

# Enhancing Women's Participation in Formal and Informal Sectors of Nigeria's Economy Through Entrepreneurship Literacy

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*Women dominate the informal sectors of the World economies, but are a very small segment of the formal sectors, so enhancing their participation in all sectors represents a major step in poverty reduction and greater economic growth. This could be achieved if women possessed entrepreneurship literacy. A study of 300 women in Jos, Nigeria, sought to establish entrepreneurship literacy among participants but found very small correlations between variables such as highest level of education and satisfaction with business performance. There is a need to scale up entrepreneurship literacy, especially putting up many entrepreneurship centers that target women specifically.*

## INTRODUCTION

We live in an age where entrepreneurship is regarded as the engine of economic and social development throughout the world. Where the phrase “entrepreneurship is the engine of growth” is heard it is alluding to similar meaning. This is why certain economies are considered to be “entrepreneurial”-meaning entrepreneurial capital is the bedrock of such economies (Audretsch & Thurick, 2004). Only recently the European Commission declared entrepreneurship to be one of five “new basic skills” for a knowledge economy, the others being: ICT, technological culture, foreign languages and social skills (European Council, 2002). These new basic skills are to be worked into all aspects of education by 2010. In Nigeria the first national orientation to creating a “spirit of enterprise” was the 1979 Indigenisation decree which sought to encourage nationals to take part in segments of the economy to the exclusion of others (Akeredolu- Ale, 1975). Since then the government has sought different ways of encouraging a spirit of enterprise among them the establishment of agencies like the various banks that ought to provide credit to entrepreneurs (Nexim , People’s Bank, Community Banks and Micro-Finance Banks) and the “Small and Medium Scale Enterprises Development Agency of Nigeria” (SMEDAN). Even with all these, Nigeria is still not an “entrepreneurial economy” yet, this is why the topic of this paper captures the need of the nation. Similarly, national conferences have been held as to how to mainstream entrepreneurship in tertiary institutions (Afonja, 1999, ILO-NUC, 2006). While these efforts address the society in general, women are yet to get such attention. Women in Nigeria make up 73 million and 51.1 million of these live below the poverty line therefore; they must be the target for significant poverty reduction efforts in the country (THE WORLD FACTBOOK, 2010). Many of these women (87% - CEDAW, 2008) are strong participants in Nigeria’s informal sector which constitutes 75% of the economy. The informal sector, the unorganized, unregulated and mostly legal, but unregistered according to Sethuraman (1981) consists of small scale units engaged in production and distribution of goods and services with the primary objective of generating employment and income, notwithstanding the constraints on capital, both physical and human, and the technical-know-how. Although, many people

choose self employment because it seems to offer greater independence and flexibility, Nwoye, (2007) believes that most Nigerian women who engage in micro and small enterprise started their businesses to overcome gender discrimination and economic disadvantages including the challenges of poverty and its consequences and so, this group of entrepreneurs find it more convenient to engage in the trade and service sectors. She further posits that the situation is attributed to factors such as low levels of education, lack of opportunities for training as well as too little financial and human capital. Although, we lack actual numbers to support this position, our study was premised on an assumption that many women still remain poor and seem unable to break the poverty cycle their relatively improved literacy rate notwithstanding. Tackling such a huge sector of the economy will therefore play a dual role of further reducing poverty levels among women and raising entrepreneurial profile in Nigeria, all of which are primary concerns of the MDGs. Available data according to Drine and Grach (2010), independent of how they measure women's entrepreneurship point to the conclusion that women's entrepreneurship represents an important economic resource that if more fully developed could have a strong impact on economic development. If a large majority of women do not have the critical skills and knowledge to articulate their experiences and business knowledge into a cohesive action that will provide the impetus to propel their enterprises for growth and expansion, how would they scale their business operations from the informal sector and move into the formal sector where their contributions would impact most? Just how much of these skills do women in the informal sector possess? What strategies would best address such deficiencies if any? The rest of the paper focuses on the study population, the findings of the study, the discussions, conclusions and recommendations proffered.

