

# Women Entrepreneurs and Survival of Small–Scale Enterprises in Nigeria

Lawal Muhammad Dankimba<sup>a\*</sup>

<sup>a</sup>Division of General Studies, Kebbi State University of Science and Technology, Aliero, Nigeria, [lawalmkb@gmail.com](mailto:lawalmkb@gmail.com)

\*Corresponding author.

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## ABSTRACT

*This research set out to analyze the women entrepreneurs and survival of small–scale enterprises in Nigeria. The objective of this paper is to determine the extent of women entrepreneurs and survival of SSEs in Nigeria. One Hundred and Twenty Eight (128) questionnaires were retrieved for analysis. Data collected were analyzed using multiple regressions. The results revealed that Women entrepreneurs experience and women entrepreneurs' level of education have significant effect on the survival of small scale enterprises in Nigeria. The study therefore, concluded that an increase in training or improvement in the activities of women entrepreneurship will lead to a significant increase in the maintenance and sustainability of SSEs in Nigeria. This paper recommended that since, women entrepreneurs experience and high level of education led to the survival of SSEs in Nigeria therefore, the Nigerian government should provide an avenue for adequate funding, training on entrepreneurship, provision of infrastructural facilities and enabling environment in order to enhance the women entrepreneurial activities as this would translate to increase in an income generation, provision of employment and reduction of poverty in Nigeria.*

**Keywords:** Entrepreneurship, Women Entrepreneurs, Small Scale Enterprises, Women, Entrepreneurship and Survival.

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## 1. INTRODUCTION

Small- Scale Enterprises (SSEs) are recognized as an integral component of economic development and a viable means of eradicating poverty. This is in line with the views that SSEs are driving force for economic growth, job creation, and poverty reduction in developing countries. They have been the means through which accelerated economic growth and rapid industrialization have been achieved (Olabisi, Andrew & Adewole 2011). Furthermore, SSEs have been recognized as a feeder service to large- scale industries (Fabayo, 2009). Small- Scale Enterprises play a very important role in the economic growth and development of a nation because they encourage and sustain self – reliance. Ayanda and Laraba (2011) described small businesses as “mighty minor” that functionalize market economies and remove or minimize imperfection factors that impede adaptation to change. This implied that SSEs are generally believed to be most appropriate scale of business for developing economies like Nigeria.

The importance of small business enterprises as providers of employment, instrument of poverty alleviation and as key component in National economic development has been known in Nigeria (Ogundele, 2007). Ogundele (2007) had further noted that the encouragement and development of entrepreneurial activities would help the dispersal and diversification of economic activities and encourage even development in a country.

Women constituted more than half fifty six percent (56 %) of the population in Nigeria (NPC, 2009). But they have not been fully participating in the development of entrepreneurial activities in Nigeria (Federal Ministry of Commerce, 2014). Despite successive government programs aimed at reaching small – scale entrepreneurs, women as a group are given

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little or no consideration that will assist in improving their participation as stakeholders in this vital sector of the economy. Central Bank of Nigeria, (2001) observed that no nation can truly be successful if it denied its women population access to education, capital and opportunities to express their potentials among others.

In view of the above, the Federal Government is coming up with Entrepreneurship Development Program (EDP) for women empowerment in order to ensure the development and survival of women enterprises in Nigeria. The EDP was introduced in order to enable women entrepreneurs to establish and run business enterprises successfully. Thus, this study aimed at providing an understanding on how women entrepreneurs will be encouraged in participating and developing their business enterprises in Nigeria.

### **1.1 Research Questions**

The research questions this study seeks to answer are:

To what extent does women entrepreneurs experience affect the survival of SSEs in Nigeria?

To what extent does women entrepreneurs' level of education affect the survival of SSEs in Nigeria?

### **1.2 Research Objectives**

The broad objective of the study is to assess the women entrepreneurs and survival of small scale enterprises in Nigeria. The following are the specific objectives of the study:

To examine the women entrepreneurs' experience on the survival of SSEs in Nigeria.

