

## WOMEN AND ENTREPRENEURSHIP DEVELOPMENT IN BENUE STATE: ISSUES AND CHALLENGES

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### ABSTRACT

*In traditional societies, women were confined to the four walls of the houses performing household activities. In modern societies, they have come out of the four walls to participate in all sorts of activities. They have been performing exceedingly well in different spheres of activities like academics, politics, administration, social works and so on. Now, they have started plunging into industries and are also running their own enterprises successfully. In Benue State, women entrepreneurial activities are highly concentrated in commerce, food processing, service, transportation, agriculture, education etc. This has grown significantly between 1999 – 2004 due to democratic dividend, necessity, opportunity and gender awareness (campaign for women empowerment). The resultant benefit of this growth has manifested in job creation, economic growth, reduction in family crisis/social vices, new technology, products and services etc. Despite this, Benue women entrepreneurs are still faced with serious challenges arising from inadequate access to capital, limited mobility, family ties, and low-risk bearing ability. Thus, for Benue women entrepreneurs to substantially contribute their quota to the economic development of the state, government and other institutional financiers must make it possible for women to have ease of access to funds, provide a conducive environment to encourage women entrepreneurial participation, change societal attitudes/perception about women roles and ability and finally, induction courses on risk management should be organized by government and other organized private bodies<sup>1</sup> to train women on*

*risk management.*

## 1.0 INTRODUCTION

In our nation's formative years, and prior to the advent of the colonial masters, self-employment was the tradition. This later gave way to paid employment following our colonial domination by Britain. Then, nearly all the businesses were small, extractive, cottage, handicraft, manufacturing, constructional activities and even personal, commercial and professional services. But during the colonial era, the trend shifted in favour of paid employment in public sector of the economy due to the institutionalisation of administrative structures by the colonial masters.

Shortly after the colonial administration, particularly during the prolonged military rule which was characterized by limited opportunities for participation, economic hardship, marginalisation etc, people soon discovered that for them to actualize their dreams, expectations, aspirations as well as to make ends meet in the face of economic hardship, the best way out or alternative was to venture into private initiatives. This period according to Okpara (2000:160) marks the beginning of the development of true entrepreneurial spirit in Nigeria. He added further that it was during this period that individual driven by profit and other motives started generating ideas and initiating changes in production systems, goods and services. The initiation of changes in production systems and products is entrepreneurship in action. It can be discerned from the foregoing that most of the factors that account for entrepreneurship development in Nigeria are push factors. Those factors which compel people to take up their own business to tide over their economic difficulties and responsibilities.

These entrepreneurs that emerge as a result of the push factors were not only men, Women too, responded positively to these factors by venturing into private initiatives. Women by rough estimate constitute around half of the total population in the country as well as in Benue State. They are therefore regarded as the better half of the society.

In traditional societies, they were confined to the four walls of the houses performing household activities. In modern societies particularly in Benue State, they have come out of the four walls to participate in all sorts of activities. They have been performing exceedingly well in different spheres of activities like academics, politics, administration, social works and so on. Now, they have started plunging into industries and are also running their own enterprises successfully. Against this backdrop, it is the position of this

Now, they have started plunging into industries and are also running their own enterprises successfully. Against this backdrop, it is the position of this paper that economic transformation of Benue can never be complete without recognizing the role of women as a causative agent for economic development of Benue State. This paper, therefore, attempt an assessment of women entrepreneurial activities in Benue State in terms of sectorial participation, cause factor, benefits, challenges and the possible way forward toward encouraging women entrepreneurship in Benue State.

