‘critical and indispensable role that entrepreneurship plays in achieving national growth and development.’ Accordingly, Anyanwu observes a positive correlation between entrepreneurial activities “and the impetus given to economic growth, employment generation and the section of the population that is marginalized and disadvantaged [women and the poor] (Ayobulu, 2015). Hence, in societies where women are excluded from mainstream economic activities, but are subjected to discriminatory lending practices, non-participation in political and public life, gender-biased violence, and limited access to training and education, such societies remain behind in venture creation, and innovativeness (Tshuma, 2017).

While most governments and international institutions (UNCTAD, 2014; ADB, 2014) extol self-employment for women as the most likely route to socio-economic development for most nations as it leads to upward mobility and wellbeing for the entire household, sadly the formal economy is skewed in favour of men for men unfortunately find themselves as perpetual heads of families and ‘movers and shakers of society’ (Etim, 2018). Entrepreneurship has always been a male-gendered activity (Webster & Walker, 2007) despite the fact that women have always worked in partnership with men as wives, partners, and or siblings (Mulholland, 1997; Rowe & Honing, 2000).

Women-owned businesses in sub-Saharan Africa play a greater role in wealth creation, poverty alleviation, socio-economic development and economic wellbeing of citizens (Mandipaka, 2014; Acs & Varga, 2005; Brixiova, 2010, Ekpenyong, 2014; Adebayo, 2015, Akpan, 2015). In the Nigerian context, Anyawu (cited in Ayobolu, 2015), stresses generation of employment from innovations introduced into production and business activities, adoption of adaptive or newer technologies, increased skills acquisition in business venturing, dynamic generation and utilization

of resources (human and social). All these help to accelerate business activities for female entrepreneurs. However, any individual-who on the whole is creative, innovative, daring and with the propensity for risk taking, can only be productive and successful when a functional, supportive, effective, transparent and accountable state, ‘provides the conducive environment for entrepreneurship to thrive and flourish’ (Anyawu in Ayobolu, 2015).

Nigeria is approximately 174 million (Population Reference Bureau, 2013) with women making up about 50 percent of the population. Statistically, of the 50 percent, about 35 percent are linked directly or indirectly with self-employment in the form of micro-businesses, small-scale and medium-scale enterprises-[MSMEs] (Odoemone, 2003). Comparatively women-owned businesses in Nigeria are growing much faster to those that are male-owned (Ekpenyong, 2014; GEM, 2012; Kermeliotis & Veselnovic, 2014). The growth trend in women-owned businesses show about 1 million in 1982 to 1.5 million in 1990. Prior to 1980, women owned 6 percent of all Nigerian businesses. Then as from 2010, the number rose to 30 % of all businesses, 50 % of all retail and 10 % of all service companies (SheLeadsAfrica, 2017; Ekpenyong, 2014). In trying to acknowledge this trend in growth of women-owned enterprises, the Enterprise Surveys (2010-2017) of the World Bank group, opine statistically for Nigeria: 16.2% representing businesses with female participation in ownership; 13.2% has majority female ownership and 13.0% of businesses have female top managers.

The impressive growth of female-owned businesses does not negate the fact that women run businesses which are smaller in size, have lower annual turnover than their male counterparts and have fewer number of personnel under employment (Carter & Shaw, 2006, Vossenber, 2013; Etim & Iwu, 2018; UNCTAD, 2014; ADB, 2014). Generally, because of continued marginalization in accessing credit or funding, female entrepreneurs gravitate to retailing outfits within the informal economy. They start with low capitalization and become part of the informal economy where entry requirements are minimal. This sector of the economy therefore provides to these women no protection nor accountability (Etim & Iwu, 2018). Unfortunately, very few are able to become part of the formal economy with all the protection and human rights.

For now, it seems that women are willing to engage actively in self-employment to “unleash this untapped potential for growth” (Vossenber, 2016). The question we pose is: ‘Why is there a continuous underperformance of women entrepreneurship globally as well as in Akwa Ibom North Senatorial district of Nigeria? What supportive systems should form part of the solution in order to bring about a more inclusive development?’

