



<sup>1</sup>[femiluyi@yahoo.co.uk](mailto:femiluyi@yahoo.co.uk)

<sup>2</sup>[femiluyi44@gmail.com](mailto:femiluyi44@gmail.com)

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## **SOCIAL-CULTURAL INHIBITIONS TO THE DEVELOPMENT OF FEMALE ENTREPRENEURSHIP IN OSUN STATE, NIGERIA**

**Agboola, J. O<sup>1</sup>, Ademiluyi, L. F<sup>2</sup>, and Ademiluyi, A.B<sup>3</sup>.**

<sup>1,2&3</sup>*Osun State Polytechnic, Iree, Osun State, Nigeria*

### **Abstract**

There is a broad consensus among scholars and policymakers on the need to promote entrepreneurship among all segments of society, especially in developing nations. While female entrepreneurship is common in Nigeria, scholars have identified a “gender gap” in business longevity, profit margin and industry of preference, among others. The study sought female entrepreneurs’ opinions on the factors inhibiting female entrepreneurship in Osun state, Nigeria. The descriptive survey research design was adopted. One research question and two hypotheses guided the conduct of the study. A 20-item questionnaire was developed to elicit information on the social-cultural inhibitions to female entrepreneurship. The respondents identified unfriendly laws and culture, inadequate support framework, and family challenges as constraints to optimal female entrepreneurship. The study recommended, among others, that special attention should be paid to female entrepreneurship in respect to access to finance, entrepreneurship support structures and legislation. The study also advocated the swift abrogation of local customs and practices which inhibit optimal entrepreneurial engagement among women.

**Keywords:** Institutional, social-cultural, inhibitions, female, entrepreneurship.

### **INTRODUCTION**

Recent developments demonstrate graphically that governments can no longer be expected to provide employment for millions of job seekers annually streaming out of universities and other higher institutions of learning. A government agency, the Nigerian Immigration Service, upon calling for applications to fill four thousand vacancies, received over a million applications and arranged to examine over 700,000. In the melee which accompanied the exercise, over twenty youths, including four pregnant women lost their lives (The Nation, 2014). Furthermore, evidence abounds that Nigeria’s huge reservoir of unemployed youths is providing sustenance for the Boko Haram insurgency in the North, the brigandage in the East and the social-political criminality in the western part of Nigeria (Agekhamen, 2014).

There is also a broad consensus that entrepreneurship, especially when fortified with TVET and ICT training, is potentially the perfect panacea for the twin-challenge of youth unemployment and endemic poverty (Carter, Anderson and Shaw, 2001). Governments throughout the nation are therefore paying attention, or at least lip service, to the promise of entrepreneurship as potentially the silver bullet in the war for accelerated national development (Okafor and Mordi, 2010; Global Entrepreneurship Monitor, 2011). Scholars have however, posited that unless adequate attention is paid to gender entrepreneurship issues, the effort to promote entrepreneurial knowledge and entrepreneurial intention among Nigerian youths may produce only marginal results (Gartner, 2004, Brush, de Bruin and Welter, 2009; Marlow and Patton, 2005). There is consequently, the need to identify factors and policies which may best enhance female entrepreneurship while also identifying



<sup>1</sup>[femiluyi@yahoo.co.uk](mailto:femiluyi@yahoo.co.uk)

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impediments to entrepreneurial knowledge, entrepreneurial orientation and business start up among women.

### ***Problem Statement***

In the wake of the twin unemployment and security crises in Nigeria, entrepreneurship has become the primary instrument for productive youth engagement, poverty alleviation and economic growth. While women in South-Western Nigeria have a chequered history of business and entrepreneurial engagement, scholars have identified a “gender gap” in business mortality, size, industry and profit margin (Schumpeter, 2012; Vosenberg, 2013). This implies that optimal advantage is currently not being taken of female entrepreneurship. Observations and anecdotal inferences suggest that certain regulatory, social and cultural factors may be impeding the development of female entrepreneurship in Nigeria. Since entrepreneurial knowledge, intention and longevity can only be ignited and sustained if entrepreneurial impediments are identified and removed, the study sought to empirically identify sociological and cultural challenges confronting female entrepreneurship in contemporary Nigeria.

