CREATING A PATHWAY FOR JOBS IN NIGERIA: THE ROLE OF WOMEN IN SMALL AND MEDIUM ENTERPRISES

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Abstract

This study investigates how women's small and medium enterprises (SMEs) in Nigeria can create jobs and boost the economy. It explores the factors that motivate women to start and run their businesses and the challenges they encounter in the process. The study uses a qualitative research design and secondary sources of data, such as books, journals, reports, and websites. The study also applies Kirzner's (1999) theory of competition to analyse the data. The study reveals that women entrepreneurs are influenced by their talents, reasons, and values, but they also face difficulties, such as poor infrastructure, lack of security, and low incentives. The study concludes that the government should improve the infrastructural facilities, protect the women's development centres, and provide incentives and motivation for women entrepreneurs. The study contributes to the literature on women's entrepreneurship and job creation in Nigeria

Keywords: Promotion, SMEs, Competitiveness, Women, Job Creation

Introduction

Globally, there is an increasing social understanding that policies should be geared towards re-igniting and/or promoting women's entrepreneurial activity. Best-practice lessons have demonstrated that the impoverished may improve their level of living through entrepreneurship (Frederick and Foley, 2016). Several African countries consider entrepreneurial growth as the only option to achieve industrialization and economic progress. As a result, they are making concerted efforts to promote indigenous entrepreneurship (Ottih, 2011). In most nations, small and medium enterprises are emerging as a

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significant component paving the way for economic growth through their synergistic influence on job creation and innovation, increasing gender, ethnic, and minority labour-force participation, and reducing local poverty in inner cities and suburbs. SMEs in general, and women's entrepreneurship, are critical to a country's economy in terms of economic development and poverty reduction. So far, a country's government is necessary to create an enabling environment for SME development through favourable financial, economic, socio-cultural, legal, and functional infrastructural policies (Coleman & Koti, 2018).

During their annual gathering in 2012, the Global Economic Forum selected women entrepreneurs as "the way ahead" (WEF, 2012). Donors, international public institutions, national and municipal governments, non-governmental organizations (NGOs), private enterprises, charities, knowledge, and business groups have all launched programmes or policies to encourage and grow women's entrepreneurship. Despite the increasing number of initiatives and resources available to promote and develop women's entrepreneurship in developing countries, women continue to own and manage fewer businesses than men; they earn less money with businesses that grow slower and are more likely to fail; and women tend to be more necessity entrepreneurs (Saskia Vossenberg, 2013). According to a global assessment, the gender gap in entrepreneurship remains, albeit at variable degrees and between nations. This study examined women's SME competitiveness and job creation in Nigeria.

Statement of the Problem

Many United Arab Emirates (UAE) women cease working after marriage and childbearing, partly because maternal care is considered to be more beneficial for their children (UAE; Yearbook 2006). This situation causes a range of problems for women, such as difficulties in creating their own spaces for professional activities and the confrontation with the power of a patriarchal society that does not offer opportunities for their total development. In Nigeria, the 2006 census revealed that women constitute 49.9% of the nation's population; the underrepresentation of women (2%) in the nation's development

process in finance, business, and investment fronts renders 40% of the population inadequately positioned to contribute to the economic growth of the country (Federal Ministry of Women Affairs and Social Development, 2010, cited in Osalor, 2017).

As a result, women's entrepreneurship in Nigeria remains mainly underdeveloped. According to studies, both genders are influenced differently in their operations by elements such as markets and the socio-cultural milieu, with women being more negatively affected than their male counterparts. Women have less access to knowledge, technology, inputs, labour, financing, and credit, resulting in lower productivity. Therefore, the peculiar problems of women entrepreneurs in their quest for improved productivity, increased income, and food security for their families are multiplied. Generally, women's economic empowerment is low in Nigeria compared to their male counterparts. Odubogun (2016) examined the extent of economic empowerment of Nigerian women based on their participation in various economic activities and noted that their economic powers had systematically and persistently deteriorated, particularly since 1996.