## **II. CONCEPTUAL ISSUES: ENTREPRENEURSHIP**

Entrepreneurship as a concept has been expressed and implied by different people at various times and occasions. Entrepreneurship is nothing less than the creation of wealth adding value. The wealth is created by individuals who assumed the major risks in terms of equity, time, and/or career commitment of providing values for some products or services (Stoner, 2002:161). Wilken (1979:261) sees "Entrepreneurship as a discontinuous phenomenon appearing to initiate changes in the production process and then disappearing until it reappears to initiate another change". It can be further described as "The attempt to create value through recognition of business opportunity, the management of risk-taking appropriate to the opportunity and through the communicative and management skills to mobilize human, financial and material resources necessary to bring a project to fruition (Kao, 1984:306). Looking at this concept from the pull factors perspective, it can be defined as the "purposeful activity of an individual or group of associated individuals, undertaken to initiate, maintain or aggrandise profit by production or distribution of economic goods and services" (Cole, 1959:44). Accordingly, in the words of Schumpeter (1939) "entrepreneurship is based on purposeful and systematic innovation. It included not only the independent business men but also company directors and managers who actually carry out innovative functions".

It can be discern from the above that entrepreneurship simply means or entails initiating, starting or developing ideas, products, technologies, or even opening up of new markets which will bring about changes in the economic system. This are done with an expectation of a reward that lies not in the present but in the future which may or may not materialize.

It should be noted that entrepreneurship is not the same as management.

Entrepreneurship initiates change in production while management coordinates the production process to realize the dream of the entrepreneur. The two concepts are not opposing, but complementary. Entrepreneurship is also a discipline just like management and as a discipline, it can be taught and learned. Indeed, Drucker (1985) asserts that entrepreneurship is nothing more than a discipline (a field of study), and emphasized that entrepreneurship is not a romantic subject. It is hard work. As a discipline, we can learn, imbibe and cultivate the spirit of entrepreneurship and by so doing take the body form of entrepreneurs.

### **WOMEN ENTREPRENEURS**

A comprehensive understanding of women entrepreneurs must definitely begin with the understanding of the concept entrepreneur. Entrepreneur has been defined and described in various ways by different writers in the field of entrepreneurship. These views are broadly classified into three groups, namely, risk-bearers, organizers and innovators.

- **Entrepreneur as a Risk-Bearer:** entrepreneurs are considered to be those individuals who initiate and undertake businesses as well as handle the uncertainty involved in running the business. According to Cantillon (1971:2), "entrepreneur is defined as an agent who buys factors of production at certain prices in order to combine them into a product with a view to selling it at uncertain prices in future". Sharing this position, Knight (1965:12) "described entrepreneur to be a specialised group of persons who bear uncertainty. Uncertainty according to him is defined as a risk which can not be insured against and is incalculable. This therefore entails that entrepreneurs are those who bear the risk involved in running a business.
- **Entrepreneur as an organizer:** Jean-Baptiste Say, an aristocratic industrialist, with his unpleasant practical experiences developed the concept of entrepreneurship a little further which survived for almost two centuries. His definition associates entrepreneur with the functions of coordination, organisation and supervision. According to him, an entrepreneur is one who combine the land of one the labour of another and the capital of yet another, and thus, produces a product. By selling the product in the market, he pays interest on capital, rent on land and wages to labourers and what remains is his/her profit. With this position, Say has made a clear distinction between the role of a capitalist as a financier and the entrepreneur as an organizer.
- **Entrepreneur as an Innovator:** Joseph A. Schumpeter, for the first time in 1934, assigned a crucial role of innovation to the

entrepreneur in his 'magnum opus' the theory of economic Development. Schumpeter (1939:103) considered economic development as a discrete dynamic change brought by entrepreneur by instituting new combination of production, i.e. innovation. The introduction of new combination of factors of production may occur in any one of the following five forms:

- The introduction of a new product in the market.
- The instituting of a new production technology which is not yet tested by experience in the branch of manufacture concerned.
- The opening of a new market into which the specific product has not previously entered.
- The discovery of a new source of supply of raw material.
- The carrying out of the new form of organisation of any industry by creating a monopoly position or the breaking up of it.

