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Problems, Challenges and Prospects of Female Entrepreneurs in Gwagwalada, Abuja (Pp.226-246)

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Abstract

This paper seeks to discuss female entrepreneurs and the challenges they face. Women in the last decades have made significant progress in obtaining responsible positions in the organizations. This paradigm shift is as a result of laws governing equal opportunities and equal pay; fair employment practices; changing societal attitudes towards women in the work place; and organizations' desire to place qualified women in managerial positions to project a favourable image. Many women are becoming more educated and the idea that a woman should stay at home, baby sit, cook, go to market, take care of the children and the home is no longer current. The number of women who are gainfully employed increases per day. Girl-child education is also on the increase in Nigeria. This study was conducted in Gwagwalada Area Council, F.C.T Abuja. The population is about one hundred and fifty seven thousand people. The mean age is 41.59 ± 9.652 . Female entrepreneurs despite the problems and challenges they have faced in

business are unrelenting and have continued to make meaningful contributions to their family, the area council and the nation. This paper among many issues will focus on the nature, the role and the characteristics of women entrepreneurs, the role of economic and political developments in enabling the women to start their own business, types of businesses women engaged in sources of finance and other resources, the challenges women face in business; failures and secrets to their successes, and the future challenges.

Introduction

It is believed that women are naturally endowed with the capacity to do domestic duties and material roles while men were to be breadwinners. At the playground in those days in the village, the girl children gather leaves and sticks (used as firewood) to prepare play food while the male children use mud to build their little castles. This indirectly tells the girl of her future role in the upkeep of the home. A woman has four eyes: two at the front and two at the back. Folorunsho (2009), posit that people are born male or female, grow up to become boy or girl and take up roles as man or woman.

Non-Governmental Organizations (NGOs) and the Government of the day support on girl-child training has greatly changed the idea of women staying at home to nurture and care for the home only. Feminist anthropologist, biologists and psychologists have explored what had been held as the universal truths about women's nature (Wilson 1991).

The number of women in the labour force is on the increase. It would be more in the 21st century. Projections for the period 1990-2005 indicated that men will leave the labour force in greater number than women by more than 4 million (Kuratko & Hodgets 1995). There is a gradual increase in the number of women employed in the civil service from 10% in 1990 to 14% in 2005 (Federal Office of Statistics, 2006). It has been observed that the number of Nigerian female Doctors and Dentists has considerably increased between 1980 and 1992 (Ojo, 1997).

Gender inequality has reduced to a large extent in Nigeria. The President Obasanjo's administration set a trend by appointing women into major positions and this trend has continued. Women have contributed immensely to productive activities and thus have contributed more to overall development in Nigeria. Women entrepreneurial activities have a positive social effect for the women and their social environment.

Political and economic opportunities for female entrepreneurs have been limited. In the Nigerian National Assembly, there are very few females in comparison to their male counterparts. Although progress has been achieved in opening doors to education and health protection of women, concrete efforts have to be made to ensure that female entrepreneurs make economic choices and transform their businesses into competitive enterprises, generate income and employment through improved production (Kitching & Woldie, 2004).

Entrepreneurship represents an appropriate opportunity for women across the globe. This potential is yet to be achieved in most favourable manner in most developing countries. There are many constraints and challenges on and their ability to upgrade their production from time to time. We shall be discussing some of them as we progress in this discussion.

Theoretical Background

Governments and Academics tend to focus on encouraging entrepreneurship due to its role in job creation, innovation, importance to large businesses and a dynamic economy. Female entrepreneurs have been identified by organization for economic cooperation and development (OECD 1997) as a major force for innovation, job creation and economic growth (Kitching and Woldie, 2004). This has given me variety of research into women entrepreneurship.

There are many women entrepreneurs all over the world. Their impact has started to gain intensity. In the United States America, women-owned businesses are the fastest growing segment of all small businesses in the nation with an increase from 2.6 million businesses in 1982 to 5 million in 1990 (Kurakto and Hodgetss 1995).

