



## **Women Participation in Small Scale Business: The Constraints in Gashua Zone**

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### **ABSTRACT**

This study investigated constraints to women participation in small scale business in Gashua Zone, Yobe State. A survey sample of 50 women were involved in the study. Purposive sampling technique was used for this study. A 20 items structured questionnaire with four points responses options titled constraints to women participation in small scale business (CWPSBQ) was developed and used for data collection. Data collected was analyzed using simple percentage. Finding reveals that culture, access to finance, male dominated society, family ties and stiff competition were major threats to women participating in small scale business.

Key words: Small Scale Businesses, Entrepreneurs, Economic Growth

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### **INTRODUCTION**

Different countries have basis of defining a small scale business, some countries define it in terms of power capital investment while others define it on the basis of management structure (Edemareor, 1985). In general various criteria's were used for its definitions, the small scale business magazine (1973); define such enterprises as "those having investment capital (i.e. land, building, machinery and equipment and working capital of up to 60,000 and employing not more than 50 persons. The central Bank of Nigeria (C.B.N) (1986) defined the small scale business as one with annual turn over not exceeding N500,000. Osagie (1986) business time while working on developing small scale business in Nigeria "stated that a small scale business is one which is owned, managed and controlled by one or two person and family influence in decision making, has an undifferentiated organization structure has a relatively small share of the market and employ less than twenty persons.

The small scale business sector is recognized as an integral component of economic development and crucial element in the effort to lift countries out of poverty. Small scale businesses are driving force for economic growth, job creation and poverty reduction in development countries. They have been the means through which accelerated economic growth and rapid industrialization have been achieved. Furthermore, small scale business has been recognized as a feeder service to large scale industries (Ishola and Sammy, 2014) while the contributions of small scale businesses to development are generally acknowledge, entrepreneurs in this sector face many obstacles that limit their long term survival and development. About one billion people are living on less than us and one day, an estimated 70 percent of whom are girls and women (UNDP, 2008, Hasni, 2012). Women are half of the total population of any country.

Due to situations in the world now, women are under extra-ordinary pressure, they must cope with economic challenges and shifting roles at the family level, they are expected to shoulder a wide range of productive and reproductive responsibilities. Apart from raising the children looking and washing they must earn money. Small scale business is believed to be advantageous in terms of cost, time and turn over and quick in accelerating the economic state of women in the society.

#### ***Statement of the Research Problem***

Despite the wide evidence of women worth as entrepreneur, they still appear to be persistent and resistance to their participation as entrepreneurs. Women are discriminated in all aspects of entrepreneurship against their male counterpart. They were discriminated particularly in managerial position, sales and financial positions etc. for instance female sales officers are often discriminated. This study is an attempt to find out the constraint of women participation in small scale business in Gashua.

#### ***Objective of the Study:***

The objectives of this study are to:

- i. Determine the extent to which culture influence women participation in small scale business.
- ii. Determine the extent to which availability of funds influence women participation in small scale business.

### ***Significance of the Study***

This study shows the important of women participation in small scale business, and it will outline the factors affecting women in small scale business. This study will also determine how women participate fully in small scale business and how it affects economic growth and development.

This research work would determine how to operate a small scale business and also improve the participation of women in small scale business.

The research will benefits women who intend to participate in one kind of business or the other. It will also serve as benefits to policy formulators in designing policies which will enhance women participation in small scale businesses in Nigeria.

Research Questions: The following research questions guided the study:

- 1- What is the relationship between culture and women participation in small scale business?
- 2- What is the relationship between availability of fund and women participation in small scale business?

### ***Conceptual Framework of the Study***

Gender is a broad analytical concept, which highlights women's role and responsibilities in relation to those of men. It is a relational term to compliment the emphasis on women, it is indication of a growing concern with the broader economic status is an aspect of social organization that both effects and is circumscribed by the surrounding culture, often "gender" is used interchangeably with "sex" but the two do not strictly mean the same thing. Sex is biologically determined while gender is culturally determined, that is those characteristics and functions society ascribed to male or female (Ikhide, 2010).

Gender according to Macions (2006) refers to the personal traits and social positions that members of the society attach to being female or male. Oakley (1972) cited in Haralambos and Holborn (2002), sees gender as the socially unequal division of people into masculine and famine. This, in essence means that gender is socially constructed and unequal in all ramifications which is why, according to Olurode (1990) there are different roles, opportunities, rewards and legal protection for women and men and this gives ripe to various forms of gender differences in practically all aspect of life e.g. education, family, politics, economy all to the detriment of women. Ezeilo (1999) sees gender as a concept that refers to a system of roles and relationship between men and women that are determined, not by biological, but by the social, political and economic context. Also Giddens (2002) contented that gender is a socially constructed characteristic and functions ascribed to male and female by the society through socialization. Giddens further suggested that one's gender is a product of socio-cultural factors rather than a function of biological factor.