### ***Purpose of the Study***

The purpose of the study was to seek female entrepreneurs’ perception of the sociological and cultural inhibitions to female entrepreneurship in Osun State of Nigeria.

### ***Research Objective***

The objective of this study was to identify social-cultural beliefs and practices which hinder the start-up, growth and development of female entrepreneurship in Osun State.

### ***Area of Study***

The study was conducted in Osun State, which is one of the 36 states in the Federal Republic of Nigeria. The population is estimated at about 4.5 million with a GDP of about USD 7.28 billion and a per capital income of USD 2,074. The population density is about 240km<sup>2</sup> which makes it one of the most densely populated in Nigeria..

### ***Research Question***

What are the social-cultural inhibitions to female entrepreneurship in South-Western Nigeria?

### ***Hypothesis***

Female entrepreneurs in the state capital city and those outside the capital city do not differ significantly on the social-cultural inhibitions to female entrepreneurship in Osun State.



<sup>1</sup>[femiluyi@yahoo.co.uk](mailto:femiluyi@yahoo.co.uk)

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## **LITERATURE REVIEW**

Female entrepreneurship has grown exponentially in recent years. Women-owned firms contribute nearly three trillion dollars to the economy and are responsible for 2 million jobs in the USA. In the developing world, between eight to ten million formal, small and medium-scale enterprises have at least one female owner. The rate of new business formations has significantly surpassed the rate of new business formation by men in the USA. This is similar to the rate in developing countries. However, women still own and manage much fewer businesses. They earn less money, are more likely to fail and are often necessity investors than men (Minniti and Nande, 2010). Women are more likely to operate in the informal sector in the developing world (World Bank, 2010). Sixty three per cent of African women in non-agricultural labour force are self-employed in the informal sector (World Bank, 2010).

Researchers also posit that there is “gender gap” between male and female engagement in entrepreneurship. ‘Gender gap’ refers to the fact that lower number of women are engaged in formal entrepreneurial activities or are actually thinking about starting a business (Vosenberg, 2013). However, in a few countries like Panama, Venezuela, Brazil and Switzerland, the rate is actually similar between men and women, while in Ghana, it is 55% in favour of women (Schumpeter, 2012).

McManus (2001) posits, that women are often necessity entrepreneurs and while they are heavy in some industries, they are virtually absent in others, especially in the manufacturing and construction sectors. They are however, over-represented in the consumer sector and are mostly engaged in retail business. Female’s businesses also tend to be smaller, have fewer staff and less growth expectations (Langowitz and Miniti, 2007). Maintaining the growth beyond start up is also a major challenge for female entrepreneurs in developing countries (Vossenberg, 2013).

Women also often lack career guidance, support services and information on business growth (Kitching and Woldie, 2004; Davis, 2012). Women are limited by the work-family interface (Winn, 2005). Furthermore, women in developing countries often rely on support from partners and relatives to start or grow business (Jennings and McDonald, 2007; Brush, de Brian and Welter, 2005). Female entrepreneurs are often affected by inadequate societal support (Aidis et al., 2007; Bard and Brush, 2002), legal barriers and procedures (Jamali, 2009) and inheritance rights challenge (World Bank, 2012). Finally access to finance is a huge problem to female entrepreneurs in most developing countries, compared to their male counterparts (Aidis et al., 2007).

### ***Female Entrepreneurship in Nigeria***

Nigerian women, especially Southern Nigerian women, are often actively engaged in business. 85 per cent of women and 68 per cent of graduate women plan to start a business



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<sup>2</sup>[femiluyi44@gmail.com](mailto:femiluyi44@gmail.com)

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one day (Ohakwe, 2012 ). Women own about 20 per cent of registered businesses in Nigeria and they dominate the informal sector, which constitutes 66 per cent of business establishments (Halkias 2011). Nigerian businesswomen however are often necessity investors, involved because they need to raise money for their families or to supplement the family income.

Women also often resort to self-employment as a result of unemployment or to alleviate family poverty. They are therefore often sustenance investors. Furthermore, Nigeria is essentially a patriarchal society in which women are supposed to be subordinate to their men (Sanni, 2009). Women need their husbands' approval to start business (Mordi, Simpson and Singh, 2010). Women are not supposed to outshine their husbands whether at home or in business. While men have primary responsibility for family sustenance, women are expected to undertake about 80 per cent of domestic chores (Sanni, 2009). They are responsible for the physical care of children and men do not share in this responsibility (Barde, 2009, Sanni, 2009). In polygamous setting, women often have additional responsibility of providing for their children (Sanni, 2009). This often limits the time and resources available for entrepreneurial engagements (Woldie and Adesua, 2004).