To ascertain the women entrepreneurs' level of education on the survival of SSEs in Nigeria.

### **1.3 Statement of Hypotheses**

This study assessed the women entrepreneurs and survival of SSEs in Nigeria. In order to achieve the objectives of this study the following null hypotheses were tested:

**H<sub>01</sub>:** Women entrepreneurs' experience has not significantly affect the survival of SSEs in Nigeria.

**H<sub>02</sub>:** Women entrepreneurs' level of education has not significantly affect the survival of SSEs in Nigeria.

## **2. LITERATURE REVIEW**

### **2.1 Concept of Entrepreneurship**

Entrepreneurship is derived from the French word "entreprendre" meaning to "undertake". Olutunla (2001) the word Entrepreneurship is the heart of the modern business – a force behind innovative businesses that characterize the modern economy. It is the dynamic process of creating incremental wealth by individuals who assume the major risks in terms of equity, time and or career commitment of providing value for some product or service (Kuratko, & Hudgetts, 1998). It is defined as an individual who organizes a business undertaking, assuming the risk for the sake of the profit. Holt (2005) opined that the entrepreneurship is the process of starting a small business from the scratch. Entrepreneurship is the discovery of opportunities and subsequent creation of new economic activity, often via the creation of organization (Reynolds, 2005). Entrepreneurship is the ownership and operation of a small business (Jalbert, 2000).

Ige (2007) defined entrepreneurship as a pre disposition towards the establishment and operation of business venture by any individual, either alone or along with others, including government for the sake of making profit or social surplus in order to accumulate wealth, social or real. Meredith, Nelson and Neck (1996) defined entrepreneurs as people who have the ability to see and evaluate business opportunities, gather necessary resources in order to take advantage of them and initiate appropriate actions to ensure success. This definition is suggestive of entrepreneurs as self-employed persons. In this context any self employed person is an entrepreneur. The entrepreneur can be defined as a person who take initiative, organize some social and economic mechanism and accept the risk of failure. He further, explained that an entrepreneur can also be a person who develop new products/process that the market demanded but are not currently supplied (Shapero & Sokol, 1982).

Having analyzed the conceptualization of entrepreneurship, in the context of this study, entrepreneurship can be seen as a discovery and exploitation of business opportunities by assuming the major risk in order to maximize profit and sustain self reliance.

## **2.2 Concept of Women Entrepreneurs**

Women entrepreneur is a female who played a captivating part by repeatedly interacting and keenly adjusting herself with financial, socio-economic, and support sphere in society Pareek (1992). Globally, the impact of women entrepreneurs is gaining recognition intensely; worldwide, as the number of female business owners continued to increase steadily as women entrepreneurs are making positive impact in the global economy (Iyiola, 2014). Women produce over Eighty percent (80%) of the food for sub Saharan Africa, Fifty to Sixty percent (50-60%) for Asia, Twenty Six percent (26%) for the Caribbean, Thirty Four percent (34%) for North Africa and the Middle East, and more than Thirty percent (30%) for Latin America (Ali and Ali, 2013). Women entrepreneurs around the world are major contributors to the economy, as they are making a difference in the socio-economic arena. They contribute numerous ideas and a great deal of energy and capital resources to their communities, and generate jobs as well as create additional work for suppliers and other spin-off business linkages (Afza, *et al*, 2010).