House Committee on Small Businesses posit that “at a time when America is suffering from huge budget and trade deficits and from a chronic failure to significantly increase productivity it is vital for policy makers to seek means to catalyze the tremendous pool of talent and energy these women represent. Those women are part of the most educated generation of women that has ever existed. They are a gold mine of human capital ... it is essential that removing barriers to women entrepreneurship be elevated” (Kurakor and Hodgetts, 1995).

Women owned businesses are expanding to almost all the sectors of the economy. Many NGO's are coming up to help women entrepreneurs with training, micro and macro credit facilities.

ESSO Exploration and Production Nigeria Limited (EE PNL), the deep off shore exploration and production arm of the Exxon Mobil Corporation Nigeria has embarked on a revolutionary initiative to boost women's capacity towards economic development. The women were trained in various skills. There were also leadership and management sessions, which focused on marketing management and book-keeping. This was to enable the women take care of their businesses. (Daily independent Friday, 26 October, 2007: CS).

Nature of Women's Enterprises

Entrepreneurs: are defined by the World Bank as people who perceive profitable opportunities, are willing to take risks in pursuing them and have the ability to organize a business. Inegbemor sees entrepreneurs as ordinary human beings who have developed certain skills, attitudes and behaviour, which enable them to perform their roles in the society (Inegbemor, 2006). According to Meredith, Nelson and Neck, (1996) entrepreneurs have abilities, which apply to a wide range of careers.

The term women entrepreneurs refer to a wide range of women-owned/run Enterprises. A woman-owned business in USA is defined as a small business that is at least 51 percent owned, managed and operated by one or more women (Women's Business Ownership Act 204 as quoted by Okojie, 2006) Women entrepreneurs are those women who are involved in starting and owning a business.

Enterprise can be an organization especially business firm ranging from micro, through cottage, small and medium scale industries. The definition given to each of them depends on their asset base and on a particular country. Women-owned businesses are mainly in the service sectors; others are wholesale and retail sectors, finance, etc. for examples, cassava milling, hair and beauty salon, catering services, groundnut oil production and fashion design, etc.

Types of Women Entrepreneurs

The type of women entrepreneurs depend on two issues, first are those attached to conventional entrepreneurs idea in the form of individualism and

self reliance and those whose willingness to accept conventional gender roles subordinate them to men.

- (i) **Conventional Entrepreneurs:** There are those who are highly committed to both entrepreneurial ideas and conventional gender role.
- (ii) **Innovative Entrepreneurs:** Are those who hold strong belief in entrepreneurial ideas but who had a relatively low attachment to conventional gender roles.
- (iii) **Domestic Entrepreneurs:** Are those who organize their business life around the family situation and believe very strong in conventional female roles and hold low attachment to entrepreneurial ideas.

From a research conducted by Beverly Kitching and Atsele Worldie (2004) they arrived at the following: agriculture, manufacturing, hotel/catering, education and trade/retailing (see table 1).

In Lagos female managers comprised 21% in agriculture and 48% in education, 10% in trade and retail and only 6% in finance and services. In Abuja, women ranked 25% in Agriculture 42% in education, 15% in trade/retail, only 5% of women held management positions in finance/services.

Women Enterprises in Nigeria

The economic activities of most women are based on the informal sector of the economy both at rural and urban areas. The reason may be due to the fact that entry to informal sector is easy, and open to all categories of people. It includes hairdressers, fashion designers, beauty and skin salons, crafts making etc. The informal sector is characterized by reliance on indigenous resources, family ownership of enterprise, labour-intensive and adapted technology, unregulated and competitive markets and skills can be acquired outside the formal educational system.

Most women are predominantly in the informal sector because it does not require any minimum level of education as in the formal sector; second, they can combine their activities with domestic responsibility and third is that it requires little capital to establish most businesses in the informal sector.

The formal sector on the hand is little bit more difficult to enter. This is because it involves a certain minimum level of education. It involves much capital and frequently relies in overseas ownership. There is operation of protected market through tariffs, trade licenses etc.