Based on the general concept of entrepreneur discussed above, *Women Entrepreneur* may be defined as a woman or group of women who initiate, organise and run a business enterprise. In terms of schumpeter's concept of innovative entrepreneurs, women who innovate, imitate or adopt a business activity are called women entrepreneurs. The government of India (1998:11-16) defined a woman entrepreneur as "an enterprise owned and controlled by a woman having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women". Some experts or writers in the field of entrepreneurship tend to describe entrepreneurs in terms of certain common visible features which characterised successful entrepreneurs. Timmons (1985) identifies women entrepreneurial characters which have been developed by psychologist, capitalists, and practitioners which are generally believed to be related to entrepreneurial success as thus:

✍️ **Commitment, Determination and Perseverance:** entrepreneurs almost always give their all in order to succeed. Many make sacrifices in family lives, standard of living, and most often, even their health. They are committed and determined to succeed and naturally don't give up. They believe 'long short do get home'. The Japanese proverb applies to her. "FALL SEVEN TIMES. STAND UPEIGHT".

✍️ **Strong achievement motivation:** Entrepreneurs are self-starters who are driven by a need to succeed and to accomplish something. They are constantly keeping score. Gilder (1981) refers to this spirit as "the

heroic creativity of entrepreneurs". That is, the desire to accomplish heroic assignment and tasks.

- **Goal Directed:** They are goal-oriented individuals who typically challenge themselves by setting difficult, yet achievable task or objectives.
- ✍ **Assume personal Responsibilities:** They assume personal responsibility for the failure or success of any given activity or event. They are inclined to doing and are self-reliant individuals.
- **Problem Solver:** They worry a problem until they can come up with a solution. Such individuals have a strong determination to get the job done. They recognise a problem and seek solution to the problem. They don't pretend that all is well when it is not well.
- ✍ **Peripheral Awareness:** successful entrepreneur are characterized by an extremely sharp peripheral vision. That is, they look at things differently than most people do and in doing so, often discover opportunities which can be exploited that most people don't see.
- ✍ **Internal locus of control:** Entrepreneurs generally hold the belief that an individual failure and accomplishment is within the individual personal control and influence. They believed that they are pulling their own strings and so their success or failure is not as a result of luck or ill luck. Man has control over his destiny.
- ✍ **Tolerance for Ambiguity:** Entrepreneurs lives with a substantial amount of uncertainty in their life. They may be doing something for the first time ever and may be risking their job, career security and other aspect of lives.
- ✍ **Tolerance for Risk:** The entrepreneur is not risk averse; he must definitely and certainly take risks and is also willing to take risks. His efforts are directed at reducing the level of risk exposure of his enterprise.
- ✍ **Low need for Status and Power:** Achievement is the driving force in the lives of entrepreneurs and not necessarily the need for status. Entrepreneurs seek for achievement and are not bothered about status and power.
- ✍ **Ability to deal with Failure:** Entrepreneurs often fail, but recover and keep going on. Failure is seen as temporary set backs and are valued as learning experiences. The story of Mike Adenuga epitomizes this spirit. Mike Adenuga, due to government policy and the inability of his company (Communication Investment Limited) to pay up the balance for *GSM operator license*, loses the initial deposit of N200m twice. Yet, he persevered and still bided when the

opportunity for *SECOND NETWORK OPERATOR* came on board. Today, he is a proud owner of *GLOBACOMNIG*.

These characteristics are general characteristics of entrepreneurs and so are possessed by both male and female entrepreneurs. It must be noted that it is not a condition that an entrepreneur must possess all these characteristics to be called an entrepreneur but that successful entrepreneurs possess some or most of these characteristics.

### **THEORIES OF ENTREPRENEURSHIP**

Since entrepreneurs have the potential to transform the society in order to achieve economic development, researchers have tried to analyse their personalities, skills, and attitudes, as well as the conditions that foster their development. Okpara (2000: 168) identify psychological and sociological factors as underlying or fostering the development of entrepreneurial attitudes, skills, personalities as well as conditions in what he called the sociological and psychological theories of entrepreneurship respectively.

#### ***THE SOCIOLOGICAL THEORIES***

**MAX WEBER:-** "Protestant ethics and the spirit of capitalism"  
According to Weber, certain religious beliefs create either a positive or negative attitude towards profit generation and accumulation of wealth. The religious beliefs of individuals ginger them to generate signs of a favourable predestination, produce extensive exertion in occupational pursuit, the systematic ordering of means to ends and the accumulation of productive assets. To Weber, these are the ethical characteristics of a successful entrepreneur.