2. Literature Review

2.1 Women entrepreneurship

Succinctly, entrepreneurship is the mental urge to take calculated risks under increasing uncertainties, with the intuition and capacity for forecasting things which might be true, breaking with the perceived notions of the past and innovatively responding to the dictates of the market or environment (Etim, 2018). Or according to Anyanwu (cited in Ayobolu, 2015), entrepreneurship

“...includes identification of individual resources, allocation of those resources to create value through the identification of unmet needs. It involves the courage to take investment risks, the creativity to conceptualize and actualize marketable ventures to meet individual needs”.

Thus, the psychological traits for any successful entrepreneurial activity must include capacity building, a positive mental attitude, innovativeness, high moral integrity and leadership potentialities (Anyanwu in Ayobolu, 2015). Women that respond to perceived gaps in the market place and become actively involved with industry are empowered economically, leading to their overall development (Wube, 2010). According to UNIDO (2001), whatever the area of involvement-small or medium scale production activities, with informal or formal overtones, entrepreneurial activities provide a means of economic survival and social benefits for households and communities.

Manerkar (2015) is of the opinion that female entrepreneurs are individuals or a group of women with the drive for business creation. They involve themselves in the planning, leading, and taking control of business operations. Women entrepreneurs are “simply women who participate in total entrepreneurial activities, taking the risks involved by combining resources together in a unique way so as to take advantage of the opportunity identified in their immediate environment through production of goods and services.” (Okafor & Mordi, 2010).

The increase in the overall growth of women entrepreneurship has significant impact on all economies globally (Nieman & Nieuwenhuizen, 2004; Pofeldt, 2015). Several authors (Carter, Anderson & Shaw, 2001; Nxopo, 2014; Vossenber, 2013; Matsoso & Iwu, 2016) reported marked differences due to gender constraints on the disparity between male-owned and female-owned businesses. Exploring gender issues both as constraints and drivers for the participation of women in entrepreneurship, Vossenber (2013) opines that women are present in certain businesses and totally absent in others, while the Global Entrepreneurship Monitor (GEM, 2012), observed that from a global perspective, women are noticeably absent from manufacturing and construction sector, but over-represented in retailing outfits. Furthermore, women in developing countries of Latin America, the Caribbean and sub-Saharan Africa, dominate the consumer sector and retail businesses by more than 75 percent to about 45 percent for male entrepreneurs.

2.2 Motivation to entrepreneurship

The rationale why men and women are driven into entrepreneurship has been stated by Nieman and Nieuwenhuizen (2009), and this phenomenon is understood from necessity and circumstance. Verheul, Thurik, Hessels and Zwan (2010), upholding the views of Reynolds et al., (2001) within GEM context, equate push and pull motivation to necessity and opportunity entrepreneurship. They emphasize that push factors result in necessity entrepreneurs building 'survival-mode' businesses; and on the other hand pull factors result in opportunity entrepreneurship with 'growth-oriented' enterprises (Verheul, Thurik, Hessels & Zwan 2010; Vossenbergh 2013). Pull factors are more common among entrepreneurs than push factors (Segal et al. 2005; Shinnar & Young 2008), for this premise holds that firms created by entrepreneurs solely out of pull motivation are more financially successful than those created out of push motivation (Amit & Muller 1995).

Repeated studies (ADB 2014; GEM 2012; Mushtaq 2012; UNCTAD 2014; Vossenbergh 2013) have shown women in developing economies pushed into entrepreneurship out of necessity and not by opportunity. Giacomini et al. (2007) see the need for autonomy, family pressure, individuals fired from their jobs (Sarasvathy 2004); or individuals leaving wage-employment due to frustrations or conflicts with management (Sarasvathy, 2004); or "unhireable" due to a lack of educational or language skills (immigrants) or people with criminal records are pushed into entrepreneurship. Other studies (such as Brockhaus, 1980; Cromie & Hayes 1991; Hisrich & Brush 1986) show evidence of job dissatisfaction as one of the reasons why people tend to go into new venture formation.

Bhat and Mcline (2005), from studies on technology entrepreneurs in India, observed that technology entrepreneurs were motivated "by the desire to create something new, the desire for autonomy, wealth and financial independence, achievement of personal objectives, and the propensity for action (doing something great), the excitement of leaving behind a legacy in the form of a profitable long lasting company, support systems, emotional and mental strength, resilience, perfectionism and patience."