The Objectives of the study are:

i. To assess the factors that motivate women into small and medium enterprises in Nigeria
ii. To ascertain the challenges facing women towards small and medium enterprise development in Nigeria.

Research Question

i. What are the factors that motivate women into small and medium enterprises in Nigeria
ii. What are the challenges facing women in small and medium enterprise development in Nigeria?

Conceptual Review

Women Entrepreneurship Development in Nigeria

It is important to see women's entrepreneurship as a distinct yet related concept to male entrepreneurship. "Women entrepreneurs are defined

as those 'women' who use their knowledge and resources to develop or create new business opportunities, who are actively involved in managing their businesses, and who own at least 50% of the businesses and have been in operation for at least a year" (Moore and Buttner, 1997, in Farr-Whaton and Brunetto, 2017). Although entrepreneurship is usually regarded as an activity, some definitions concentrate more on its operational and functional characteristics. Roomi and Harrison (2017) quote Stevenson (2010) to state that entrepreneurship is "the pursuit of opportunity without regard to the resources currently controlled" and go on to quote Shane and Venkataraman (2018): "Entrepreneurship concerns the process of discovering opportunity, the evaluation and exploitation of opportunity, and the individual decision-makers who do these things".

The women's entrepreneur is the business leader who, on her initiative, starts a new enterprise, takes on all of the financial, administrative, and social risks that come with it, and oversees its day-to-day (Lavoi, 1985, cited in Witbooi and Ukpere, 2011). women entrepreneurship refers to the creation and management of a business by women. According to McClelland, Swail, Bell, and Ibbotson (2005), a women-owned firm is defined as one in which one or more women hold at least 51% of the business, or in the case of a publicly traded company, at least 51% of the shares.

In Nigeria, women's development gained tremendous traction with the Better Life Programme (BLP) in 1987, leading to increased public and government awareness of the prospective role women could play in national development. Adewole (2017) noted that women's empowerment is the provision of adequate opportunities for women to develop their potential and contribute to the development of the nation in particular and of the world in general. He added that women's empowerment is the provision of a conducive environment for opportunities for women to contribute their quota to social, political, and economic activities. The Better Life Programme was founded in 1987 to improve the quality of life of many women through the distribution of various inputs, the grant of easy credit, and the

establishment of various educational and enlightenment programmes (Ogwumike, 2017).

The Family Support Programme (FSP) and Family Economic Advancement Programme (FEAP) were designed and set up to improve the quality of life of rural dwellers, particularly women. The Blue Print (1994) stated the objectives of the support programmes to include:

i. Eradication of negative, social, and cultural factors affecting women and children
ii. Assisting rural families to increase agricultural production as well as improving their nutritional status
iii. promoting and improving the welfare of the most vulnerable and disadvantaged groups in society, notably children, women, the disabled, the destitute, the aged, and others.

The National Poverty Eradication Programme (NAPEP) was founded to coordinate and monitor the implementation of the contents of the poverty eradication programmes of the concerned ministries (Agriculture and Rural Development, Education, Health, Water Resources, Works and Housing, Employment, Labour, and Productivity, Women's Affairs, Youth Development, and Industry) to ensure that the activities are centrally planned and coordinated to complement one another to maximize impact and enhance the use of resources. It is in pursuance of the intervention mandate that NAPEP embarked on women's empowerment through the following programmes: capacity acquisition programme (CAP), mandatory attachment programme (MAP), and credit development programme (CDP) (Obadan, 2016). A review of this programme reveals more failures than successes. Among the identified reasons for the failure are implementation problems, government funding problems, a lack of focus and capacity to satisfy the plan, modification by successive governments when necessary, and ensuring that the plan or programmes align with all aspects of the economic plan of the government.

Concept of Small and Medium Enterprises

Small and medium-sized enterprises (SMEs) are a very heterogeneous group. SMEs are found in a wide array of business activities, ranging from the single artisan producing agricultural implements for the village market, the coffee shop at the corner, the internet café in a small town, to a small sophisticated engineering or software firm selling in overseas markets, and a medium-sized automotive parts manufacturer selling to multinational automakers in the domestic and foreign markets. The owners may or may not be poor; the firms operate in very different markets (urban, rural, local, national, regional, and international); embody different levels of skills, capital, sophistication, and growth orientation; and may be in the formal or the informal economy.

