

## The Issues and Challenges Facing The Female Entrepreneurs In Lagos State, Nigeria

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### Abstract

This study investigates on the challenges and issues that female entrepreneurs faced in developing counties like Nigeria. From the 80 observations descriptive statistics was employed. The outcome of the findings indicates that the success of female entrepreneurs is hindered by family pressures, unexposed to market, their lack of education and discrimination against their male counterparts. The study recommends that mentorship programs that will enlighten the female entrepreneurs must be put in place and the government should offer financial support to the female entrepreneurs to assist them in boosting their business.

Keywords: *women, entrepreneurs, education, Nigeria.*

### 1. Introduction

In the entrepreneur scene, female entrepreneurs are turning to be more important players in the industry (Byrne et al, 2013). In spite of the fact that the number is small when compared with men owned businesses, it is encouraging as it demonstrated that females no more follow the generalization that men are the only one to be salary earners in the family (Kariy, 2013). It is commendable that women can discover success in their own businesses even though, there are various obligations by women like taking care of the family.

Generally, women in Nigeria are thought to be at the base of poverty ladder according to (Ogujiuba et al, 2013), they were involved in commercial activities of the country during pre-colonial period for different reasons, among which was to increase their family income (Ogujiuba et al, 2013). Women really dominated the small scale industry during the colonial era even though, they don't acquire lots of profit compare to male counterparts. Due to oil boom and government policies during the post-colonial period, there is a significant drop in numbers of women who are active in commercial sector (Mohammed et al, 2016). Nevertheless, from the 1980s, many women joined the entrepreneur activities once again as a means for their basic needs for survival and for their families (Mohammed et al, 2016).

However, women confront huge challenges related to gender in expanding and operating their small scale enterprises as well as establishing a new one (Abdulkadir et, al. 2012). Traditions

and culture are disadvantages for women as it separates them from their male counterpart in different field including business (Mtey et, al. 2013), and they lack proper management skills and finance to operate the businesses. According to report by Kariy (2013) women faces more harassment from different council authorities than the male. The success of women enterprises faces threat from these challenges.

## 2. Literature Review

Women consist of more than half of the total population of Nigeria (Mohammed et al, 2016), and only about 35% of them are involved in entrepreneur business in form of small, medium or large enterprises (Mohammed et al, 2016). Usually, these enterprises tend to have the innovativeness and adaptability that are basic business issues for women. (Fields 2013). Women are not well represented in the process of making policies in Nigeria regardless of their economic, education, social status and physical population. Nevertheless, given the dynamic way of the Nigeria environment, various changes have developed, including the acknowledgement of the capabilities of women and their economic contribution.

Even though, the constitution of Nigeria discusses of equality between male and female, the superiority of males is still dominant as ladies are not treated equal to men. Before they can enter into the entrepreneur businesses, they need the approval of the leader of the family who are mostly men. Traditionally, entrepreneur business has been seen as male task, and that has been hindering the development of women entrepreneurs (Veland et al, 2015).

In the aspect of education, even after over 55 years of independence, women in Nigeria are still lagging far behind in education compare to men. Those who are educated among the women are given either inadequate or less education compare to male somewhat because of poverty, early marriage or household responsibilities (Mtey et al, 2013). Because of absence of proper education, most female entrepreneurs do not know about the improvement of new innovation, new methods of marketing, production, networking and other support that can help and encourage them to rise and compete in the field of management.

Lack of entrepreneurial aptitude involves sympathy toward women entrepreneurs as most of them have limited abilities and capabilities in the entrepreneurial industry (Gashi & Ramadani, 2013). Women entrepreneurs fail to defeat the difficulties and risk that may arise in their working environment even after attending numerous training on entrepreneurship.

Management has turned into a specific employment which just effective managers perform. Female business people some of the time are not productive in administrative capacities like organizing, directing, recruiting, leading, planning, controlling, motivating and coordinating (Imeraj & Gruda, 2013). Limited or less women management ability has therefore become an issue for them to run the enterprises effectively.