Methodology

The study was conducted in Gwagwalada in Gwagwalada Area Council in the Federal Capital Territory, Abuja Nigeria. It is located in the North-Central Geo-Political Zone of the country. It falls within latitude 7° 25' and 9° 20' north of the country and longitude 5° 45' and 7° 39' of the Greenwich Meridian (Abuja Geography 2009). The estimated population of this city is about 157,770 people (National Bureau of Statistics), it is made up of the Gbagis, Gwaris, and Bassas who are mainly farmers. Immigrant settlers include Hausas, Ibos, Yorubas, Egbiras, Idomas, Igalas, Efik/Ibibios etc. The settlers are mainly civil servants, businessmen, traders, skilled and unskilled artisans and students. It is estimated that women make up 48% of the population.

Structured questions in an oral interview were conducted on one hundred and nine respondents. Their responses were taken for each respondent and SPSS16 was used to key in and analyse the data.

Role and Contributions of Women Enterprises in Gwagwalada, Abuja

Women throughout all ages have made significant contribution to their communities and families. In terms of agriculture, men married many wives many decades ago to help them in their farm work. Women have also been known to be involved in small scale, medium scale and cottage enterprise. Women-owned enterprises are making good contributions in the following areas in the economy:

- (i) **Economic:** Job creation both for the women and others can be a panacea for the increasing unemployment/under employment rate in the country. Women are afforded opportunities to create their own businesses and make adequate use of their acquired skills and training.
- (ii) **Social:** Women are contributing immensely to both their families and the communities. Most of the women-owned enterprises are serving not only the communities but also larger business organizations. They also offer women the possibilities of effectively managing their dual role as career women and as mothers at home.

- (iii) Political:** Although politically, there are few women in political position. Encouraging women enterprise will considerably help to reduce the disparities between women and men increase their autonomy and allow them to play a more active role in the political and economic life of their country.

The importance of women entrepreneurs in the Small and Medium Scale Enterprise (SME) cannot be over emphasized. First, women own a sizeable proportion of businesses across the globe. Second is welfare improvement for example agencies with welfare programmes including programme against child trafficking, prostitutions, poverty eradication, etc. can use many women owned enterprises since women are mostly affected by these activities.

Another rationale for the importance of SME is women's productive activities particularly in industries. This has not only empowered them but has enabled them to meaningfully contribute to the overall development of the economy. Their entrepreneurial activities in both small and medium Scale production activities or in the formal/informal sector have added value to the economy and the social aspects of the women and their social environment. The implication of these is that women becoming both economically and socially empowered.

In Gwagwalada, women play important roles in small enterprise development. They are mostly involved in crafts, weaving of sweaters for school children, mat making; farming both production of food crops, fish farming and poultry, mortar and pestle making, retail and whole scale trade. Most businesses like skin care and beauty businesses, cosmetics, restaurants, café, wholesale and retail shops are owned and run by women in Gwagwalada (See table). From the study, Agriculture, Craft, and business centre is represented by 5% respectively; Hair dressing, beauticians is represented by 4%; Catering, foods and drinks is represented by 16%; 2% represents those involved in Manufacturing, and interior decoration respectively; 8% of the respondents are into tailoring business; 6% are into petroleum products and Education; while 42% are involved in sales of different items ranging from food stuff, clothing materials and household items.

Characteristics of Women Entrepreneurs in Gwagwalada

We shall discuss pull and push factors; also we shall look at personal characteristics as and business characteristics. Women business owners can be characterized as young, married, college-education and work experience

before and after opening up their own business, family and educational background.

Many surveys have been carried out on male entrepreneurs and little on their female counterpart. Women entrepreneurs are well educated. Most of respondents are in either diploma programme or part degree programmes; others have graduated from secondary and others are university graduates. When asked whether they wish to go higher in their educational pursuit 59.6% said no for now, 20.2% said yes and are already in a programme respectively.