**THOMAS COCHAN:-** The key elements in fostering the development of entrepreneurial spirit and attitudes according to Cochan are cultural values, role expectations and social sanctions. He concluded that environment in which an individual is reared determine the entrepreneurial urge of the individual.

**FRANK YOUNG:-** This is another sociological theorist who stresses change based on society's incorporation of a reactive sub-groups. i.e. inter-group relationship and how it affect entrepreneurial activities. He explain further that a group will always strive to be autonomous in those conditions they are denied thereby becoming much more successful.

### **THE PSYCHOLOGICAL THEORIES:**

**SCHUMPETERS J. A.** "Aspiration to power". His theory is based on economic development of various nations. He argues that one of the major attribute of such entrepreneurs is the ability to see things in such a way that will eventually prove to be correct i.e they must have a great capacity for instruction and forecast with certain degree of accuracy. He also maintains that successful entrepreneurs must be able to overcome fixed habits of thoughts and develop the capacity to withstand social ills and positions e.g. one who establish a brothel not minding individual opinion, so long as he does not break any law. He concluded that the development of entrepreneurial spirit and attitudes is not a function of social, cultural or religious factors but an aspiration to attain power.

**DAVID MCCLELLAND:-** "The achievement motivation". McClelland ascribes the inculcation of achievement motive to child rearing practices which stress standard of excellence, material warmth, self-reliance training and low father dominance as positively responsible to the development of entrepreneurial spirit and attitudes in entrepreneurs. He used the Jews in his illustration. According to him, the Jewish child is shown and told from the beginning that he has to maintain and remain on top in order to counteract the attitude of the society to him and this helps them to remain on top and strive for excellence.

**HAGEN:-** He viewed an entrepreneur as a creative problem solver, interested in things in the practical and technological realms and driven by a duty to achieve. He concluded that at times, entrepreneurs are motivated by some internal forces to do some thing unique before they die. This forces therefore foster the development of entrepreneurial attitudes, skills and conditions in them.

**JOHN KUNKEL:** In his opinion, he believes strongly that entrepreneurial behaviour is a function of the surrounding social structures both past and present and can be readily influenced by manipulable, identified sociological variables as the determinants of entrepreneurship. He concluded that the type of social values that exist in the environment (society) determines the types of entrepreneurial skill.

Like most people, entrepreneurs are complex, and no one theory can explain all their behaviour. With this in mind, the foregoing theories can be considered to be true in their own right.

### **FUNCTIONS/ROLES OF WOMEN ENTREPRENEUR IN AN ECONOMY**

Entrepreneurship serve as a catalyst for economic development. It is the



means for the transformation or change in the economic system which is referred to as economic development. Schumpeter (1975) shares this view as he asserts that entrepreneurship is a vital force in the economic system as a whole. In trying to bring about this change in the economy, the women entrepreneurs do perform all the functions necessary right from the genesis of an idea generation up to the establishment of an enterprise. These are listed thus.

- ✦ Idea generation and scanning of the best suitable idea
- ✦ Determination of the business objective
- ✦ Product analysis and market research
- ✦ Determination of form of ownership/organisation
- ✦ Completion of promotional formalities
- ✦ Raising necessary funds
- ✦ Procuring machine and material
- ✦ Recruitment of men
- ✦ Undertake the business operation

These results to some benefits to the society which in every respect can be said to be economic development. These benefits manifest in the following ways.

✦ *Economic Growth*:- Private entrepreneurship through the process of change and transformation causes economic growth in the economy. Mehta (1971) believed that an increase in the quantity or volume of anything denotes its growth. Kingleberger (1965) agrees with Mehta as he asserts that "economic growth means increased output and change in the technical and institutional arrangements by which it is produced." This simply means that through the art and act of entrepreneurship, a positive multiplier effect is introduced within the economy thereby stimulating economic growth.