## STUDY PROBLEM

Could women's lack of both specific and general human capital relative to entrepreneurial activities be a major barrier to their increased engagement in entrepreneurship regardless of literacy levels? By general human capital we mean access to basic education and skills and experience that lead to a higher probability of identifying entrepreneurial opportunities with a high potential of survival and growth (OECD, 2004) All stages in entrepreneurship are dependent on relevant experience, from the identification of opportunities to the execution of running a business. Human capital theory posits that individuals with more or higher quality human capital achieve higher performance in executing relevant tasks (Becker, 1975). Human capital refers here to the knowledge and skills that assist people in successfully discovering and exploiting opportunities (Snell and Dean, 1992). Maybe lack of motivation might be a contributing factor why women operate at a low visible level, but business opportunities are not created by external intervention only; they arise from markets and entrepreneurial capabilities. (UNIDO, 2003) and women must acquire what it takes to succeed in the market place even in the informal sector. Basically, women because of having a greater day-to-day responsibility for the family have less time to invest in the development of their enterprises. Despite all government interventions and some private sector interventions, evidence points to the fact that for many their enterprises remain small despite their long stay in business endeavors (Nwoye, 2007), and represent only a mere 10% in the formal sector ,albeit 87% in the informal sector( UNIDO, 2003). Given such a background, our study set out to determine entrepreneurial capabilities of women in the informal sector, known in this study as entrepreneurial literacy (*Possession of skills for analysis, interpretation and understanding of one's self and others, the social and business environment using all legitimate manners and means of communication and relationship to make informed decisions about enterprises and persons that relate either directly or indirectly with such enterprises*) because this is crucial in their poverty eradication efforts, and enhanced participation in both the formal and informal sectors of the economy.

## THE LITERATURE

Mobilizing the potential productivity of rural people and particularly of women is indispensable to achieve the resilient economic growth that will pull people above the poverty line( UNIDO, 2003). All of this starts with basic literacy traditionally described as the ability to read and write. It is a concept claimed and defined by a range of different theoretical fields. The United Nations Educational, Scientific and Cultural Organization (UNESCO, 2003), defines literacy as the "ability to identify, understand, interpret, create, communicate, compute and use printed and written materials associated with varying contexts. Literacy involves a continuum of learning in enabling individuals to achieve their goals, to develop their knowledge and potential, and to participate fully in their community and wider society." It can also be seen as an individual's ability to read, write, and speak in English, compute, and solve problems, at levels of proficiency necessary to function on the job, in the family of the individual, and in society." Literacy on its own cannot be equated with entrepreneurship literacy. But we can agree on the concept of entrepreneurship.

According to Inyang,& Enuoh (2009), entrepreneurship can be defined as a creative process of organizing, managing an enterprise and assuming the risk involved in the enterprise. Similarly, Hisrich and Peters (2002) see entrepreneurship as a "process of creating something new and assuming the risks and rewards". This definition can be broken into the following parts:

- a. Creation process – creating something new of value to the entrepreneur and customers;
- b. Entrepreneurship requires the duration of the necessary time and effort;
- c. Risk taking is involved – financial, psychological and social; and
- d. The reward needed in the form of profit, personal satisfaction, independence, etc.

Inyang & Enuoh, (2009) also quotes Awodun, (2005) who adopts the same process approach to defining entrepreneurship as an act of:

- a. Recognizing opportunities in your environment;
- b. Mobilizing resources to take advantage of such opportunities;
- c. Ensuring the provision of new or improved goods and services to customers; and
- d. Obtaining profit in return for the risk to dare.