Reasons for Working in Business in Gwagwalada

Women in business were interviewed at Gwagwalada and we got the following responses as their reasons for going into business:

Pull and Push Factors in Women Entrepreneurship in Gwagwalada

- (a) **No Job:** 11.9% of the respondents said that they were not able to secure jobs either in a private or government establishment. This group believe that self employment gives them more time to take care of their family. According to this group of respondents they have remained unemployed for a long time and are not willing to continue looking for job. 1.8% of the respondents was due to loss of job and 2.8% was as a result of having no job and no husband
- (b) **Poor Salary:** 6.4% of the respondents' assert that the salary earned from their employment is not enough therefore they needed other means of making money in order to cope with their family challenges.
- (c) **Desire for autonomy:** 17.4% of the respondent these respondents believe they can never work for anybody no matter how much the person is ready to pay. They just want to be their own boss.
- (d) **Self satisfaction:** 22.0% of the respondents said that are just satisfied doing what they love doing best apart from the money they make from it. 4.8% of the respondents just have passion for what they are doing. These women are mostly in education sector
- (e) **Retrenchment:** 1.8% of the respondents' were affected by rationalization by the government. They have no other means of livelihood but to go into business.

- (f) **Family Support:** 17.4% of the respondent entered into business to complement their husbands' effort. Some of the women said that their husbands were out of job. According to them their husbands are not doing anything so they to go into business to support their kids.
- (g) **Not willing to be confined as a housewife:** 10.1% of respondents said they were tired of waiting for their husbands to give them money for even the diminutive needs.
- (h) **Challenges:** some of the respondents posit that challenges from in-laws and relatives has pushed some of them to own their business. Other challenges mentioned by some of these women are that their husbands are not willing to give them money for the up keep of the house.
- (i) **Widow:** some of the respondents that are widows said that they are not getting support from in-laws and relatives so they go into business.
- (j) **Poor educational background:** 4.8% of the women interviewed entered into business due to poor educational background and they don't want to be idle.
- (k) **Money Making/ Profit:** 100% of our respondents believe that they entered into business to make money. Over 80% of these women they entered into business because they heard that people are making profit from such a business and they too can make profit. Others believe that whether they make profit or not they just love what they are doing.
- (l) **Increase in self confidence:** Generally apart from specific reasons given over 90% of the women interviewed believe that their contributions to the society through their entrepreneurial activities give them self confidence

Characteristics

We shall summarize the characteristics of women entrepreneurs from the interview we conducted and interactions we had with women entrepreneurs, we discovered the following:

- (i) **Need for achievement:** The women interviewed needed to excel, do their job well and had need to measure personal accomplishment.

Most of them had flare for social recognition, prestige and status. These women exhibited the following characteristics.

- (ii) **Locus of Control Beliefs:** That is the extent to which people believe that their behaviours affect what happens to them. Need to meet people's needs by identifying gap in the immediate environment. They set goals and do all it takes to achieve these goals. They are also focused. They compete with a self imposed and objective standard.
- (iii) **Risk Propensity:** That is the degree to which an individual is willing to take chances and make risky decisions. They are catalyst for innovation.
- (iv) **Self-esteem:-** The extent to which a person believes that he/she is a worthwhile and deserving individual. This is seen by the women's intention to seek high status entrepreneurial activities, be more confident in their ability to achieve higher level of performance and derive greater intrinsic satisfaction from their jobs.
- (v) **Intrinsic job satisfaction:** This is inherent satisfaction got from being an entrepreneur
- (vi) **Internal locus of control:** That is the belief that they are in control of what happens to them.
- (vii) **Self Efficacy:** That is the extent to which a person's believe in his/her capabilities to perform a task. These women exhibited high level of self-efficacy.
- (viii) **Education and Experience:** Most women are acquiring skills and a majority of the entrepreneurs have at least primary education, some secondary education and others are graduates.