### ***Conceptual Framework of Small Scale Business***

#### **Small Scale Business**

There is no single criterion for classifying business enterprises as small or medium scale globally. In a study carried out by international labour organization (2008), over 50 definitions were identified in 15 different countries. However, evidence from literature shows that in defining small scale business, reference is usually made to some quantifiable measures such as number of people employed by the enterprises, investment outlay, the annual turnover (sales) and the asset value. At the moment in Nigeria, following the national council for industry (NCI 2002) classification, small scale business fall within the following categories of enterprises; small scale business, if the enterprise has a capital outlay of between N1.5 million and N50 million including working but excluding cost of land and work force of between 11 – 1000 employees.

Small scale business usually operates in informal and semi-formal sectors (Europa, 2003). Small scale businesses in Nigeria are divided into three sectors;

Production sector, service sector and trading sector including wholesales and retails (Fabayo, 2009).

According to Khanka (2011), small scale business comprises of a variety of undertakings. The definition of small scale business (SSB) varies from one country to another and from one time to another in the same country depending upon the pattern and stage of development, government policy and administrative set up of the particular country. Khanka (2011) went further to stress that there are at least 50 different definitions of SSBs fund use in 75 countries. All these definitions either relate to capital or employment or both or any other criteria. Small scale business is one which is independently owned and operates for profit and is not dominant in its field. They are recognized as an integral component of economic development and a crucial element in the efforts to lift countries art of poverty. Small scale businesses are driving force for economic growth, job creation, and poverty reduction in developing countries. They have been the means through which accelerated economic growth and rapid industrialization have been achieved. Furthermore, small scale business has been recognized as a feeder service to large-scale business. While the contributions of small business to development are generally acknowledged, entrepreneurs in this sector face many obstacles that limits their long-term survival and Development. scholars have indicated that starting a business is a risky venture and that the chances of small business owners making it past the five-years mark are very slim (ILO, 2008).

Some researchers into small business development have also shown that the rate of failure of small scale businesses in developing countries is higher than in the developed world.

Khanka (2011) identify the following as the characteristics of small-scale business:

- i- In case of small scale industries, the owner himself/herself is a manager.
- ii- Compared with large units, a small scale industrial unit has a lesser gestation period.
- iii- The scope of operation of small scale business is generally localized catering to the local and regional demands.
- iv- Small units are used indigenous resources and therefore, can be located anywhere subject to the availability of these resources like raw-materials, labour etc.
- v- Small scale businesses are fairly labour intensive with comparatively smaller capital investment than the large units.
- vi- Using local resources, small scale businesses are decentralized and dispersed to rural areas.
- vii- Compared to large scale units, small scale units are more change susceptible and highly reactive and receptive to socio-economic conditions.

### ***Women Participation in Small Scale Business***

Women constitute about half of the total world population, as in Nigeria also. They are regarded as the better half of the society. In traditional societies, they were confined to the four walls of houses performing household activities. In modern societies they have come out of the four walls to participate in all sorts of activities. The global evidence buttresses that women have been performing exceedingly well in different spheres of activities like academic, politics, administration, social work and so on. Now, they have started plunging into industry also and running their enterprises successfully (Khanka, 2011).

About one billion people are living on less than US\$1 a day and estimated 70 percent of whom are girls and women (Hasni, 2012). Women are half of the total population of any country, women are much more likely than men to be poor and illiterate. They usually have less access than men to medical care, property ownership, credit, training and employment. It is necessary to improve women socio-economic condition as well as empower women, for women to participate in the overall development of the nation. One way to improve the women condition as well as empower women economically is women engagement in entrepreneur such as income generating activities.

The traditional rate of women in the economic life of our nation is rapidly changing. Consequently, their rate of participation in the labour force has been steadily increasing. Women constitute about 50.7% of the population in Nigeria (World Bank, 1999) out of which 36% constitutes the labour force. Women are moving in to dominated male jobs and occupations. According to Izraeli et al (1985) in Yunusa (2007) women are making great strides in achieving recognition as candidates for upper levels of management. It is also observed that women are now seriously competing with their male counterparts.

Women in most developing countries especially south of the Sahara, in which Nigeria is among, face limitations in the roles they play in all spheres of human endeavours, despite the fact that women constitute 50.7% of the population and also 30% of the labour force (World Bank, 1999). This could be attributed to religion, cultural and societal norms of the people (Yunusa, 2007).