Women entrepreneurs are simply women that participate in total entrepreneurial activities, who take the risks involved in 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. Most of them are involved in micro, small and medium scale enterprises (MSMEs) which contribute more than 97% of all enterprises, 60% of the nation's GDP and 94% of the total share of the employment (Mayoux, 2001)

### **2.2.1 Women entrepreneurship and Survival**

In developing countries, the motivation for entrepreneurship is often for survival and not business opportunity, It is argued that "early-stage entrepreneurial activity is generally higher in those countries with lower levels of GDP due to the fact that many "are pushed into entrepreneurship because all other options for work are either absent or unsatisfactory (necessity entrepreneurs) " As for women, entrepreneurship is a gateway for them to generate income so that a more sustainable livelihood can be achieved (Spevaek, 2011). Based on the United Nations Economic Commission for Europe (UNECE) report, entrepreneurship has improved women's employability in the Europe and Eurasia region and that many women in that region turn to self-employment and entrepreneurship as means of survival (UNECE, 2004) and women business owners become a role models for younger generation for potential female entrepreneurs to start businesses (Pingle, 2005).

## **2.3 Concept of Small Scale Enterprises**

There is no universally accepted definition of small scale enterprise because the classification of enterprises into small and large scale is subjective depending on the country and needs of public policy overtime. For instance a fairly large firm in Nigeria would be regarded as a small firm in the United State (US) because it is economically advanced country characterize by a high level of capital intensity and advanced technology. At a (NCI-13), in July, 2001, a small scale enterprise was adopted as an enterprise with total capital employment of over One Million Five Hundred Naira (1,500,000) but not more than Fifty Million Naira (50,000,000) including working capital but excluding cost of land and a labour size of Eleven to One Hundred (11-100) workers. Gustafson, (2013) Small scale enterprise sometimes called a small business, is a business that employs a small number of workers and does not have a high volume of sales. Such enterprises are generally privately owned and operated sole proprietorships, corporations or partnerships.

In Nigeria, the Central Bank (2001) defined the small scale enterprises on the basis of total asset and number of employees (Chendo, 2013). Egbetokun (2008), Osotimehin & Olajide (2012) defined that, micro business whose total cost, including working capital but excluding cost of land, is not more than One Million Naira (1000,000) and a labor size of not more than 10 workers, while SSE is a business whose total cost, including working capital but excluding cost of land, is over One Million Naira (1000,000) but not more than Forty Million Naira (40,000,000) and a labor size of between Eleven (11) and Thirty Five (35) workers. Apulu, *et al*, (2011) defined them base on the number of employees: micro business as a business with Zero to Nine (0-9) employees; SSE with Ten to Fourty Nine (10-49) employees; Medium business with Fifty to Two Hundred and Forty Nine (50-249) employees; large business with over Two Hundred and Fifty (250) employees. Uchenwamgbe, (2013) defined SSEs as any enterprises that has an asset base of between Fifty Thousand Naira to Four Hundred Million Naira (50,000 – 400,000,000) excluding cost of land and working capital. SSEs in Nigeria operate in different sectors of the economy: the SSEs consist mainly of those engaged in the distributive trade which constituted

about Fifty percent (50%) of the SSEs, Ten percent (10%) are in manufacturing, Thirty percent (30%) in agriculture and Ten percent (10%) in services (Olutunla & Obamuyi, 2008).

From the above this paper adopts the definition of SSEs as offered by Uchenwamgbe (2013) which seen SSEs as enterprises that have an asset base of between Fifty Thousand Naira to Four Hundred Million Naira (50,000 – 400,000,000) excluding cost of land and working capital.

## **2.4 Review of empirical studies**

Due to the lack of abundant literatures on women entrepreneurs and survival of SSEs similar studies on Women entrepreneurs and Survival of SSEs were reviewed to support the study on the variables employed by the study.

Kwaido (2009) examined role of women entrepreneurs in managing and developing the small business ventures in Sokoto metropolis. The study employed primary data through interview. The data obtained from the study was analyzed using descriptive statistics. The finding showed that women are involved in small-scale enterprises but are facing lots of problems in Sokoto metropolis like lack of basic education, access to affordable credit and an enabling environment that can allow them participate fully in productive ventures on equal footing with their male counterparts. The study employed only three sectors of small scale enterprises which were quite small therefore, more accurate results would have been obtained for generalization purpose if the sectors were to be increased.