Literature on why Nigerian women become entrepreneurial is scarce. Moses, et al., (2014); Ehigie and Umoren (2003) on studies exploring psychological factors influencing entrepreneurial success among Nigerian women in small scale business, observed that "success for female entrepreneurs relies on a high self-concept regarding their role in business, commitment to business and reduction of conflict between home responsibilities and business". In this study, 'motivation' is viewed as "an entrepreneurial internal stimulus characterized as pull and push factors based on different personal position, nature and desire" (Chowdhury, Shamsudin & Ismail, 2012:3), or according to Bird (1988) and Hughes (2003; 2006), 'the ability of expressing any behavior is driven by several factors such as needs, values, wants, habits and beliefs.'

In developing and underdeveloped world, women are pushed (not pulled) into entrepreneurship due to societal and economic problems (Mushtaq, 2012). These may include: failure to maintain successful work-life interface, perceived threats due to harassment or sexual exploitation, stressful hours during work, frustration on the job, poverty, insufficient family income, deceased spouse or separation from life-partners. Unfortunately, according to Vossenber, (2013) most women in sub-Saharan Africa are into “survival-mode” businesses subject to gender factors; which then impact motivation, business performance and industry choice (Campos et al., 2015).

Several countries such as Ghana, Rwanda, Kenya and Uganda record high levels of entrepreneurial activities from women (Kelly et al., 2015; Spring, 2009; Mwobobia, 2012; Katwalo & Madichie, 2008, Katongole et al., 2014) however, female entrepreneurs from data available are pushed because of the need for cash and survival rather than motivation for business creation or expansion and opportunity (Kelley et al, 2015; Spring, 2009; Katongole et al, 2015). The consensus therefore is that under-employment or unemployment generally is an indicator of the economic activities and development of any nation. High unemployment can be regarded as a causative agent for enhanced entrepreneurial activities (Anayanwu, n. d.). The ‘Schumpeter effect’ emphasizes that any society with a low entrepreneurial culture and lack of skills may experience low economic activities, and a higher rate of unemployment.

2.3 Challenges to women entrepreneurship in Nigeria

Galbraith (2008) is of the opinion that women entrepreneurship is a pre-requisite for economic development and poverty reduction in any society. Women who are exposed to limitations involving socio-economic rights and privileges, experience lower social status within the society. They are subjected to harmful traditional practices in the attempt by husbands/partners to limit development of their potential (Galbraith, 2008). In most cases major institutional challenges to women’s full participation in economic activities include though not limited to inadequate access to factors of production and trade, inability in accessing credit/financial facilities, lack of trading opportunities due to limitations of exposure to adequate resources, non-acquisition of skills and management expertise, limited access to appropriate technologies and social services (Kwesiga 1999; Ukommi & Agha 2016; Saito 1994). Without adequate collateral and good credit history, their ability to borrow from micro-financial institutions is impacted negatively. Liquidity becomes limited in supply and finance cannot move down the value chain to female entrepreneurs in rural communities and market women for the improvements of production and trade (Ikeduru, 2002) as well as growth and sustainability.

Okonu et al, (2011) researching women entrepreneurs in FCT, Abuja, Nigeria, identified ‘finance, low initial capital outflows, low customer base, none exposure to relevant information and professional guide, lack of family commitments, market fluctuations, piracy, changing

government regulations, inadequate infrastructure, and low perceptions from the public regarding their capabilities to be good venture operators', as challenges facing women.

Akpan (2015), in particular reference to women and youth empowerment for wealth creation in Akwa Ibom State, observed 'low capital flows, poor infrastructure, inefficient marketing networks, poor storage facilities, poor information and education, together with no control over market conditions' as those challenges faced by female entrepreneurs. In the same light, inadequate capital, low level of education, family ties, competition, male dominated society, limited mobility, low risk bearing ability, and low need for achievement (Amuchie & Asitobe, 2015), while Adebayo (2015), noted "poor access to financial resources, work-family interface, women's safety and gender-based problems, inadequate training, and inability to access relevant and vital information per type of business venture" as serious constraints to female entrepreneurs in Nigeria.