Problems Faced by Women in Entrepreneurship

- (i) **Finance:** One of the major problems faced by female entrepreneurs in Gwagwalada is ability to get access to capital especially start up capital. Most of the time they complain by most women is that guarantees required for external financing may be beyond the scope of their personal assets and used it track record. There is also the problem of being able to penetrate informal financial network. Stereotyping and disconnection affects most women ability to gain access to finance. It has been discovered that women suffer the

effects of financial and economic downturns more than men (Folorunsho, 2009). Emerson (2000) posits that generally and around the world women are poorer than men as women are disproportionately employed in unpaid, underpaid and non- formal sectors of the economy. The outcome of a research facilitated by International Labour Organization (ILO, 2000)

- (ii) **Initial amount of capital was relatively low:** About 87% of the respondents said that initial amount of capital was relatively low. 13% of them used their wedding gifts to start gift item shop; 10% of them used food stuffs from the house to start off.
- (iii) **Demolition:** Their current demolition exercise affected some of our respondents especially store owners.
- (iv) **Finding customers/clients:** It is not easy to convince people in Gwagwalada to try a new product.
- (v) **Access to Information and professional advice:** Most of the women do not have adequate access to information and professional advice. Most of them have inadequate knowledge on computer and Internet activities. Other problems are inadequate education, qualification and little expense or no qualification, difficulty in getting competent staff, low profit, inability to delegate, high level of competition.
- (vi) **Family Commitment:** This includes women's traditional status as wives and mothers, childcare, family pressure. (To make an impact, a woman has to work as twice hard as men).
- (vii) **Market fluctuations:** There is price instability and cost of raw materials fluctuates. This has affected prices of product hence there will be sales drop
- (viii) **Piracy:** There is a lot of piracy in Nigeria. Some people duplicate another person's business without permission. This has affected women owned businesses in Gwagwalada.
- (ix) **Government regulations:** Although there is provision for equal pay for equal work without discrimination on account of sex in the Nigerian constitution, Nigerian women still encounter informal discrimination in employment.

Constraints/Challenges

Women entrepreneurs in Nigeria face similar challenges and constraints than their counterparts in other developing countries. Few decades ago, the significant contribution of women in sustaining socio-economic well-being of their families had been taken for granted and even neglected by the society. This has resulted in underestimation of woman socio economic contribution to the economy and under utilization of their tremendous potentials in socio economic activities in the Nigeria business environment.

The contributions of most women who dominate the informal sector are not included in the National Income Account. There are many constraints on women and their ability to upgrade their production from time to time. These include:

Poor access to market, information, technology and finance: - most women do not have access to computers and Internet facilities. Others do not know how to operate computers. Most women interviewed do not have time to read newspapers and magazines and watch some educative television programmes. Their role as mothers and wives was a big constraint as it gives them little time for extra training and acquiring of skills. Access to finance is also a major challenge. (See section above on finance).

Role Conflicts: Women owners are likely to experience work – home role conflict regardless of the structure of their family or the number of hours spent at work. This work-home conflict has been associated with the level of business satisfaction and perceived business success. Personal or intrinsic satisfaction is achieved if business meets or exceeds owners expectations and ruin reduce conflict level Role conflict is mostly seen in those who have low self esteem, low self efficacy and external locus of control. There areas have been seen to affect the business satisfaction and health of the business.

Autonomy in business and high level of family satisfaction can reduce the level of role conflict.

Poor linkages with support services, unfavourable policy and regulatory environment: In many developing countries support services such as management and training services, consultancy services etc are inadequate and many women are not aware of such services. It is important to note that most women enterprises are small and are not usually the targets of such schemes.

Women enterprises are faced with compliance cost, which relate to time and money needed to learn about and meet government regulations. Most women have had problems especially those in foods and cosmetics to register with regulatory bodies like NAFDAC (National Agency for Foods and Drugs Administrative Control) and other regulatory bodies.

All these increase start up cost for small enterprise.

Inadequate infrastructural provisions: poor electricity supply, poor communication and transportation, is another major challenge. Poor supply in Gwagwalada is very epileptic. Their use of an alternative power supply make some of their products expensive. This has affected the profit they would have made from their business.

Globalization: The need to compete in an aggressive environment with rapid technological changes, trade and finance, flows and globalization of production is a big challenge.