✦ *Productivity*:- Productivity is caused by women entrepreneurship as well. Stoner et al (2000) asserts that productivity is the ability to produce more goods and services with less labour and other inputs. Higher productivity is mainly a matter of improving production techniques and this task according to Kendrick & Backman (1983) is the "entrepreneurial function par excellence". In order to increase productivity, women entrepreneurs embark on research as well as invest in new plants and machinery to bring about higher productivity.

✦ *New Technologies, Products and services*:- Entrepreneurship is the

catalyst for new technologies, products and services. Women entrepreneurial efforts brings about changes in technologies, products and services in the economy. Many people who have developed new technologies and/or products were employees of large corporations that refused to use the new inventions thereby forcing the inventors to be entrepreneurs.

*Market Competition*:- entrepreneurship stir up the water of competition in the market place. Through women entrepreneurship, more products are produced; new innovations and inventions are created thereby resulting in the availability of alternatives in the market. This therefore increase the standard of living of the citizens.

## **BENUE WOMEN ENTREPRENEURSHIP IN PERSPECTIVE**

### **General Overview of Entrepreneurial Activities in the State**

Benue State is characterised with the presence of some varying degree of private entrepreneurship in her economic activities. The degree and extent of private entrepreneurship participation vary from sector to sector thereby restricting generalization. It can be observed that, there is relatively a high presence of private initiative in education especially primary and secondary education across the state. There is also an appreciable level of private ownership of organized mechanized and unorganised manual agricultural production. Several hotels and restaurants privately initiated adorn the economic landscape of the state. Organized local banks, thrift, saving and loan societies and community banks can be seen in the state. Several private hospitals and clinics are operated in the state. Several computer businesses, motor-cycle hiring (Okada), private transportation companies exist to attest that there is private entrepreneurship in the transport sector. Food processing in the area of meat pie, yoghurt, zobo, kunu, Brukutu, ice-cream, pure water, cake and other agricultural produce like garri, yam flour etc are predominantly produced and privately owned in the state. Hair dressing and barbing saloon which are privately owned are seen every where. Fabrication (repairs and maintenance workshops) is not left out. There is also a reasonable presence of privately initiated mineral exploration activities in the state.

A look around the state reveals a relatively low presence of private entrepreneurship in manufacturing activities in the state. Few organised manufacturing enterprises are found in the state. There are little construction activities that are embarked upon by private initiative in the state. Textile/wearing is manually operated by private individuals in wearing traditional attires for the citizens.

The overall participation of private entrepreneurship in Benue is difficult to state. Suffice to say that the low presence of private initiative in manufacturing activities has considerably affected the quantum of goods and services that are produced and made available. This has affected the level of economic development in the state. On the whole, it can be observed that there is an appreciable presence of private entrepreneurship in the state.

**WOMEN PARTICIPATION:** Since this paper is aimed at assessing the sectorial participation as well as the growth rate, benefits, challenges and the way forward of women entrepreneurship in Benue State, and since adequate and accurate record/data of entrepreneurial activities (especially those of women) are not kept due to the informal nature of most of their undertakings, the researcher therefore attempt to make this study more realistic by sampling the opinion of 200 Benue sons and daughters to supplement the scanty data gotten from ministry of commerce and industry, Benue Chambers of Commerce, Industry, Mines and Agriculture (BESCIMA) and National Association of Small Scale Industrialist (NASSI). The questions designed and administered centred primarily on the main thrust of this paper. The data are presented thus:

**Question:** Do Benue women participate/own enterprises?

*Table 1*  
**Participation of Benue women in entrepreneurship**

	<b>Frequency</b>	<b>%</b>
Most Benue Women participate /own enterprises	120	60
Few Benue women participate/ own enterprises	50	25
All Benue women participate/own enterprises	30	15

**Source:** *Field survey, 2004.*

The above table indicates that most Benue women participate/ own enterprises. The survey shows that 60% of the respondents accept that most Benue women are involved in one form of entrepreneurial activity or the other.

**Question:** Can you attempt an assessment of sectorial distribution or concentration of women entrepreneurial activities in Benue State?