Therefore, gender-biased constraints and stereotyping that society imposes on women: as wives, mothers, objects of reproduction, care-givers, should be family oriented and subservient to men, run family errands, should not be part of social networks nor engage in innovative and productive entrepreneurial activities; all act as limiting factors to successful business venturing for women-owned businesses. Institutionally, the government must assume the sole responsibilities of enacting incentives and economic policies which facilitate easy access to credit at reasonable interest rates; enhance key drivers to entrepreneurial activities, together with having a firm grip on infrastructure and impediments to business growth.

Notwithstanding these challenges, we acknowledge the role played by government in supporting entrepreneurial activities in Nigeria. For instance, the government of Nigeria through the activities of small and medium scale enterprises development agency of Nigeria [SMEDAN] has targeted some sectors of the economy such as retail distribution, micro food processing, traditional crafts [including pottery and textiles](National Policy on MSMEs, 2015-2025), fashion design, hair styling and manicure, soap and beads making. In these industries, women play a dominant position despite their low productivity and income turnover (National Policy on MSMEs, 2015-2025). Other initiatives include the Ministry of Women Affairs and Social Development (MWA&SD) at both the Federal and State levels (CBN, 2014), which administers programs that should enhance women entrepreneurship and their economic development.

Despite the efforts of government as indicated above, there is yet a substantial uptake of entrepreneurship in Nigeria and specifically in Akwa Ibom State (Etim, 2018). Sadly though the contributive environments for business to thrive for a prosperous Nigeria will not be possible as long as half the population (women, youths and the poor), are not fully integrated into the formal economy.

3. Research design and Methodology

This study adopted the positivist philosophy to further the researchers' objective application of statistical analytical methods to data that was generated from the sample respondents (Wilson, 2010). Independency necessitated the adoption of the positivist philosophy so that minimal interaction with female entrepreneurs (Wilson, 2010) on ethical grounds became part of the study. The demographic profiles of the purposively sampled subjects could be appropriately analyzed with the positivist approach and a quantitative research design (Easterby-Smith, Thorpe, & Jackson, 2008).

3.1 Study area

The Federal Republic of Nigeria (FGN) is composed of thirty six (36) states and the Federal Capital Territory (FCT). Akwa Ibom State constitutes one of those states. The state has thirty one (31) local government areas [LGAs], covering a total area of 7,249 square kilometers (AKS Statistical Year Book, 2013). Akwa Ibom state has three (3) senatorial seat representation in National Assembly [Senate and House of Representatives], the senatorial seats being Eket, Ikot Ekpene, and Uyo.

The delineation of this study is based on women entrepreneurship and small scale enterprises in Akwa Ibom State North East Senatorial District - comprising nine (9) local government areas in the North East Senatorial District. Women in the study area are multifaceted [wives, mothers, family heads, bread-winners, and care-givers]. Unfortunately, once married, their rights are limited to the family and as a result have to get support from spouse to venture into business. This narrative does not hold when she is educated for she has more rights than uneducated women in rural settings.

This paper tries to elucidate the constraints of being a female entrepreneur in this part of Nigeria and what the socio-economic implications are in terms of lower productivity and limited wellbeing.

3.2 Population and sampling design

Data for this study was generated using a quantitative method from questionnaires administered (Ong'anya & Ododa, 2010; Saunders et al., 2009) to a targeted sample. Female entrepreneurs (1000) both in the informal and formal economies were the target population, operating different businesses - agriculture, light manufacturing, education, servicing, and handicraft. A Raosoft sample size calculation (Raosoft, 2004), indicated 278 as the suitable sample size, unfortunately 210 respondents became part the sample size. Defective questionnaires, late submission, and inappropriate entry resulted in 210 becoming the final sample size for this study. For women in the informal economy, and in the absence of an institutional database for women-owned businesses in the State, purposive sampling methodology was deemed the suitable method

for generating information from female entrepreneurs as proprietress, operators, or as managers of small and medium enterprises.

3.3 Data collection method

Data collection (method and instrument) involves elucidating information from the sample population (Creswell, 2003). The instrument by way of semi-structured questionnaires enabled the empirical generation of primary data. To elucidate various constraints experienced by women entrepreneurs in AKS NESD, a descriptive survey was employed (Zikmund, 2003), for questions were included in the questionnaire relevant to information necessary for the study. An instrument is valid when it correctly determines the measure intended (Thanasegaran, 2009). According to Maree (2007), it is advisable to consult other researchers during instrument development. Usability was taken into account during administration. Therefore, the questionnaire was pilot test-retested to make sure that both the participants and the researcher could interpret the instrument.