Despite the unit evidences of women worth as entrepreneurs, there still appears to be persistent and resistance to their participation as entrepreneurs. Women are discriminated in all aspects of entrepreneurship against their male counterpart. We see discrimination particularly in managerial position, sales and financial positions etc. for instance female sales officers are often discriminated as their job involves traveling and this create problem for them both at home and in the office. Often their male counterparts are given the job opportunity. This study seeks to investigate those factors hindering women participation in small scale businesses in Yobe State.

### ***Methodology***

This chapter focused on the procedures that were used in conducting this research. These include design of the study, population of the study, sample and sampling techniques, instrumentation, validation of the instrument, and data analysis techniques.

### ***Research Design***

The design of the research was a descriptive survey research. A descriptive survey research seeks to obtain information that describes existing phenomena by asking individuals about their perceptions, attitude, behavior or values. A descriptive study design is deemed the best design to fulfill the objectives of the study.

### Population of the Study

The population of the study was estimated to be about five hundred and sixteen (516) women who are involved in small scale business in Gashua Zone.

### Sample and Sampling Techniques

A sample of 50 women were selected as the respondents of this study, purposive sampling method was used to select sample for this study. The population of this study was small. The researchers deliberately used the selected sample from the population as a sample size for the study.

## DATA PRESENTATION AND ANALYSIS

This section is concerned with analysis of data and discussion of findings. Frequency table with Simple percentages was used to answer the research questions.

**Table 1: Age of Respondents**

Age	Number of Responses	Percentage (%)
Below 20 years	8	16
21 – 30 years	15	30
31 – 40 years	30	60
Above 40 years	7	14
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Field Survey, 2019

Table 1 above shows that 16% of the respondents are of ages below 20 years, 30% of between the age of 21 – 30 years, a percentage of 60% are of the age between 21 – 40 and 14% are of the ages above 40 years.

**Table 2: Level of Education and Training of the Respondents**

Level of Education	Number of Responses	Percentage (%)
Can't read & write	21	42
SSCE	15	30
NCE	10	20
Graduate	4	8
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Field Survey, 2019

Table 2 shows that a higher percentage (42%) of the respondents cannot read and write, 30% of them have obtained SSCE, 20% had NCE and 8% are graduates.

**Table 4: Respondent's working experience**

Years	Number of Responses	Percentage (%)
Less than 1 year	8	16
1 – 5 years	10	20
6 – 10 years	20	40
Greater than 10 years	12	24
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Field Survey, 2019

Table 3 shows that 16% of the respondents are having less than 1 year working experience, 20% of them have 1 – 5 years of working experience, 40% have 6 – 10 years and 24% have greater than the 10 years of working experience.

**Table 4: Respondents' Marital Status**

Status	Number of Responses	Percentage (%)
Single	15	30
Married	25	50
Divorced	5	10
Widowed	5	10
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Field Survey, 2019

The table 4 above shows that 30% of the respondents are single, 50% of them are married, 10% are divorced and 10% are also widowed.

**Table 5: Percentage of challenges faced by women in small scale businesses**

STATEMENT	SA		A		D		SD	
	No	%	No	%	No	%	No	%
1. My family is not confident with my work.	21	42	9	18	14	28	06	12
2. My family does not allow me to go outside for business.	23	46	10	20	10	20	07	14
3. People look at me like I am a whore.	19	38	16	32	10	20	05	10
4. People think that business is a male dominated profession.	20	40	11	22	09	18	10	20
5. I have been discriminated as by the traders as being female entrepreneur.	15	30	13	26	12	24	10	20
6. I am always having a fear of sexual harassment.	17	34	13	26	08	16	12	24
7. I do not have enough knowledge about the business.	23	46	09	18	08	16	10	20
8. I am having difficulties in getting loans.	20	40	11	22	12	24	07	14
9. My religion forbids me from partaking in small scale business.	18	36	17	34	08	16	12	24
10. Small scale business is dominated by male.	19	38	16	32	07	14	08	16
11. I started business because of the economic necessity of my family.	18	36	17	34	07	14	08	16
12. I started business because I like business as profession.	15	30	10	20	12	24	13	26
13. I started business because I want to become independent	20	40	12	24	10	20	08	16
14. I started business with my family members' encouragement.	09	18	11	22	15	30	15	30
15. I started business to continue my family business tradition.	11	22	13	26	16	32	10	20
16. I started business with my friends' encouragement.	10	20	12	24	13	26	15	30
17. I started business because I have to support my family on my own.	23	46	13	26	08	16	06	12
18. I started business because I get support from the association.	11	22	10	20	19	36	20	40
19. I involved in business because this field beings more profit than other profession.	15	30	10	20	14	28	11	22
20. I started business to help my husband in family income.	20	40	10	20	08	16	12	24

Source: Field Survey, 2019

Table 5 above analyzed the constraints to women participation in small scale business using a total of 20 statements. The study reveals that there is a significant relationship between culture, availability of fund and competition in women participation in small scale business.