Adeoti, Gata and Mustapha (2013) analyzed the survival strategies of small scale enterprises in Kano metropolis for the period 2005-2010. The methodology used by the researchers were, collection of data from both primary and secondary sources. Stratified sampling method was also employed. The study revealed that many business owners adopted penetration strategy; some introduced new products/brands while others employed consolidated strategy and improved marketing activities. This study could have used multiple regression technique to analyze the data instead of using table and percentages.

Aderemi, *et al* (2008) analyzed the factors that influenced the choice and performance of women in technological micro and small scale entrepreneurship (MSSE) in southwestern Nigeria, primary data were through using structured questionnaire and the sample size calculator based on the normal distribution statistical method was used. Secondary data were also used for the study. Chi-square was adopted as a tool for analyzing the data collected. The study revealed that learning mechanism such as television, trade fairs and community outreach programs significantly influenced the choice of technological ventures. The study would have been better if a more advance and appropriate tool of analyses have been used.

Selemat, Abdul razak and Sanusi (2011) examined the survival through entrepreneurship on successful micro-enterprises in Balik Pulau, Panang Island, Malaysia. The study employed a qualitative approach because a series of in-depth interviews were conducted. The study revealed that the women entrepreneurs had been working in various types of income generation activities which led to the survival of their SSEs in Pulau and Penang Island. The study used figures for finding result of the study. If the research could use more advance tools of analyses it would have been better.

Iyiola (2014) analyzed the roles and contributions of women small and medium scale enterprise (SME) operators to the development of the Ota, Nigeria. Questionnaires were administered and data collected were analyzed using simple frequency tables and regression analysis. The results revealed that the extent to which the variance in poverty level can be explained by the activities of women entrepreneurs is Thirty Two point Three (32.3%). This shows that the activities of women entrepreneurs have a significant effect on poverty level in Ota, Ogun State Nigeria. Nevertheless, the paper also discovered that a lot of women entrepreneurs are uneducated; as far as businesses are concerned. Since the majority of women entrepreneurs are uneducated as indicated by the researcher, the researcher could have use both the combination of questionnaires and interview so that it will give an appropriate result for the study.

Stephen, (2014) analyzed the contribution of women entrepreneurs to the economic development, and factors that affect their performance in Micro, Small, and Medium – scale Enterprises in Akwa Ibom State. The collection of data was done using structured questionnaires, personal interview and observations. The research revealed that there was no significant difference between skilled and unskilled women entrepreneurs to improve economy of the state.

## **3. RESEARCH METHODOLOGY**

The population of the study consisted One Hundred and Eighty Seven (187) SSEs owners’ managers in Kebbi State and Sokoto State respectively that have registered with different cooperative Association under Kebbi and Sokoto State Ministry of Commerce. The respondents were selected on simple random sampling and the respondents are the registered women entrepreneurs in Kebbi state and Sokoto state of Nigeria.

### 3.1 Sampling and Sampling Technique

The sample size of the study was determined using Yamane formula cited by Israel (2013) as follows:

$$n = \frac{N}{1+N(e)^2}$$

Where n = sample size

N = population

e = error of the sampling or level of significant

Thus, N = 187, e = 0.05 and n =?

$$n = \frac{187}{1+187(0.05)^2}$$

$$n = 127$$

Therefore the sample size of the study was **127**:

The 10% (13) out of the above sample size was added in order to take care of the unreturned questionnaires which make the total questionnaires distributed to the respondents to be One Hundred and Forty (140) (Israel, 2013).

This study used a survey research design which is cross sectional in nature in which the questionnaires were distributed to One Hundred and Forty (140) Respondents with registered SSEs in Kebbi state and Sokoto State respectively at one particular period of time.