**Table 2**  
**Sectorial distribution of entrepreneurship**

	<b>Frequency</b>	<b>%</b>
Commerce/Food Processing	50	25
Agriculture	36	18
Service	30	15
Transportation	20	10
Education	20	10
Local craft	18	9
Health	16	8
Manufacturing	4	2
Financial	4	2
Communication	2	1

**Source: Field survey, 2004**

The data above indicate that commerce/food processing sectors has the highest concentration of women participation. 25% of Benue women are engaged in entrepreneurial activities like petty trading, production of Kunu, Yoghurt, zobo, pure water, meat pie, cakes as well as the operation of restaurants, beer palour, etc. The data also shows that 18% of the women are engaged in agricultural sector where they are actively engaged in poultry farming, vegetable garden, garri and yam or cassava flour processing. Next in the order of concentration is the service sector, 15% of the women entrepreneurs in the state are actively engaged in providing services like hair dressing, hair weaving, hotel services etc. these services abound every where in the state and it tend to be the most common even in the interior villages. Next again in this order of concentration is the transportation sector. About 10% of Benue women are engaged in Okada business, commuter businesses especially town services etc. The educational sector followed. About 10% of the women in the state venture into setting up or establishing nursery and primary schools while others venture into establishing secondary schools. Surprisingly, some of the standard nursery, primary and secondary schools in the state are owned and managed by a woman entrepreneur. Local craft and health have 9% and 8% concentration respectively. This manifest in areas like small chemist, clinics, etc under health and pot making, basket making, nitting of baby shoul, traditional atires etc under local craft. Women participation in manufacturing, communication, extraction & financial sectors is not significant.

*Table 3*

**Question:** What do you think accounts for the high concentration of women in commerce/food processing, agriculture, Transportation and service sector in Benue State.

**REASONS FOR THE SECTORIAL CONCENTRATION OF WOMEN IN BENUE**

	Frequency	%
Small start-up capital requirement	100	50
Relatively easier to manage	50	25
The only available opportunities	20	10
Nature/culture of the people	20	10
Lower Risk	10	5

*Source: field survey, 2004.*

The data in the above table revealed that the relatively small start-up capital requirement to run restaurants, petty trade, zobo, pure water, kunu production, saloon, poultry farming, vegetable garden etc account for the high concentration of Benue women in the above mentioned sectors. This factor accounts for 50% of the women concentration in the sectors mentioned above. Ease of management account for 25% of the concentration while the nature/culture of the people and the only common opportunity accounts for 10% respectively. Risk consideration account for only 5% of women concentration in the above mentioned sector.

**Question:** What factor do you think motivates/causes Benue women to venture into entrepreneurship?

*Table 4*

**CAUSED FACTORS FOR WOMEN ENTREPRENEURSHIP IN BENUE**

	Frequency	%
Necessity	100	50
Democratic dividend	60	30
Gender Awareness (campaign for women empowerment)	30	15
Opportunity	10	5

*Source: Field survey, 2004*

The above table reveal that 50% of Benue women who venture into private initiative do that because of necessity. 'Necessity entrepreneurship' denotes

the number of people who start their own business because other employment option are either absent or unsatisfactory. Benue is predominantly a civil service state and owing to the fact that salaries of civil servants are too meagre and often delayed, most of their wives takes to private businesses as a means of supplementing the small and irregular salaries of their husbands i.e to tide over economic difficulties. The table also shows that 30% of the women in Benue today are into private businesses because of dividend of democracy. Democracy has empowered most women politically and economically and as such, most women have more access to fund now than hitherto arising either from party support or active participation. This has contributed to the growth of entrepreneurial activities in the state. 15% of the women in Benue venture into entrepreneurship because of opportunity. 'Opportunity entrepreneurship' denotes those people who choose to start their own business as one of several career options.

**QUESTION:** Deriving from the above factors, how would you assess the growth rate of women entrepreneurship in the state with (1999-2004) as a focus?