Perception of People: - People think men have better management attitude than women. Women are believed to be very materialistic and fashion conscious. In Nigeria, there is this “male thing” an ego in men that make them feel it is a must for men to handle “big jobs”. In their perspectives, women are supposed to be looking after the home. Some men were asked how they perceive working on project sites, all the men interviewed believe that women cannot do site jobs

Certain women believe that for a woman to have the same opportunity as men she has to be “connected” to the people on top. Other constraints which are a part of the greatest barriers experienced by women in enterprise are: ignorance of information, technology may support services available to them, financial discrimination, lack of training and business knowledge, underestimating the financial and emotional cost of sustaining a business and poor payment to their staff.

Future Challenges

In the 1970's and 1980's most women entrepreneurs had little formal preparation for a business career. Most of them felt under paid, had job dissatisfaction and broke away to establish their own. Others saved many to start up a venture with little or no experience.

Today a lot of changes are taken place in the way women entrepreneurs prepare to start their own venture. The major influence on female

entrepreneurs is formal education, greater economic opportunities, and changes in social values among others. There would be a continuous increase in the number of women entrepreneurs and they will be in every industry. Women entrepreneurs will continue to be prominent in the service industry. This is because this section is less capital intensive. This industry tends to offer more opportunities to develop selected niches that are critical along start up and growth phases of operations (Kuratko et.al)

The women will be expected as entrepreneurs to make up Funding gap, increase the growth of the service sector, change preparation for a business career and greatly involved in the ongoing research on women entrepreneur.

In future many women will become entrepreneurs. They must make effort to improve their access to information, credit facilities etc. They must also acquire more skills and find a way to deal with the work-home role conflict.

Causes of Women-Owned Business Failure in Gwagwalada

The causes are inadequate access to capital, bad management, national disaster (for example flood around New Kutunku layout and areas around Abattoir), business depression, fraud, competition, deceit, demolition exercise, inflation, poor location, high cost of capital, neglect, unstable economy, poor patronage of product, poor finance and record keeping, poor management ability and the “big one” ignorance, inadequate access to information. Some of the women do not have time to read papers or listen to news. The excuse is that after a hard days job they will have to take care of household chores. Power fluctuation has not helped matter as some cannot afford the use of standby generator.

Secrets to Success

Most-women that have made it in their entrepreneurial activities select a career, which gives them intrinsic satisfaction, accepts responsibilities have focused, achievable and measure goals. They have internal locus of control, high self esteem and self efficacy. The goals were related to the skills and they are sure of what they are doing/they are dynamic and are conscious of the dynamism of their environment.

They were innovative and creative to look for peoples’ needs and identify gaps in their immediate environment and try to meet them. They have unique ways of putting together personal qualities, finance and other resolution by their willingness and ability to seek out an investment opportunity, establish an enterprise based on it and use the opportunities successfully.

Successful women conceive a business idea, studies, if the idea is not promising drops the idea but if the venture is feasible, carrying out further investigations if need be, please operate and do proper evaluation. These women made use of available supporting services like access to micro credits by micro financing institutions and NGOs. They are informed about changes in technology, provision of markets, building for cottage industries, transportation, storage and packaging improvement information.

Successful women in business go for management training. They are ready to spend on capacity building. They also have good accounting system, take care of those working for them and they believe that they are adding value to the economy. The women who were successful claim to have the backing and support of their family members.

Conclusion

The contributions of women to economic development cannot be overemphasized. The government NGOs, private establishment can help to meet these challenges by providing adequate support services; create more awareness about the availability of these services; create market both locally and internationally for women entrepreneurs. Entrepreneurship is not for everybody. It requires hard work than the normal 8-4 job but more rewarding. It can be frustrating and stressful at times. You must believe in yourself as a woman and never be intimidated. Believe in your concept, get feedback get access to adequate information about what you are doing and the sky will not even be your limit.