The responses rate showed that a total of One Hundred and Forty (140) questionnaires were distributed Then, One Hundred and Thirty Five (135) questionnaires were returned, out of which One Hundred and Twenty Eight (128) were valid and fully completed, thereby resulting to a response rate of Ninety One percent (91%). The data were analysed using multiple regression analysis with statistical package for social science (SPSS) to test the hypothesis on women entrepreneurs and survival of SSEs in Nigeria. The analysis was based on 128 filled and returned questionnaires which resulted to 91% from the One Hundred and Forty (140) questionnaires distributed.

**Table 1: Summary of regression Result**

Variable	Coefficient	t-value	Sig.	R <sup>2</sup>	Adjusted R <sup>2</sup>	Durbin-Watson
Constant	4.345	8.232	0.000	0.167	.152	1.689
Experience	.391	2.741	0.007			
Level of education	.267	2.048	0.043			
F. Statistic	11.419					
Sig. of F- stat.	.002					
Dependent variable: Maintenance of SMEs						

Source: SPSS output, 2018

## 4. RESULTS

The hypothesis  $H_{01}$ : Women entrepreneurs experience has not significantly affect the survival of small scale enterprises in Nigeria was tested at significant level of 1% which indicated that women entrepreneurs experience has significantly affected the survival of SSEs in Nigeria because women entrepreneurs with vast experience on SSEs maintained and sustained their businesses than those who engaged into entrepreneurial activities without any experience. The hypothesis which stated that Women entrepreneurs experience has not significantly affect the survival of small scale enterprises in Nigeria; the hypothesis has to be rejected.

The hypothesis  $H_{02}$ : Women entrepreneurs level of education has not significantly affect the survival of small scale enterprises in Nigeria was tested at significant level of 5% which indicated that women entrepreneurs level of education has significantly affected the survival of SSEs in Nigeria because women entrepreneurs with high level of education on SSEs maintained and sustained their businesses properly than those with lower level of education. The hypothesis which stated that Women entrepreneur's level of education has no significantly affect the survival of small scale enterprises in Nigeria; the hypothesis has to be rejected.

## 5. DISCUSSION AND CONCLUSION

The findings revealed that  $R^2$  which is the coefficient of determination of the variables stood at 0.167. This indicates that about 17% of the total variation in dependent variable survival of SSEs which was proxy by maintenance is explains by variation in the independent variables women entrepreneurs experience & women entrepreneurs level of education; whereas the remaining 83% of changes in dependent variable was causes by other variable not captures by the study. The F-statistic which measures the overall significance of the model stood at 11.419 showing the adequacy and fitness of the model uses in the study and is significant at 1%. This shows that the model of the study is adequate and fit and the independent variable was appropriate. Also, the Durbin Watson tests of the first order serial-correlation which have a value of 1.689 indicated the absence of harmful serial-correlation in the model of the study.

Furthermore, the Finding reveals that women entrepreneurs experience has a beta coefficient of 0.391 and a t-value of 2.741 with a significant value of 0.007. This implied that woman entrepreneurs experience has significantly affects the survival of SSEs in Nigeria. The Finding also reveals that women entrepreneurs' level of education has a beta coefficient of 0.267 and a t-value of 2.048 with a significant value of 0.043. This implies that entrepreneur's level of education has significantly affects the survival of SSEs in Nigeria.

This study set out to empirically examine the women entrepreneurs and survival of SSEs in Nigeria. The study establishes women entrepreneurs experience and women entrepreneurs' level of education have a positive and significant effect on the survival of SSEs in Nigeria. Therefore it can be concluded that an experience and high level of education in the activities of women owned enterprises will lead to a significant increase in the maintenance and sustainability of SSEs in Nigeria.

Base on the above finding the study recommended that since, women entrepreneurs experience led to the survival of SSEs in Nigeria therefore, the government should provide an avenue for adequate funding, training, provision of infrastructural facilities and enabling environment in order to enhance the women owned entrepreneurial activities as this would translate to increase in an income generation, provision of employment and reduction of poverty in Nigeria.

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