### 3. Research Methodology

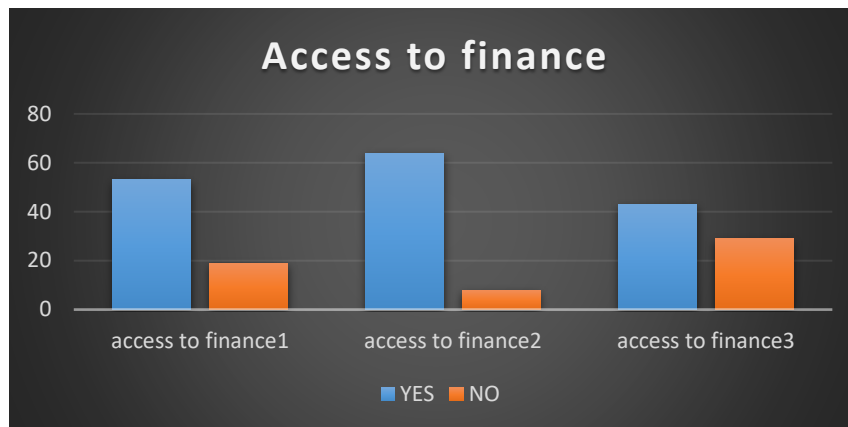
The nature of this research is descriptive and it utilizes survey strategies in assessing the issues and challenges facing the female entrepreneurs in Nigeria. To viable conduct a substantial analysis of the data gathered on the field research, the researcher utilized descriptive statistics like charts to portray the applicable data. Primary source of data is used in this study whereby structured questionnaire were broadly utilized. The objective is to create data about the perception and assessment of women entrepreneurs pertaining to their opinion on the issues and challenges facing them in the entrepreneur industry. To establish sample size out of the total population of the study, basic random sampling techniques was utilized to choose 80 small scale business own and operated by women Lagos state Nigeria. Only 72 out of the 80 distributed questionnaire we recovered which represent 90%.

### 4. Findings and Discussion

#### *4.1 Access to Finance*

Having access to finance to startup business is one of the major challenges facing the women entrepreneurs in Nigeria because there is limited way of getting finance that is provided to them by the federal government of Nigeria. Several questions were asked to seek the opinion of the respondents on whether they are facing challenges in their business because of the lack of access to finance.

Figure 4.1



Source: Respondents opinion, 2016

The first question pertaining to access to finance is “*my lack of financial skill before I started this business is a challenges to me*” (indicated by ‘access to finance1’ in the above figure). The result shows that 53(74%) out of the 72 respondents believe that their lack of financial skills pose a major challenge to the growth of their business while only 26% (19) believe otherwise. This means that many women faces challenges in the entrepreneur industry because of their little or no financial skill.

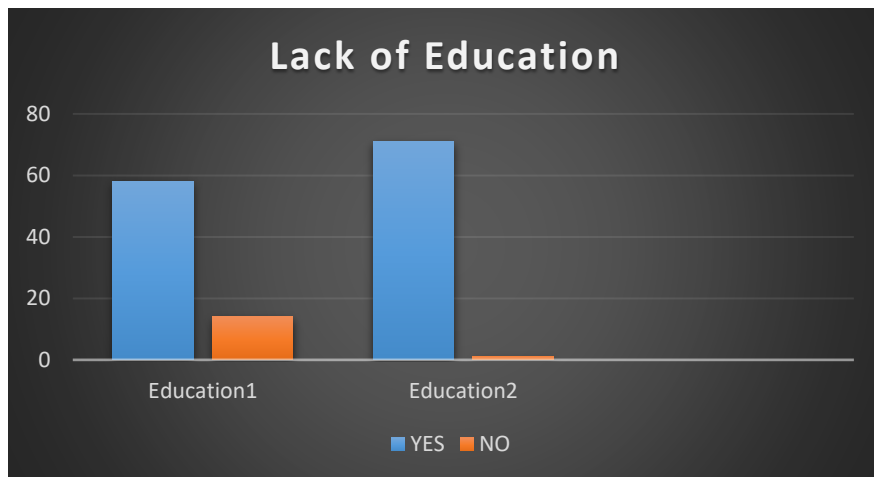
The second question asked was “*no access to finance have been my major challenges*” (indicated by ‘access to finance2’ in the above figure). The result indicated that 64(89%) of the respondents believe that no access to finance causes major challenges to them in the entrepreneur industry while only 8 (11%) think otherwise, this may be because they have their own personal sponsors.