The statistical definition of SMEs varies by country 4 and is usually based on the number of employees, the value of sales, and/or the value of assets. Due to its ease of collection, the most commonly used variable is the number of employees. The EU and a large number of OECD-5, transition, and developing countries set the upper limit of the number of employees in SMEs between 200 and 250, with a few exceptions such as Japan (300 employees) and the USA (500 employees).

At this time, no all-encompassing definition of "small business," "medium business," or "small and medium-sized business" exists. There are variations in definition even within the same country, depending on whose institution you ask or which state or region you live in. Moreover, small and medium-sized enterprises (SMEs) might be defined differently by various governments and industries (Mukras, 2013). Smaller and medium-sized enterprises are a topic of debate. There are some parallels and some differences in how many nations categorize their sectors and businesses depending on the criteria they deem acceptable. Measures of total net assets, staff count, sales volume, and investment level are often used to define small and medium-sized enterprises (Kimambo, 2015). According to the World Bank (2006), a medium-sized business has between 300 and 1,500 employees and yearly revenues of between $15 and USD 29 million. In addition to the foregoing, there is a distinction between small businesses, which

employ up to fifty (50) people, and micro-enterprises, which employ up to ten (10) people and have a maximum annual revenue of one hundred thousand (100,000) US dollars. According to the Central Bank of Nigeria (2010), a small business is defined as one with fewer than fifty full-time employees and total assets of less than one million naira (1,000,000). A medium-sized business is defined as one with fewer than one hundred full-time employees and total assets of less than fifty million naira (50,000,000). According to Nwakoye (2018), SMEs are defined as businesses with between five and one hundred employees and yearly revenue of roughly four hundred thousand naira (₦400, 000).

According to Nigeria's third national development plan (1975–1980), a small business is a company with the capacity to employ no more than ten people (Taiwo, Ayodeji, and Yusuf, 2012). However, an SME is also a business with a fixed asset and working capital of less than $60, 000 and the capacity to employ fifty workers. In addition, an SME is a company with an annual revenue of N2 million and a net asset value of no more than N1 million. (Companies and Allied Affairs Act of 1990, Federal Ministry of Industry, Nigeria; quoted in Taiwo, Ayodeji, and Yusuf, 2012)

Competitive SMEs Business Practices and Strategies

It is up to SMEs to implement competitive business operating practices and business strategies. However, the options available to SMEs are also closely related to the quality of the institutions, markets, and organizations that constitute the business environment. It is the efficiency and effectiveness of institutions, markets, and organizations that encourage or discourage SMEs to take their cues for learning new ways of doing business, compare their competitive characteristics with those of their rivals, and make their decisions to invest, including the introduction of innovations into their business strategies. If the environment is weak, SMEs' ability to detect market signals that would enable them to invest and grow will also be weakened.

Presently, transition and developing countries seem to have a plethora of policies and strategies that relate to the private sector in one way or another: private sector development strategies, SME

development strategies, trade and investment policies and strategies, export strategies, and so on. Yet, the responsibility for implementing these various national policies, strategies, and programs is dispersed throughout the public sector institutions, where both capacities and authority to coordinate are weak.

Furthermore, there is a need to establish dialogue and partnerships between the government, SMEs, civil society, and academia to appropriately assess and prioritize SME challenges and implement remedial actions. Governments usually consult with the private sector, though mostly with large and foreign investors, when setting policies since public-private dialogue enhances ease of implementation, political credibility, and sustainability strategies. However, there are also capacity deficiencies that must be overcome on the part of SME membership organizations, as discussed earlier.