Entrepreneurship is therefore "about learning the skills needed to assume the risk of establishing a business developing the winning strategies and executing them with all the vigor, persistence and passion needed to win any game" (Inegbenbor, 2006). Aruwa (2006) sees entrepreneurship as "The willingness and ability of an individual to seek for investment opportunities, to establish and run an enterprise successfully". Entrepreneurship serves as a linchpin between invention, innovation, and introduction of new products and services in the marketplace and also enables the entrepreneurs to act as engines of growth in the economy (Ketchen, 2003; Venkataraman, 1997). Entrepreneurship is therefore linked to entrepreneurial opportunities, the compelling forces enabling entrepreneurs to introduce or develop new products or services. Dutta and Crossan (2005: 426) define entrepreneurial opportunities "as being a set of environmental conditions that lead to the introduction of one or more new products or services in the marketplace by an entrepreneur or by an entrepreneurial team through an existing venture or a newly created one." It is in a similar vein, that Aina & Salao (2008) see entrepreneurship as comprising "any purposeful activity that initiates maintains or develops a profit oriented business interaction with internal situation of the business or with the economic, political and social circumstances surrounding the business". Entrepreneurship is simply concerned with what an entrepreneur actually does – the utilization of resources in managing an enterprise and assuming the risks and maximizing profit from the business venture. It is a very dynamic process of creating incremented wealth for the well being of both the entrepreneur and individuals in society. Successful entrepreneurship requires the entrepreneur to possess certain managerial skills. These skills are the ability to conceptualize and plan effectively; ability to manage other individuals, ability to manage time effectively and to learn new techniques in handling business operations; and ability to adopt to change and to handle changes in our environment.

Entrepreneurship is different from small scale enterprise, for as Lewis (2010) notes It is important to distinguish between small businesses which the founders create to provide income for their families and true entrepreneurial ventures which aim to fill a hole in the marketplace, and have the potential to employ large numbers of persons and contribute in a significant way to the economy. Our persuasion is that this as well as entrepreneurship literacy can be learned.

Education and training systems in Europe (2002) in emphasising the need to *developing the spirit of enterprise* have stated that education should contribute to encouraging entrepreneurship by *fostering the right mindset* , by providing the necessary skills for entrepreneurship, and by increasing awareness of entrepreneurship as a career opportunity. This gives priority for achieving entrepreneurship through education. In our context entrepreneurship education and learning can be used to mean the acquisition of the set of competences by both formal and informal means. Education here means a process guided by more formal structures including the period of compulsory education. Learning here will include experiential learning or learning by doing in either formal or informal practice. In this sense entrepreneurial competences become integral to lifelong learning for which the motivation inherent in “learning to learn” is critical. Entrepreneurship to be learned as general competence in schools means we agree that it has a passive and active component: the propensity to induce changes in oneself, as well as the ability to welcome and support innovation brought about by external factors, take responsibility for one’s actions, positive or negative, to finish what we start, to know where we are going, to set objectives and meet them, and have the motivation to succeed.

Entrepreneurship as a key competence represents a transferable, multifunctional package of knowledge, skills and attitudes that all individuals need for personal fulfilment and development. These should have been developed by the end of compulsory schooling or training, and should act as a foundation for further training as part of lifelong learning. Entrepreneurship literacy can likewise be packaged. Entrepreneurship Literacy programme for women must first recognize that women are generally educationally disadvantaged. Women education is generally accorded low priority in developing countries (Ogada & Henevel, 1995; Onwubunka, 1995; Shaf’1, 2000). Nevertheless properly packaged even people with basic education can acquire entrepreneurship literacy. Empirical evidence suggests that the competencies for entrepreneurial success are many and varied. However, overall, there are probably 10 that appear most regularly:

1. Integrity - the entrepreneur has a clear sense of values and beliefs that underpin the creative and business decisions that they make; and that influence the actions they take, particularly when in difficult or challenging circumstances
2. Conceptual Thinking - the entrepreneur is prepared to use fresh approaches; comes up with crazy ideas that may just work, leading to radical change or significant improvements; and takes time to listen to new ideas without **PRE**-judgement
3. Risk taking - the entrepreneur understands that risk taking means trying something new, and possibly better, in the sense of stretching beyond what has been done in the past; and that the constant challenge is to learn how to assess choices responsibly, weighing the possible outcomes against his/her values and responsibilities
4. Networking - the entrepreneur understands that networking is a key business activity which can provide access to information, expertise, collaboration and sales; and that careful planning and preparation helps achieve desired results
5. Strategic Thinking - the entrepreneur understands and values the planning process, thinking and planning over a significant timescale; recognises external trends and opportunities; and is able to think through any complex implications for the business
6. Commercial Aptitude - the entrepreneur keeps up to date with developments in the sector; seeks out best practice; and identifies and seizes opportunities that are not obvious to others
7. Decisiveness - the entrepreneur resolves issues as they arise; does not get bogged down in analysis during decision making; and responds flexibly to deal with changing priorities