The last question was “*I am facing these challenges due to the nature of my business*” (indicated by ‘access to finance3’ in the above figure). 60% (43) of the respondents believe that they are facing challenges in their business because of the nature of their business, while 40% (29) do not believe their nature of business is what causes the challenges they are facing in the industry.

#### 4.2 Lack of education

This section highlights the opinion of the respondents on lack of education of the female entrepreneurs as the challenges facing their business.

Figure 4.2



Source: Respondents opinion, 2016

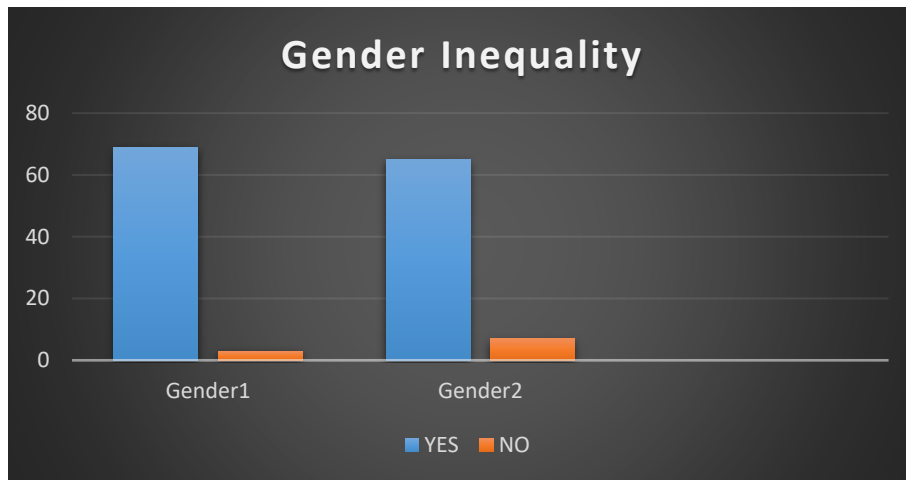
The first question asked was “*my low level of education is a challenges to me in meeting up with competition in the industry*” (indicated by Education1 in the above figure). The response indicates that 58 (81%) of the respondents believe that their low level of education is causing them major challenges in the entrepreneur industry. While 19% think otherwise.

The second question was “*I have no managerial skills*” (indicated by Education2). The result shows that 71(99%) of the respondents do not have managerial skills that will help them in making critical decisions that will promote their entrepreneur business. This means that, the education level of the female entrepreneurs is causing major challenges to their business as most of them have little or no education and they have no managerial skills that will assist them in making decisions.

#### 4.3 Gender Inequality

Gender inequality has been one of the major problems facing the women entrepreneurs. Following explain the respondents’ opinion on gender inequality in the entrepreneur industry. The first question was “*the challenges facing the women entrepreneur are gender related*” (indicated by gender1 in the figure below). The outcome shows that 69 (96%) of the respondents believe that women entrepreneurs are facing gender related challenges in their business while only 4% feel otherwise.

Figure 4.3



Source: Respondents opinion, 2016

The second question says “*the role I played in the family is a challenge to my business*” (indicated by gender2 in the above figure). Over 90% (65) of the respondents says that role played in the family pose a challenge to their business. The result prove that gender inequality exist in the entrepreneur industry and it is hindering the progress of the women entrepreneurs. Women are seen has the one to take care of the houseand also discrimination exist in the way women were dealt with in the entrepreneur industry.

## 5. Conclusion

This research was conducted to investigate the challenges faced by women entrepreneurs in Lagos state Nigeria. From the survey results, it can be concluded that women entrepreneurs face various of challenges in their business. Most of the women entrepreneurs stressed that the challenges they face like gender inequalities, lack of access to finance and their education levels obstructs the accomplishment of their business and benefits. Recommendation for this study is that, female entrepreneurs should be encourage to take part in businesses more association ought to be set up for the advancement of female entrepreneurs in Nigeria. Besides, adequate measures that will increase access to finance by the female entrepreneurs should be undertaken, for instance, the government should intervene in reducing discrimination in the financial institutions and help the female entrepreneurs in getting access to the international markets.

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