**Table 5**

THE GROWTH RATE OF WOMEN ENTREPRENEURSHIP IN BENUE BETWEEN (1999-2004)

		<b>Frequency</b>	<b>%</b>
It has increased by	65%	100	50
It has increased by	55%	60	30
It has increased by	50%	40	20
It has increased by	40%	-	-

**Source:** Field survey, 2003

The table above revealed that the growth rate of women entrepreneurship in Benue has increased by 65% due to economic hardship, dividend of democracy and increased campaign for women empowerment/gender equality. 50% of the respondents interviewed subscribed to this position. Their response tend to agree with a study conducted by Benue Chambers of Commerce, Industry, Mines and Agriculture (BECCIMA) in December, 2003, on the activities and growth of small and medium scale industries in Benue State only 30% and 20% of the respondents felt that women entrepreneurship in Benue state has grown by 55% and 50% respectively. On the whole, all the respondents interviewed are of the opinion that women entrepreneurship in Benue State has grown significantly from 50% and

above due to economic hardship, dividend of democracy and gender equality campaign. To them, the period between (1999-2004) otherwise known as the democratic dispensation mark a time or period that can best be described as an era of women entrepreneurship not only in Benue State but in Nigeria as a whole.

**Question:** What do you think are the benefits of women entrepreneurial growth to the indigenes of the state?

**Table 6**

**BENEFITS TO WOMEN ENTREPRENEURSHIP IN THE STATE**

	Frequency	%
Job creation	40	20
Economic growth	40	20
New technologies products and services	40	20
Market competition	40	20
Reduction in family crisis	20	10
Reduction in social vices	20	10

**Source:** Field survey, 2004

The data contained in the table above revealed that women entrepreneurship has resulted in the creation of more job opportunities for the indigenes. This has reduced the unemployment rate in the state. It has also contributed to economic growth as it manifest in the increase in the quantity of goods and services produced in the state. New technologies, products and services also accrues from women entrepreneurial activities in the state, this to some extent is contributing to the economic development of the state. Varieties of goods and services are now at the disposal of the citizens. Market competition is not left out. Women entrepreneurial activities has stirred up the waters of competition in the state thus resulting in improved varieties of goods and services for the people in the state.

Finally, women entrepreneurship in the state has drastically reduced family crisis and social vices as both men and women are increasingly becoming economically buoyant and independent to cater for their basic needs.

**QUESTION:** what would you say are the most important challenges/difficulties facing women entrepreneurs.

*Table 7*  
**CHALLENGES FACING WOMEN ENTREPRENEURS IN BENUE STATE**

	Frequency	%
Access to capital	50	25
Attitudes/perception about women roles	30	15
Low-Risk bearing ability	30	15
Stiff competition	24	12
Limited mobility	20	10
Family ties	20	10
Lack of education	16	8
Scarcity of raw materials	10	5

*Source: field survey, 2002*

The data or statistics in the above table revealed that the most important challenge facing small businesses owned by women in Benue State is lack of access to capital. Finance is regarded as the “life-blood” for any enterprise, be it big or small. However, women entrepreneurs suffer from shortage of finance on two counts. Firstly, women (especially married women) do not generally have property in their names to use them as collateral for obtaining funds from external sources. Thus, their access to the external sources of funds is limited. Secondly, the banks also consider women less credit-worthy and discourage women borrowers on the belief that they can at any time leave their business. Given such situation, women in Benue are left with no other option than to rely on their savings, if any, loans from friends and relatives which are expectedly meagre and negligible. This account for about 25% of the challenges facing women entrepreneurs in Benue State. Next in order of importance and seriousness is male-dominated society and low risk-bearing ability respectively which accounted for 15% of the challenges facing women entrepreneurs in Benue. In this our society, even though there have been increasing campaign and awareness on gender equality, women in practice are still looked upon as the weaker sex and treated as such. This perspective affect the patronage (e.g. a woman motor-cyclist) and confidence the society have in a business owned and operated by women. Women suffer from male reservations about a woman's role, ability and capacity and are treated accordingly. This in turn, serves as a barrier to women entry into business. On the angle of low Risk-Bearing ability, women can hardly stand the shock of business failure thus avoid venturing into new business areas or even expand their existing



businesses beyond certain level.