8. Optimism - the entrepreneur persists in pursuing goals despite obstacles and setbacks; operates from hope of success rather than from fear of failure; and sees setbacks as due to manageable circumstance rather than a personal flaw
9. Customer Sensitivity - the entrepreneur builds trust and long term relationships with customers; generates an expectation of high level of customer service; and regularly exceeds customer expectation
10. People Focus - the entrepreneur creates common purpose with colleagues through shared vision and values; walks the talk; sees and values the best in others; builds the total capability of the immediate and wider team; and always considers the principles of inclusiveness in planning and dealing with others
11. Persistence - taking repeated actions to overcome the obstacles.

As earlier said, business opportunities are not created by external intervention but they arise from markets and entrepreneurial capabilities and the market place has little or no tolerance for miscalculations, lack of commitment or incompetence, all of which make entrepreneurial literacy for women in Nigeria an essential ingredient for success.

## **METHODOLOGY**

The study surveyed 300 women in the various informal sectors in Jos Metropolis who were randomly selected with replacement by means of a structured questionnaire. Local markets were chosen because they are the lowest entry point for private sector participation in developing economies. The questionnaire had three sections that covered personal characteristics, components of business performance and lastly assessment of entrepreneurial literacy. To establish women's entrepreneurship literacy, a 5- point Likert scale was constructed measuring: critical abilities, risk taking, networking, customer sensitivity, finance/record keeping, strategic thinking, commercial aptitude and conceptual thinking. Data from the questionnaire was summarized with simple percentages, cross tabulations and Pearson Product Moment Correlation coefficients were used to correlate between factors in their personal characteristics and key components in entrepreneurial literacy.

## **CHARACTERISTICS OF STUDY PARTICIPANTS**

The personal characteristics of the women in our study revealed that the majority are at least 30 years old with a large proportion of them married. It was surprising to see that most of the women were fairly educated up to post-secondary education with just only 20% not having any formal education. Most respondents had between 3-7 children and entered into business with insufficient amount of capital sourced from their personal savings and family. Most of them had been in business from 1 – 9 years and claimed sole ownership of their enterprises and their principal mode of entry was through apprenticeship/training. A main motivation for going into business for 48% of them was to help the family and not because they recognized a business opportunity. Despite the claims of entering business through apprentice/training most of the women had no formal business training. Many of the women belonged to tribal associations rather than trade associations or NGOs that could help their businesses and concentrated their enterprises mostly in trade in food stuff, followed by manufactured goods and services like tailoring. It is interesting to know that apart from milling and stone crushing respondents did not take part in many manufacturing of industrial goods or IT.

The analysis showed mixed results: where as it should seem that if people have 48% of entrepreneurship literacy as the results indicate, it should translate into higher business performance, most businesses' net worth averaged only 100,000 naira (US \$ 649.00). Moreover, respondents did not engage in new business ventures and evidenced low social/business networks. UNIDO(2003) had witnessed business networks in Uganda and Central America as yielding benefits for rural and women entrepreneurs such as: Collective marketing, Bulk purchasing, Common facilities, e.g. to share machinery, and

equipment, a warehouse or a vehicle or office facilities, Group-owned enterprises, Group lending and Training programs. Our study showed scanty deliverables on these benefits.