As illustrated above, it is necessary to ensure that there is concerted and coordinated action at all levels to improve the competitiveness of SMEs. This can be achieved by embedding the SME development strategy into the national development strategy so that the effects of relevant policies on SMEs are seriously considered at every stage and level (a joined-up government, strengthened private sector organizations), appropriate interventions for correcting market and government failures are prioritized, and capacity-building interventions for SME stakeholders are implemented. The title of the SME development policy of the United Kingdom, "Think Small First, 2001," reflects very well the government's attempt at mainstreaming SME issues into national development frameworks.

Empirical Review

Rutashobya and Nchimbi (2019) maintain that the reasons that make women go into business, evidence from Africa shows that negative push factors such as husbands' low wages that cannot meet all household needs and structural adjustment programs make women go into business. Other push factors are the desire for independence, capital limitations, training, and the perceived marketability of the product. In this regard, women entrepreneurs who were in

employment are reported to have gone into business much earlier than those in developed countries.

Tata and Prasad (2018) concluded that the performance of women-run micro-enterprises can be influenced by social capital, motivation, and the opportunity to engage in collaborative exchange and that this is influenced by gender. This explains why micro-credit programmes are vital in assisting poor women entrepreneurs (especially in developing countries) who lack access to credit and other opportunities. One such programme is social networking in terms of trade unions, peer group formation, and other cooperative societies. Similarly,

Wright (2016) used a survey approach based on a questionnaire that revealed a negative relationship between the economic empowerment programme and economic activities. He opined that women's empowerment programmes increase financial well-being.

Rahman (2011) used the Chi-square test, and the result revealed a positive correlation between the economic empowerment programme and the economic activities of women. He opined that empowerment policy is an important liberating force in societies where women in particular have to struggle against repressive social and economic conditions. Using a survey approach, Kabeer (2001) investigates the role of empowerment programmes on the activities of women and finds that empowerment programmes have succeeded in increasing the economic activities of women in Bangladesh through skills acquisition, self-employment, and serving as employers of labour.

Ayogu and Agu (2015) assess the contribution of women entrepreneurs towards entrepreneurship development in Nigeria. Specifically, the study seeks to assess the factors that motivate women into entrepreneurship, ascertain the challenges facing women towards entrepreneurship development, and assess the contributions of women towards entrepreneurship development in Nigeria. The study was carried out in four cooperative societies in Enugu State, Nigeria. The study had a population size of 335, out of which a sample size of 182 was realized using Taro Yamane's formula at 5% error tolerance and 95% level of confidence. Instruments used for data collection were

primarily questionnaires and interviews. A total of 182 copies of the questionnaire were distributed, while 176 copies were returned. A descriptive research design was adopted for the study. Three hypotheses were tested using Pearson chi-square statistical tools. The findings indicate that the need for independence and self-fulfilment will significantly motivate women into entrepreneurship; financial constraints and government regulations are the significant challenges facing women towards entrepreneurship development; and job creation and poverty alleviation are the contributions of women towards entrepreneurship development. The study, however, recommends that the government, private sector, and NGOs organize empowerment programmes that are geared towards encouraging women to start their businesses. Women entrepreneurs should learn to take advantage of their environment, whether favourable or unfavourable because the environment has the potential of pulling or pushing women into entrepreneurship. Women entrepreneurs should also take time to consider the challenges other women in business are facing and find out how those challenges can be best tackled before deciding to go into business.

Nexus between SME and Job Creation

The nexus between SMEs and job creation is the link between the development of small and medium enterprises (SMEs) and the generation of employment opportunities in different countries and regions, including Nigeria. SMEs are defined as enterprises that have up to 250 employees, depending on the context and the source. SMEs play a vital role in the Nigerian economy, as they account for 96% of businesses and 84% of employment creation (Business Day, 2021). With a total number of about 17.4 million, they account for about 50% of industrial jobs and nearly 90% of the manufacturing sector, in terms of several enterprises (PwC, 2020). SMEs also contribute 48% of the GDP in Nigeria (PwC, 2020).