In Northern Nigeria, women are further affected by the Pudah culture, which compels women to wear veils on the rare occasions they are allowed to venture out of the homestead (Abdullahi, 2007). It has also been argued that only 10 to 15 per cent of Nigerian women have access to bank credit (Halkias, 2011). Male to female application and approval of Micro Finance Bank (MFB) loans are in the ratio of 65 to 35%. Women are less likely to have the collateral needed to obtain loans from commercial banks and in some parts of Nigeria, inheritance laws prevent widows, wives and female children from laying claim to the type of property which may help entrepreneurial start-up Sanni, 2009).

There are regional variations in these indications. While certain challenges are national, if not universal, others are regional and local. Hence, these researchers seek to identify inhibitions to female entrepreneurship in Osun State, Nigeria.

## **RESEARCH METHODS**

### ***Research Design***

The descriptive survey design was adopted since the study sought the opinion of the respondents. This is in consonance with the postulate that the survey method is best for obtaining perceptions and opinions. (Agboola, 2008).

### ***Population***

The population comprised female entrepreneurs in Osun State. The Osun State Ministry of Commerce listed 3,965 companies based in Osun State, owned or partly owned



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by women. At the informal level, Araoye, (2013) estimates that there are about 280,000 female petty traders and service providers in Osun State.

### ***Sample and Sampling Procedure***

A sample of 150 was drawn; 100 from the formal sector and 50 from the informal sector. The sample of 100 was randomly drawn from the list of female entrepreneurs provided by the Ministry of Commerce while the sample for the informal sector was randomly selected using accidental sampling during visits to major markets and shopping centres in the major cities.

### ***Method of Data Collection***

A 20-item questionnaire was drawn by the researcher. The questionnaire has two sections. Section One sought demographic information about the respondents. This was used in the test of hypothesis. Section Two sought respondents' opinions on the factors inhibiting female entrepreneurship development.

### ***Method of Data Analysis***

The research question was analysed using percentage while the hypothesis was tested at 0.05 level of significance using t-test. For the research questions, 50 per cent and above were regarded as positive while anything below 50 percent was regarded as negative. T-test was used for the test of hypotheses.



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**RESULTS AND FINDINGS**

*Table 1: Social-Cultural Inhibitions to Female Entrepreneurship*

S/N	Social-Cultural Inhibitions	Frequency	%	Remarks
1.	Problems with spouse	119	88	Positive
2.	Problems with children	122	90	“
3.	Problems with parents	91	67	“
4.	Time inhibition from family responsibilities	121	90	“
5.	Societal perception of “female entrepreneurship	85	63	“
6.	Inadequate guidance/ mentorship	116	86	“
7.	Dearth of role models	111	82	“
8.	Attitude of society to ambitious female entrepreneurs	100	94	“
9.	Problems of managing male staff	125	93	“
10.	Problems of relationship with male partners	125	90	“
11.	My personal attitude to business	120	89	“
12.	Extended family challenges	121	90	“
13.	Religion	67	50	“
14.	Inadequate ICT skill	53	39	“
15.	Inadequate entrepreneurship skill	82	61	“
16.	Inadequate technical/ vocational skills	101	75	“
17.	Polygamy culture	122	90	
18.	Inheritance Laws	116	86	
19.	Negative peer group attitudes	91	67	“
20.	Negative attitude of finance houses to female entrepreneurs	125	93	“

Table 2 above shows respondents’ ratings of social-cultural inhibitions to entrepreneurship. The most important inhibitions are time, family, male business partners, societal attitude, staff management problems, guidance/mentoring and poor personal attitude to business.



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Table 2: T test Statistics of Capital-city Based and Non-Capital city Based Female Entrepreneurs on Social-cultural Inhibitions to Female Entrepreneurship

<b>Groups</b>	<b>N</b>	<b>x</b>	<b>SD</b>	<b>Df</b>	<b>T-Cal</b>	<b>T-Crit</b>	<b>Remarks</b>
Capital-city Based	63	124.8730	11.59879	133	2.039	1.96	significant
Non-Capital-city Based	72	119.3611	19.29337				

Table 2 above shows that the t-observed is 2.039 which is greater than the t-critical of 1.96 at 0.05 confidence level. The null hypothesis that there is no significant difference between capital-city based respondents and those outside the capital city on social-cultural inhibitions to female entrepreneurship is therefore, not supported.