Validity means that the instrument measures what is expected and performs as designed (Sullivan & Niemi, 1979; Thanasegaran, 009; Kimberlin & Winsterstein, 2008). External and content validity or the appropriateness of the content was checked with other researchers. Reliability reflects consistency; in this regard ‘does the observed measurement reflect what is the intent of the study? The test-retesting measures during pilot running and Cronbach’s alpha for internal consistency can be used to assess reliability.

In the attempt to make sure that ethical guidelines for this study were met, the study adopted the drop-off and pick up method [DOPU]. Among scholars, research ultimately, is a social quest for better information (University of Twente, 2007; National Committee for Research Ethics-Norway, n. d.), then research ethics becomes the ‘codification of ethics of science’ (National Committee for research Ethics-Norway, n. d.) in practice. Thus research mandates that a relationship be established between respondents and the researcher. The DOPU method meant that less coercion, duress, or harm in the course of administration of the questionnaires was reduced to the barest minimum. The respondents also chose when to complete the questions (Nani, 2011).

4. Analysis

Data collected from the questionnaire had to be collated and coded before analysis. Each response in the survey was assigned a number (1-210). Saunders et al., (2009), Jensen and Laurie, (2016) opine that coding was necessary to enable IBM program SPSS to read and interpret information contained in the questionnaire. To limit possible errors which might emanate from handling instruments, raw data, transcribing, data entry, assigning codes, values and value labels in the data files which can undermine data quality, coding was performed immediately. The variables must be coded properly to facilitate eventual analysis with SPSS. Generally, Blaikie (2003) stated that for quantitative research design, data can be manipulated from numbers to words and vice versa, and output can be interpreted in both numbers and words.

For data capturing and cleaning, both the data editor and variable editor windows were used for data and variables entry. The data before analysis had to be cleaned before it was subjected to SPSS analysis.

5. Results and discussion

The main aim of this study was to determine the prevailing constraints to women entrepreneurial development in Akwa Ibom State North East Senatorial District of Nigeria. To enable this objective to be met, questions by way of questionnaires were administered to consenting targeted group of female entrepreneurs (210). Their responses were then analyzed quantitatively using SPSS version 25. Characterization of female entrepreneurs in Akwa Ibom State was achieved by demographic profiling; more pertinent information was elucidated with Likert-type scale questions. The Likert scale used a 5 point scale from 1=strongly agree; 2=agree; 3= neutral; 4= disagree and 5=strongly disagree. The research question peculiar to this study is: why is there continuous underperformance of women-owned businesses in Akwa Ibom State North East Senatorial District? Or more appropriately: what constraints known and unknown impact negatively on business pursuits of women in Akwa Ibom State North East Senatorial District?

5.1 Demographics of participants

The numerical age here represents the ages of female entrepreneurs. Mostly from 25-44 years old (59%), and between: 45-54(41%). This age range resonates with the views expressed by Reynolds et al., (2000); for people within the age group (25-45) were most active entrepreneurially. Recently, studies conducted by Kauffman Foundation, Duke University, MIT, The founders Institute (Deeb, 2014), noted that age has a direct correlation with entrepreneurial activities, for the average age is 40, for venture start-up; and persons at 55 years were twice more likely to launch a high-growth venture than those at 35 years. The marital status of these women were single (16.2%); married (64%); widowed (14.8%) and divorced (4.3%). Here more married women were entrepreneurs which point to the possibility that they depended on their spouse for financial and moral support. It also alludes to the likelihood that gender issues pertaining to life-work interface, pregnancy, child birth and care, have been taken care of so that business activities are unimpeded by family issues. Interestingly though the study showed that married women had fewer children (1-2). These female entrepreneurs were highly educated: Ph.D. (6.2%); MS/MA (26.7%); BS/BA/HND (38.1%); OND/NCE (27.1%) and SSC/NECO (1.0%). Education and skills acquisition play a vital role in entrepreneurial development (Reynolds, 1997; WEF, 2009).