However, SMEs also face various challenges and constraints that limit their potential for growth and job creation in Nigeria. Some of these challenges include access to finance, infrastructure, policy, skills,

technology, innovation, and regulatory frameworks. Moreover, SMEs tend to have lower productivity, quality of employment, and wages than larger enterprises, which can affect their competitiveness and sustainability. According to a study by Adeosun and Shittu (2022), SMEs are important for economic growth and employment generation in Nigeria, but they also face challenges such as access to finance, infrastructure, and policy. That is why supporting SMEs with incentives that will enhance their competitiveness and impact is important.

Such policies and interventions must include improving the business environment, providing access to finance and markets, enhancing skills and innovation, promoting social dialogue and decent work standards, fostering entrepreneurship and formalization, and facilitating linkages and networks among SMEs and other stakeholders. In a work done by Imeokparia and Ediagbonya (2014), they emphasize that women play a significant role in SME development in Nigeria, as they constitute about 41% of the SMEs operators. Women are motivated to engage in SMEs, for poverty alleviation, self-reliance, and empowerment purposes. Apart from gender discrimination, lack of skills, and cultural barriers that they face, the government has not provided more opportunities and support for women entrepreneurs. To overcome these challenges and empower women to contribute their quota to job creation, government policies, and interventions should be based on evidence, tailored to the specific needs and contexts of SMEs in Nigeria, coordinated across different levels of government and sectors, and monitored and evaluated for their effectiveness and impact.

Theoretical Framework

Economic Theory: The theorists here saw an entrepreneur as an agent of economic change. They argued that changes, either in the environment or organization, are a transformation that can occur as a result of the reaction of some economic forces. Economists assume that entrepreneurs behave rationally towards some economic forces (business opportunities, resources, etc.) that result in a change in the environment in the form of enterprise. Entrepreneurship was seen as a process or positive event in every economic revolution. Without

entrepreneurs, the other factors of production, such as land, labour, and capital, cannot transform themselves into economic value (products and services). Knight (1978) sees entrepreneurs as agents who bear risks and uncertainty. According to Kirzner (1999), economic theorists consider competition as a motivator for the learning of entrepreneurial abilities.

Women entrepreneurs are not exempt from this economic viewpoint on entrepreneurship research. Women have a unique function in the market system due to their capacity to manage and regulate other production aspects. As a result, their incentive to engage in entrepreneurship grows as their sense of themselves as agents of economic change grows, and vice versa.

Methodology

The study is qualitative in nature, and the data were drawn from secondary sources. Therefore, documented facts from literature such as books, articles, newspapers, and periodicals, as well as online information, were used to reflect contemporary issues.

Results and Discussion

The factors that motivate women into small and medium enterprises in Nigeria

"Talents, reasons, and values are three connected aspects that explain why women engage in one type of entrepreneurship or another," Schein (2018). Entrepreneurial identity is typically anchored in values, motivations, occupational experiences, education, and external factors such as entrepreneurial culture or the presence of entrepreneurial "heroes" who strengthen and influence individuals' entrepreneurial intentions based on the circumstances they face at any given time. Schein (2018) outlined eight career anchors in his theory, which he described based on Schumpeterian entrepreneurship, where strong inventiveness and the drive to start a new enterprise are the anchor's dominating traits. They include security and stability, (ii) autonomy and independence, (iii) entrepreneurship, (iv) technical and functional

competence, (v) management competence, (vi) service, and (vii) lifestyle.

The challenges facing women in small and medium enterprise development in Nigeria

From the various literature analysed, the following problems are identified as challenges to women's entrepreneurship: Women face several unique social norms like religion and culture that make it difficult for them to become involved in entrepreneurial activity. Additionally, some conservative men, husbands, and society frown upon women starting up and running their businesses. This makes it difficult for women entrepreneurs to harness their entrepreneurial talents while at the same time meeting the demands placed on them by both their families and society. Hagen (1962, cited in Frederick and Foley, 2006) affirmed that where the behaviour of a group is not accepted or where a group is discriminated against, a psychological equilibrium would occur. This might drive a person to cultivate enterprising behaviour to compensate for these lacks. It is an interesting proposition to think that a disadvantaged person might be more likely to start a new venture than other people.