**RESULTS AND DISCUSSION**

Table 1 shows the respondents assessment of the social-cultural inhibitions they face in entrepreneurship. The major areas are: family problems (spouse, 88%, children, 90%, extended family, 90%, time inhibition (90%), inadequate guidance and relationship (86%), paucity of role models (82%), attitude of society to ambitious female entrepreneur (94%), problem of staff management (93%), relationship with male partners (89%), and time limitation 90%. This supports Kitching and Woldie (2004) that female entrepreneurs bear exceptional burden for the support of family and that they are often severely inhibited by the factors which have little impact on men (Bassey et al., 2004). Fishmen and Levinthal (1991), writing in respect of Peru, state that the major impediments faced by Latin American women in entrepreneurship, is that women, unlike the men have to spend most of their money and time on their family. This appears similar of women in Osun State.

Table 2 shows the t-test result comparing the responses of female entrepreneurs in the capital city (Osogbo) and those outside the capital. The result shows a significant difference with the t-cal measuring 2.039 while the critical t is 1.96. This may be a reflection of the universal urban/rural or capital city others divide which scholars have observed in different studies in different fields (Alam et al., 2011).

That difference notwithstanding, respondents agree that government laws and regulations, poor access to knowledge and skill, ignorance, family challenges, societal attitude to ambitious female entrepreneurs, dearth of role models and mentors - all are major inhibitions to the optimization of entrepreneurial potentials in female entrepreneurs. However, the most



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significant inhibitions are those associated with finance, access to capital and these associated with paucity of time arising, probably from family commitments and discriminatory gender roles.

The challenges facing female entrepreneurs are both institutional and traditional and they are deep-seated. It may no longer be enough for governments, entrepreneurship support agencies and NGOs to put in place structures and policies to enhance entrepreneurial engagement. It is equally important to pay particular attention to female entrepreneurship challenges. In consequence of the ingrained gender discrimination in policies and culture, public business policies benefit female entrepreneurs much less than their male counterparts.

The disadvantage currently being suffered by female entrepreneurs in Osun State, and perhaps, throughout Nigeria demands an affirmative action, a Marshall plan of sorts which will encourage female entrepreneurs by eliminating the in-built psycho-social inhibitions and cultural impediments faced by the tender gender.

## **CONCLUSION**

With the research concluded, the following conclusion is presented:

Female entrepreneurs are confronted by social-cultural impediments including family challenges, time constraints, societal attitude, paucity of role models and staff management problems

## **RECOMMENDATIONS**

To redress the problems identified above the following suggestions are proffered:

1. There is the need for government to initiate a social-cultural revolution which will address the status of women and attitude to them in society.
2. A special female entrepreneurship support agency should be put in place to promote the interest of female entrepreneurs.
3. The Central Bank should direct commercial banks to promote female entrepreneurship by setting aside a certain percentage of their loans for female-owned businesses and by reviewing their insistence on fixed assets as collaterals.





<sup>1</sup>[femiluyi@yahoo.co.uk](mailto:femiluyi@yahoo.co.uk)

<sup>2</sup>[femiluyi44@gmail.com](mailto:femiluyi44@gmail.com)

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4. The mass media should pay special attention to female entrepreneurship. Potential role models should be identified and promoted. Governments should also encourage publications supporting female entrepreneurship.
5. Laws and regulations should be reviewed to make them gender sensitive. Inheritance laws and practices, and discriminatory practices on widowhood should be reviewed.
6. Family members should be better educated to understand that the entire family stands to benefit from female economic liberation. Men should help their wives with family chores.

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<sup>1</sup>[femiluyi@yahoo.co.uk](mailto:femiluyi@yahoo.co.uk)

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<sup>1</sup>[femiluyi@yahoo.co.uk](mailto:femiluyi@yahoo.co.uk)

<sup>2</sup>[femiluyi44@gmail.com](mailto:femiluyi44@gmail.com)

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