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Table 1: Percentage of Female Managers in Nigeria

<i>Sector/% Of Women Managers</i>	<i>Abuja</i>	<i>Lagos</i>
Agriculture	25%	21%
Manufacturing	2%	5%
Hotel/Catering	4%	4%
Education	42%	48%
Trade/Retail	14%	10%
Finance/Services	5%	6%

Table 2: Type of business the Respondent is involved in

Type of Business involved in	Frequency	Percent
Agriculture; Farming; Farm produce; Poultry; Fishery	5	4.6
Catering Services; Baking; Food; Drinks	16	14.7
Hairdressing; Beautician	4	3.7
Tailoring	8	7.3
Sales	42	38.6
Manufacturing	2	1.8
Craft; bead making, pottery, broom etc	5	4.6
More than one business	5	4.6
Education (School owners & private coaching)	6	5.5
Interior Decoration	2	1.8
Transport	3	2.8
Business Centre	5	4.6
Petroleum Products	6	5.5
Total	109	100.0

Table 3: Frequency Distribution on Respondents' Marital Status, Educational Status and Desire to Further Education

	Frequency (N=109)	Percent (%)
Marital Status:		
Never Married	8	7.3
Ever Married	101	92.7
Educational Status		
No Basic Education	7	6.4
Primary Education	26	23.9
Post-Primary	42	38.5
Tertiary, HND & Equivalent	34	31.2
Desire To Further Education:		
No For Now	65	59.6
Yes	22	20.2
Already in a Programme to Further my education	22	20.2
Do you have another Job:		

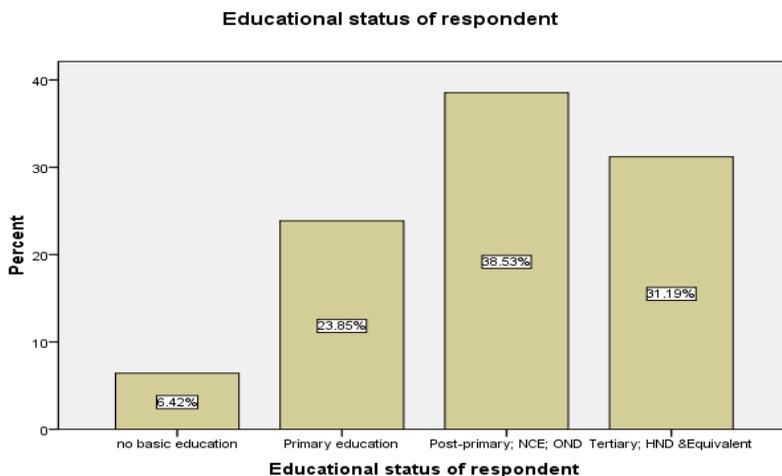
Problems, Challenges & Prospects of Female Entrepreneurs in Gwagwalada, Abuja

No	83	76.1
Yes	26	23.9

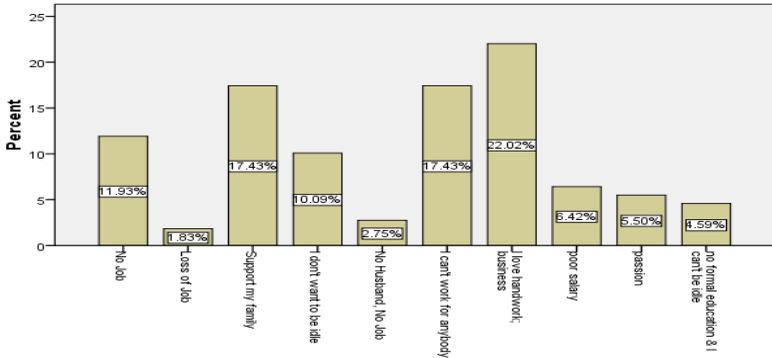
Table 4: Reasons for Entrepreneurship

What lead you into entrepreneurship?		
	Frequency	Percent
No Job	13	11.9
Loss of Job	2	1.8
Support my family	19	17.4
I don't want to be idle	11	10.1
No Husband, No Job	3	2.8
I can't work for anybody	19	17.4
I love handwork; business	24	22.0
poor salary	7	6.4
Passion	6	5.5
no formal education & I can't be idle	5	4.6
Total	109	100.0

Bar Chart



What lead you into entrepreneurship?



Type of Business involved in