Interestingly, work experiences for women entrepreneurs were from less than 1 year (5.0%); between 1-5 years (49.5%); and between 6-10 years (50%). This implies that self-employment as a profession for women in this part of Nigeria is relatively a new adventure. The business type included: trade (42.9%), light manufacture (14.8%), agriculture (3.8), services (36.2) and handicraft (2.4%). The numbers of employees in these businesses were: less than 5 employees

(38.6%); between 5-10 employees (61.0%) and between 10-20 employees (0.5%). This is in accordance with the norm (Carter & Shaw, 2006; UNCTAD, 2014; ADB, 2014; Vossenber 2013; Adebayo, 2015; Toronto-Dominion Bank, 2015). Any other numeration would have shown abnormality.

The legal status for the businesses showed sole proprietorship (64.3%), joint partnership (21.4%), solely family businesses (4.8%) and cooperative/esusu (9.5%). On the whole, the drivers for self-employment included: to be employed (40.5%); improvement in financial position (67.1%); dissatisfaction with past employment (19.0%); filling a need in the market place (23.3%); no other option (27.6%); and family inheritance (4.8%). Gender issues played out in that 34.3 % of female entrepreneurs elected to use their homes for business, while 65.7% established their businesses in offices or company premises. In light of the above and in accordance with the observations of Adeyemi, (2007), the Nigerian female entrepreneur is:

“aged 41, well-educated, married with children, grows up in an entrepreneurial environment, has previous work experience of about 8 years, runs a small business that has been operating for about nine years, and of which she is likely to be the sole or majority owner, prefers to have her family member as partner or employees, has her first attempt at starting a business, uses mostly her own savings as start-up capital; was motivated by personal factors when she decided to become an entrepreneur, faced start-up problems such as labour, financing and economic but today, faces increasing economic , labour and cost problems, rates her business as moderately successful” and attributes the success of her business to three qualities, that is quality of product/services, quality of human resources and her own personal qualities.

5.2 Likert-Type scale results

Table 1, below lists the major constraints experienced by women in the course of business venturing. Each constraint gives the frequency of the response in percent, the mean, median, mode and standard deviation. The mode is a better representation of the central tendency in terms of the distribution of the respondents to the questions in the questionnaire. The target sample (210) of the total population was either to agree or disagree with the statements in the questionnaires.

Accessing loans for business start-up or expansion continue to be a major constraint of female entrepreneurs in Akwa Ibom State North East Senatorial District: for 96% of the respondents disagreed with the statement. The mean of 4.82 or mode (5) indicate that this is a major challenge (Carter & Shaw, 2006, UNCTAD, 2014; ADB, 2014; Akpan, 2015; Adebayo, 2015; Ekpenyong, 2014; KSC, 2010; Mandipaka, 2016).

The participants’ (female entrepreneurs) acknowledged that competition was a major constraint. They were exposed to competition in the market place. This inherently would mean lower turnover on an annual basis. 99.5% (mean= 4.33 and mode 4) meant that the respondents disagree strongly with the statement-‘do you have unlimited access to market with minimal

competition?’ Pertaining skills development and updating, the participants (79.0%, mean=4.00 and mode=4) expressed their inability to attend training or have the necessary expertise in business enterprising.

This deficiency could be bridged if they had access to recruiting managerial skills to assist in operation of their enterprise. However 74.3% (mean=3.94, mode= 4), noted this issue was a major constraint impeding business activities for women-owned business in Akwa Ibom State North East Senatorial District. Across the developing world, inadequate managerial and entrepreneurial skills, has always remained an inhibiting factor to women entrepreneurship resulting in their migration to the informal economy where entry requirements are not as stringent as the formal economy. Unfortunately, the system then affords them neither protection nor accountability.

Technology involving ICT tools and other infrastructure has been reported to catalyze business activities (UNCTAD, 2014; ADB, 2014, Motilewa, Onakoya & Oke, 2012; Ndubisi & Kahraman, 2005). Unfortunately, lack of technological support is a major constraint (89.5%; mean=4.29; mode=4, SD=.895). How then can we expect any technological support for these women when there is no national policy on integration of technology into business operations? According to Lal (2007), problems of diffusion of technology were due mainly to:

“legal and regulatory, weak ICT strategies, major weaknesses in ICT integration and implementation initiatives/policies, lack of funding, lack of adequate infrastructure, exorbitant cost of implementation”

The cost of inputs (raw materials) was a major constraint (86.2%; mean=2.02, mode=2; SD=.681). The respondent agreed with the statement, ‘raw materials for business operations are expensive?’ In economies that cost of inputs is exorbitant then it becomes a major constraint to business activities (RBC Economics, 2013).