Even though our study group indicated skills in record keeping and computing profits for their enterprises, they did not own business accounts (rather they engaged in daily savings scheme called *Adashe in the local language*) and would therefore be unlikely to separate capital of the business from private income. No one paid herself a salary, yet 82% of them ploughed back their proceeds into their businesses. Not having business account means that as Drine and Grach, (2010) observed our women entrepreneurs are almost invisible to formal financial institutions and this could constitute a financial constraint especially for purposes of benefits from bank loans, as is the case in the majority of developing countries.

The study found out that women did not go into training or skills acquisitions outside formal schooling. Only about 10% of respondent have availed themselves of any training even though many indicated they would be available for training. Entrepreneurship training must include (a) Entrepreneurship orientation and awareness (b). the development of the competences (skills, experience and attitudes) necessary to recognize a market opportunity and organize the resources to meet it and (c) the improvement of business performance for growth and performance (Essentials, 1999). Tchamenbe and Tchouassi (2001) in their study showed that adequate training in management and business at the start of new businesses provides the skills needed to manage and successfully develop a business.

The issue of low networking among study participants deserves elaboration. Other than tribal associations women did not use business networks effectively. Research has shown the importance of social support through role models and close private relationships with people in the small business community (Hansen, 1995; Matthews & Moser, 1995) and through case studies has tried to describe the process leading to new venture creation (Birley, 1985; Hansen, 1995; Larson & Starr, 1993). Hence, the individual's network provides the emotional support, social persuasion and vicarious experience, which are central to whether or not a person engages in entrepreneurship and does so successfully. For example, some of the most important impacts of the social network are the socialization process, the ability to practice and observe small business activities at close range and the provision of positive (or negative) role models with regard to entrepreneurial behavior.

## **FINDINGS**

Table 1 indicates that women possessed very minimal entrepreneurship literacy to translate growth of their businesses to higher performance levels. We ran Pearson's correlation coefficients between years in business and business training and highest level of education and satisfaction with business performance and found little correlation between them: .389 and .017 respectively (see Table 2). Respondents found it very hard to identify their hindrances to business performance which showed that their entrepreneurial literacy is very low, as earlier said that one of the skills is the ability to understand one's self, others, the social and business environment using all legitimate manners and means of communication and relationship to make informed decisions about enterprises and persons that relate either directly or indirectly with such enterprises, and yet many respondents did not respond, and where they did, they could not articulate what their real hindrances were. However, ethno-religious crises that have taken place in the metropolis were cited frequently as a hindrance to business performance; lack of infrastructure (power, transportation), and instability in government policy on the market. Quite a number admitted insufficient knowledge about service delivery to their customers. Many of these hindrances except for government policies can be addressed through entrepreneurship education/literacy packages.

**TABLE 1**  
**DEGREE OF ENTREPRENEURIAL LITERACY LEVEL**

	Not Sure	Strongly Disagree	Disagree	Agree	Strongly Agree
I keep records of my daily sales and compute profits	2.7	13.3	23.7	23.7	34.7
I collaborate with my neighbours in the market	6.3	9.3	27	32.3	22.7
I have plans to scale up my business	5.7	0.7	4.7	37	50.3
I go into new business venture often	12	11	33	26.3	16
I know what happens in my line of business and take up available opportunity	5.3		6.7	46	40.3
I can interact with my customers effectively and communicate with them	4.3	0.3	0.3	32	61.3
I am involved with NGOs	6.7	3.0	48	6.7	7
I try to do something different from my neighbours to my business offerings	7.7	3.3	11.3	39.7	35.7
I know about country women association of Nigeria and other NGOs	7	31	38.7	14.3	7
I seize opportunities to attend seminars both for self and business improvement	5	15	36.6	30.2	12.9
I share ideas with my neighbours in the market	4.7	5	8	34.7	45.7

**TABLE 2**  
**PEARSON CORRELATION TABLE SHOWING THE MEAN OF WOMEN'S ENTREPRENEURIAL LITERACY**

	N	Minimum	Maximum	Mean	Std. Deviation
Business Skill	295	.00	40.00	29.1322	5.63934
Valid N (list wise)	295				