Another major challenge to women's entrepreneurship development in developing countries, particularly Nigeria, is government policy. These range from infrastructure to tax policies. The country lacks infrastructure like good roads to ease the transportation of products and a poor electricity supply, which forced entrepreneurs to use other sources of power generation like generators.

Researchers consistently point to a lack of access to finance as the major barrier that women entrepreneurs face (Jamali, 2019). A majority of the women rely on family funding (Halkins, 2017) or personal savings (Itani, Sidani, and Baalbaki, 2017). A study conducted in Nigeria discovered that after family funding, these women entrepreneurs rely on donations, bank loans, government schemes, and charity by the church (Halkias, 2017). Personal attributes of women entrepreneurs may sometimes create opportunities or barriers for them. There is a high proportion of women who have a fear of failure (Itani,

Sidani, and Baalbaki, 2017). At the other end of the spectrum, some studies revealed that women entrepreneurs love to take risks, are open to challenges, and put in their best effort to pursue their goals (Mordi, Simpson, Sigh, and Okafor, 2010). In traditional Muslim society and communities, male-women segregation is the norm and presents its issues. Women entrepreneurs guard their privacy and prefer a working environment where they don't have to interact with men, or the interaction is kept to a minimum (Itani et al., 2017).

Discouragement is a challenge to women entrepreneurs' development. Families play an important role in women's entrepreneurship; recent studies reveal two opposing pictures in this respect. In some cases, families are very supportive and play an important and supportive role in helping women develop business ideas (Halkias, 2017)

On the other hand, women consider families a constraint. They receive no appreciation for their work, and in most cases, they are discouraged (Itani et al., 2017).

Stereotyping has been a challenge to the development of women entrepreneurs. In many societies in the developing world, women are generally not encouraged to take on leadership roles. They are perceived as being submissive and subservient to their male counterparts (Dzisi, 2018). This stereotyping poses barriers for women as in a male-dominated society, a women leader is discouraged. A study conducted in Lebanon blames cultural norms and stereotyping as one of the biggest constraints for these women entrepreneurs (Jamali, 2019). Women being regarded as housekeepers or homemakers is a challenge because such perceptions and family responsibilities are big constraints. The support of the husband in fulfilling family responsibilities can be extremely helpful for these women.

However, women entrepreneur also faces several societal issues; harassment is a major problem for them in many countries. Sexual harassment remains a common complaint. Adejumo (2011) observed that, quietly, many women marketers in the banking sector face an uphill battle at work and on the field. The battle is sexual harassment.

The numbers are staggering. Every day, hundreds of thousands of women marketers are sexually harassed.

However, these women are afraid to speak out because of customs and traditions. In addition, they feel ashamed and are fearful of losing their jobs if they bring sexual harassment to the attention of authorities.

Another major challenge is that of security; the lives of the people are not secured, and insecurity has led to the destruction of investment properties. In Nigeria, self-employed women mostly operate in a hostile environment that is not suitable for business purposes (Halkias et al., 2017).

Conclusion

Furthermore, this study aims to contribute to developing challenges by highlighting the need for a comprehensive examination of supporting women's small and medium enterprise policies and practices to achieve employment creation in Africa, particularly in Nigeria. There is an urgent need to give these faceless and voiceless women a voice since they play a significant—but often unseen role in keeping a home financially stable. On this point, the researcher concluded that the following recommendations should be considered:

Recommendations

i. Women entrepreneurs, irrespective of who has helped them start their businesses, must have the support of their husbands because this greatly determines the success of their entrepreneurial careers.
ii. As a matter of urgency, the government should improve the deplorable state of infrastructural facilities, especially electricity supplies, and good roads. The government should also protect the facilities that are provided to women's development centres and provide a forum in which qualified and teaching staff would remain in the centres and provide them with incentives and yearly increments as motivators.
iii. Many women entrepreneurs have innovations and ideas but lack the capital to finance them. Therefore, the government should relax

the cumbersome procedure of obtaining loan facilities from the banks to reduce the pain involved.

iv. To handle the problem of fear of failure, the trainers in any established empowerment-related programmes should organize a counselling session. It should be more private and confidential.

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