Infrastructure undermines business activities, (97.1%; mean=1.36; mode=1; SD=.627). Delivery delays, increased cost of inputs affects business growth and profits

The respondents called for more government support (99.0%; mean 4.87; mode=5; SD=.477). This is a major constraint. The type of institutional support for the respondent was not established by this study for it was not an objective for the research. It is worth noting here that lack of access to legal advice (because of low capital outflows), will limit their ability to be exposed to numerous programs from government to assist female entrepreneurs in Akwa Ibom State North East Senatorial District.

Table1. Major constraints to entrepreneurial activities in Akwa Ibom State North East Senatorial District

	Percent	Mean	Median	Mode	Std. Dev.
I have good access to loans	96.0%	4.82	5.00	5	.472
Unlimited access to market/limited competition	99.5%	4.33	4.00	4	.562
Access to business training	79.0%	4.00	4.00	4	.653
Can obtain managerial skills to run business	74.3%	3.94	4.00	4	.671
Financial inheritance sufficient to run business	87.1%	4.01	4.00	4	.587
Technological access is adequate	89.5%	4.29	4.00	4	.895
Raw materials (inputs) are expensive	86.2%	2.02	2.00	2	.681
Infrastructural problems undermines business activities	97.1%	1.36	1.00	1	.627
Support from governmental institutions	99.0%	4.87	5.00	5	.477
Business registration in AKS is complicated	97.6%	1.81	2.00	2	.450
Collateral hurdle to obtaining loan/finance	96.2%	1.33	1.00	1	.754
Interest rate is high	99.9%	1.07	1.00	1	.256
More support from government is necessary for business	92.9%	1.35	1.00	1	.928

(Source: Field work)

Funding or access to credit had been reported globally as a major challenge to women entrepreneurial activities (KSC, 2010; Richardson, Howarth & Finnagen, 2004; Carter & Shaw, 2006, UNCTAD, 2014; ADB, 2014; Vossenber, 2013; Mandipaka, 2016, Okonu & Tafemel, 2011, Ekpenyong, 2014). With traditions/ cultures, harmful practices, and societal norms acting against property ownership by women, the only yardstick for accessing loans is removed and therefore this becomes a major constraint in business venturing. 96.2% (mean=1.33; mode=1; SD=.256) of the respondents agreed that absence of collateral acceptable to financial institutions acting as an impediment to their getting credit.

6. Conclusion, limitations and recommendations

This study gives an expose of the constraints to the growth of women entrepreneurship in Akwa Ibom State North East Senatorial District. It is observed that these constraints are not unique to this part of Nigeria but is the sum total of what has been reported by other authors (Mandipaka, 2016; Okonu & Tafemel, 2011; Ekpenyong, 2014; Ndubishi & Kahraman, 2005, Nxopo, 2014; Matsoso & Iwu, 2016; Mordi & Okafor, 2010). It should be noted that entrepreneurship has always been a gender-biased proposition where men have always dominated this aspect of human endeavour. Any perceived threat to the dominant position is not wholly welcomed. Gender-biased and stereotyping tries to limit the creativity of women, and prevent them from taking active roles in governance, politics, and business. They are to be subservient to men and remain as objects of production and maternal care. This is how it has been engineered by men for ages.

The study tried to ascertain constraints that limited growth of women-owned businesses. Generally, the research was limited in scope in that it looked at female entrepreneurs in Uyo (North East Senatorial district) of AKS. In order that we can generalize this study it would be necessary to carry out research in other two more senatorial district of AKS as well as male-owned businesses in Akwa Ibom State. This could form part of future research.

We recommend more governmental/institutional support. More transparency in loan allocation, and possible loan guaranteed scheme by the government to female entrepreneurs in Akwa Ibom State North East Senatorial District. Integration of technologies into business processes and management ought to be part of governments' priority in the not too distant future.

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