Again, stiff competition which accounted for 12% of the challenges faced by women entrepreneurs in the state can not be overlooked. Women entrepreneurs do not have the organizational set-up to pump in a lot of money for canvassing and advertisement. Thus, they have to face stiff competition for marketing their products with both organized sector and their male counterparts. Such competition ultimately results in the liquidation of women enterprises. Limited mobility and family ties which both accounts for about 10% each of the challenges faced by women entrepreneur in the state are also serious constraints. Unlike men, women mobility in Benue is highly limited. Women, whether married or unmarried are usually not allowed to keep late night not to talk of staying outside home for a week because of business trip. This affects their ability to scout for cheaper factors of productions and other business opportunities. Besides limited mobility, family ties is another important challenge. In Benue, it is mainly a woman's duty to look after the children and other members of the family. Man plays a secondary role only. In the case of married women, they have to strike a fine balance between their businesses and family. Their total involvement in family leaves little or no energy and time to devote for business. Following closely are lack of education and lack of raw materials, which accounted for 8% and 5% respectively of the challenges faced by women entrepreneurs in Benue State. Majority of women in the state lack qualitative education and as such are not aware of business opportunities, technology, and market knowledge. Also, lack of knowledge causes low achievement motivation among women. In a nutshell, lack of education creates problems for women in the setting up and running of business enterprises.

Other problems, which were gathered from the interview are-inadequate infrastructural facilities, shortage of power, high cost of production etc.

### **III SUMMARY OF RESEARCH FINDINGS**

Following the questions administered on the activities of women entrepreneurs in Benue State, it was gathered that:-

(a) Benue women participate mostly in commerce, food processing, agriculture, services, transportation and educational enterprises.

(b) Also that women entrepreneurship participation has grown significantly in the years 1999 – 2004, though not without problems confronting them like lack of access to capital, negative attitude/perception of their roles, family ties and low mobility which calls for urgent attention.

#### IV RECOMMENDATION

In view of the above problems, the following recommendations are suggested.

**i. Adequate access to finance:** One of the solution is to provide adequate access to capital by either the government or other institutional financiers. Government should establish an agency that will be mandated specifically to finance small and medium scale enterprise in the state. This will go a long way to address the problem of insufficient capital for starting a business or for expanding an existing small business. Again, Banks and other financial institution should change their attitude toward women entrepreneurs. Banks should consider women capable of doing what the men counterparts could do. If this is done, women access to funds would be more easier thus, stimulating the growth of women initiated businesses in the state.

**ii. Provision of conducive environment for women entrepreneur by the government:** Again, provision of a conducive environment in terms of favourable government policies like tax relief/exemption, skill acquisition training, and annual awards for *most outstanding women entrepreneurs* in the state will go a long way to stimulate women participation in entrepreneurship in the state.

**iii. Change in societal attitudes toward women:** Furthermore, the societal attitudes toward women in terms of seeing them as a weak sex, not having confidence in their managerial ability and confining them to the traditional role of taking care of the family should be changed. Women should be seen and treated as equal sex. They should be allowed freedom to initiate and own business as well as doing all those things considered incidental for the success of the business. This will not only enhance entrepreneurial growth but also stimulate economic activities in the state.

**iv. Induction courses for women on risk bearing:** Finally, induction courses should be arranged and organized jointly by the government, Benue chambers of commerce, industry, mines and agriculture (BECCIMA) and the National Association of small scale industrialist (NASSI) for women entrepreneurs in Benue State so that they can be taught and trained on how to manage risks inherent in businesses as well as

the need to see risk taking as a necessary ingredient in owning and running a successful business.

## VI CONCLUSION

Women entrepreneurship is receiving increasing attention in recent time not only in Benue but worldwide. This is because it is now obvious that men alone cannot make it all happen (bring about economic development) and so need women to compliment their efforts in bringing about rapid economic development. It is the believe of this paper that if the challenges facing women entrepreneurial initiatives are mitigated, it will enhance rapid transformation of Benue economy to a desired developed state.

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