## RESEARCH QUESTIONS

### Research Question 1

What is the relationship between culture and women participation in small scale business?

**Table 6: Culture and Women Participation in Small Scale Business**

STATEMENT	SA		A		D		SD	
	No	%	No	%	No	%	No	%
1. My family does not allow me to go outside for business	23	46	10	20	10	20	07	14
2. People look at me like I am a whore.	19	38	16	32	10	20	05	10
3. People think that business is a male dominated profession	20	40	11	22	09	18	10	20

Source: Field Survey, 2019

Table 6 shows that 66% of the respondents agree to the fact that their family do not allow them to go outside or businesses, 70% agrees that people look at them as whores because they engage themselves in business, and 62% agrees that the society looks at business as a male dominated profession. All these are as a result of the culture of the environment (Area of study).

### Research Question 2

What is the relationship between availability of fund and women participation in small scale business?

**Table 7: Availability of fund and women participation in small scale business**

STATEMENT	SA		A		D		SD	
	No	%	No	%	No	%	No	%
1. I am having difficulties in getting loans.	20	40	11	22	12	24	07	14
2. I started business with my family members encouragement	09	18	11	22	15	30	15	30
3. I started business with my friends encouragement	10	20	12	24	13	26	15	30

Source: Field Survey, 2019

Table 7 above show that 62% of the respondents have difficulties in getting loans to start business, 60%, 56% did not start up their business with family members and friends encouragement respectively. This shows that women are not accessible to fund for starting their business.

## Summary, Conclusion And Recommendations

This chapter presents the summary of the study findings, conclusion and recommendations.

### Summary

The study assessed women's involvement in small scale business in Gashua zone. The main aim of this study was to examine the constraints to women participation in small scale business in Gashua Zone. Two specific objectives and research questions guided the study. The study adopted a descriptive survey design, fifty subjects constituted the population. A 20 items structured questionnaires with four points, responses options titled constraints to women participation in small scale business (CWPSBQ) was developed and used for data collection. Data collected was analyzed using data analysis techniques.

### Summary of Findings

From the study conducted, the following are the major findings. as table 1 shows that 16% of the respondents are of ages below 20 years, 30% of between the age of 21 – 30 years, a percentage of 60% are of the age between 21– 40 and 14% are of the ages above 40 years. While, table 2 shows that a higher percentage (42%) of the respondents cannot read and write, 30% of them have attain SSCE, 20% had NCE and 8% are graduates.

Table 3 of this research work highlighted that 16% of the respondents are having less than 1 year working experience, 20% of them have 1 – 5 years of working experience, 40% have 6 – 10 years and 24% have greater than the 10 years of working experience. Table 5 also analyzed the constraints to women participation in small scale business using a total of 20 statements. The study reveals that there is a significant relationship between culture, availability of fund and competition in women participation in small scale business. Where table 6 revealed that 66% of the respondents agree to the fact that their family do not allow them to go outside or businesses, 70% agrees that people look at them as whores because they engage themselves in business, and 62% agrees that the society looks at business as a male dominated profession. All these are as a result of the culture of the environment (Area of study).

Consequently, from table 7 of the research, it shows that 62% of the respondents have difficulties in getting loans to start business, 60%, 56% did not start up their business with family members and friends' encouragement respectively. This shows that women are not accessible to fund for starting their business. Based on the finding of the research, the researcher suggested from the findings that majority of women participated in small scale businesses with their own capital without any other partner to start the business with.

### Conclusion

Based on the findings of the study, the following conclusion are drawn. The major threats to women participating in small scale business are culture, access to finance, male dominating society, family ties, stiff competition and law risk bearing ability. The findings of this study shows that the major factors that influence women to start up small business are economic necessities, self-choice of becoming an entrepreneur, becoming self-sufficient, family and friends' encouragement and a family tradition. The results of the study demonstrated that women's participation in the small scale business plays an important role for the empowering women by controlling over decision making, economic freedom, increasing self-confidence, company ownership and freedom of making own choice.

### **Recommendations**

Based on the data analyzed, findings made and conclusions drawn, the following recommendations were made:

1. Government at all level should introduce affirmative actions, by setting policies that will encourage more women to go in to small scale business.
2. The banks should introduce women tailored products to suit their entrepreneurial needs.
3. Given the importance of women's participation in the business, the government and NGOs should facilitate training and education for women in terms of the importance of small scale business.
4. Government should embark on awareness campaign to enlighten the general public about roles women can play by engaging in small scale businesses without interfering with their roles as housewives and mothers.

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