Note: lacks entrepreneurial literacy  $\leq 29.1322$ (mean value)

Have entrepreneurial literacy  $> 29.1322$  (mean value)

## CONCLUSION

As important as basic literacy is and is said to reduce poverty, entrepreneurship literacy is what helps women entrepreneurs scale up their businesses enough to move out of poverty and become active participants in their economies. It is important to distinguish between small businesses which the founders create to provide income for their families and true entrepreneurial ventures which aim to fill a hole in the marketplace, and have the potential to employ large numbers of persons and contribute in a significant way to the economy (Lewis 2010). From this study what we have is, many women in micro and small enterprises rather than entrepreneurs. But there is the possibility of shifting in thinking from small scale businesses to entrepreneurs by acquiring entrepreneurial literacy. From the women themselves (Voices of Women – OECD, 2004) we derived the following strategies which we recommend.

## RECOMMENDATIONS

We suggest, that entrepreneurship education be expressed in framework curricula as a cross-curricular objective. Every subject in the world has an entrepreneurial angle. In Austria for example, the junior secondary education curriculum includes entrepreneurship competences like: taking initiative; critical thinking; innovative problem solving; taking creative decisions; planning; critical self assessment; self-confidence; and dealing with success and failure among others. The curriculum therefore prepares students in entrepreneurship at a young age. Only recently too, the Federal Government of Nigeria wanted to start an initiative in collaboration with the ILO on making entrepreneurship studies compulsory for all students in higher institutions of learning in Nigeria. This means at the national level, schools are provided with practical support and incentives that make this possible. At the same time, schools will be encouraged to engage with the local community and thus contribute to their transformation into learning environments and also provide out of school learning opportunities.

Proliferation of entrepreneurship centers as a deliberate policy of government needs to be pursued. Current NGOs like Country Women Association of Nigeria (COWAN), Federation of Muslim Women's Association of Nigeria (FOMWAN) etc in Jos were not originally entrepreneurship NGOs, they have become involved on account of micro-credit believed widely to be the need of women in small scale business. NGOs that are entrepreneurial will better partner with international agencies like UNIDO in delivery of business development services (BDS) and other support services such as entrepreneurial coaching/ mentoring programs. Entrepreneurship centers will be more accessible in offering relevant training even at a fee for entrepreneurship literacy that would include financial planning and management, product/process development, marketing and improved customer delivery.

Promoting business networks: Networks are important because our actions are shaped by our social context, consisting of the system of individuals with whom we interact. These can serve to strengthen the sense of self-confidence in behaviors related to the entrepreneurial domain. Furthermore, the social network provides different useful resources for both the aspiring and practicing entrepreneur in the form of instrumental and financial assistance; such as experience, know-how, encouragement, financing and idea generation (Lye, 1996; Ramachandran & Rammarayan, 1993). Women can draw strength by operating jointly rather than individually.

Government should develop linkages between micro-enterprise owners and relevant development/ formal sectors in an economy. At present the SMSE coordinating sections are incapacitated to serve the informal sector because of their size and additionally not being registered, government bureaucracy generally overlooks/ignores them; Government needs to also raise the level of advocacy for entrepreneurship to the level of malaria campaign in the country, women's position in entrepreneurship is closely linked to how serious the society takes entrepreneurship generally; the recent interventions in entrepreneurship we have are questionable as they focus more on youths not women, hence, government should create more entrepreneurial centers that will target women and not focus on youth alone. Different economies have different possibilities to solve such problems based on their economic, cultural and

political status. For example, the United States has solved this challenge by creating a government office of women's business ownership, with program delivery responsibilities such as women's business centers, informational seminars and meetings and/or web-based information for women who want to start/grow a business. This also means encouraging the formation of a publicly funded, private-sector membership advisory group on matters related to women's entrepreneurship, to give women entrepreneurs and their organizations an official voice in policy and program development decisions affecting women's entrepreneurship. Canada has also chosen this solution. Other countries like most European Union countries have refrained from such solutions and have emphasized different private and public initiatives.

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