

## **Enhancing Entrepreneurial Activities of Women in Rural Areas of Anambra State: Implications for Home Economics Education**

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### **Abstract**

This study focused on strategies for enhancing entrepreneurial activities of rural women in Anambra State. Specifically it identified entrepreneurial activities of rural women in Anambra State; determined factors militating against the entrepreneurial activities; and ways of improving the activities. The study made use of survey research design. The population for the study was 115 made up of 35 lecturers of Entrepreneurial Studies and 80 selected rural women in Anambra State. Questionnaire was used for data collection. The instrument was validated by three experts. Mean and standard deviation were used for data analysis. Findings reveal 15 entrepreneurial activities of the rural women including, food service business ( $\bar{X}=3.55$ ), palm oil processing ( $\bar{X}=3.56$ ); other findings are nine constraints to their entrepreneurial opportunities, including inadequate funds to start a business ( $\bar{X}=3.98$ ), lack of advanced market place to do business ( $\bar{X}=3.73$ ) and nine ways of promoting the entrepreneurial activities of the rural women entrepreneurs, include, provide financial linkages to rural women ( $\bar{X}=3.70$ ), train women on how to run a small business ( $\bar{X}=3.76$ ). Four recommendations were made. These include that Anambra State Ministries of Women Affairs, Commerce and Industry should adopt the strategies identified in this study to encourage rural women to become entrepreneurs, train them on skills so that they can be able to sustain their livelihood through their income generating ventures.

**Keywords:** Rural Women, Entrepreneurship, Activities, Strategies, Enhancement.

### **Introduction**

Rural women are key agents for achieving the transformational economic, environmental and social changes required for sustainable

development. Women play important roles in the rural economy as farmers (production and processing of food), wage earners and entrepreneurship activities such as petty trading,

production of household items including family care. In the view of Adesua (2010) women take responsibility for the well-being of the members of their families, including food provision and care for children and the elderly. Women from indigenous and grassroots communities are often also custodians of traditional knowledge, which is key for their communities' livelihoods, resilience and culture. Yet, women in rural areas face constraints in engaging in economic activities because of gender-based discrimination and social norms, disproportionate involvement in unpaid work, and unequal access to education, healthcare, property, and financial and other services.

In the opinion of Afza, Hassan and Rashid (2010) rural women workers are less likely to engage in wage employment compared to men and to women in urban areas, and when they do, they tend to earn less than their male counterparts. The author asserted that rural women, on average, are paid 25 per cent less than men and they typically work longer hours. They are also often engaged in labour-intensive work in difficult conditions, which lack occupational safety and health measures, and social protection. Akanji (2006) stated that women agricultural workers are particularly vulnerable to sexual or other violence and harassment and this sometimes leads to self-defeatism accompanied with inferiority complex. In the contributions of Blattam *et-al* (2015) rural women has limited access to credit, health care and education and this have further aggravated by the current global food

and economic crises and climate change. The author posited that empowering them is key not only to the well-being of individuals, families and rural communities, but also to overall economic productivity, given women's large presence in the agricultural workforce worldwide. To sustain these important roles of rural women according to Brush and Cooper (2012) there is every need for rural women to seek opportunities for improving the wellbeing of the families through engaging in entrepreneurial activities.

Entrepreneurship is recognised globally as a critical economic development strategy for job and wealth creation. According to the report of the Sustainable Development Goals (SDGs) of UNDP (2016), women's entrepreneurship can make a particularly strong contribution to the economic well-being of the family and communities, poverty reduction and women's empowerment. According to Halkhias *et.al* (2011), entrepreneurship is the pursuit of opportunities without paying much attention to the resources that are currently under control. In the authors view, entrepreneurial means two things-managerial skills and entrepreneurial attitudes. The growth of the economies of many countries according to Adoram (2011) is due to the increasing participation of women in entrepreneurial activities. It is because of guidance and counselling extended to the women in Self Help Groups to unearth their hidden entrepreneurial capabilities by providing skills, knowledge, adoptability and sensitizing them towards socio-economic status in the

society. The author posited that a woman who can accept challenges, adventures and an urge to become economically independent can transform into an 'Entrepreneur'. Hafizullah et al (2012) described an entrepreneur as one who operates a new venture and also inherits some risks, and is able to understand the environment where he operates his enterprise. The primary objective of an entrepreneur according to the authors is to make profit and is also prepared to assume responsibilities and bear the risk when it occurs. Akanji (2006) classified rural women entrepreneurs into four groups according to their activities as (1) Producers (2) Sellers (3) Processors (4) Marketers. The author asserted that these rural women either choose to engage in cultivation of vegetables, fruits, cash crops for food and income, others involve in sales of fruits, nuts, leafy vegetables. Others engage in managing petty shops, bakery, food vending, cassava flour processing among others, while little to none goes into manufacturing for lack of knowledge and skills.

The entrepreneurial activities of the rural women in Anambra State range from petty trading, vocational enterprises, handicraft, and farming to agro-processing. The women engage in these entrepreneurial activities for the purpose of earning a living. These entrepreneurial activities include; production and sales of fruits and vegetables, processing of foods (cassava flour), paddy rice parboiling and processing, local soap making, broom making and marketing, palm oil processing and marketing, among

others. In the view of Nkom (2000), it is these incomes yielding informal economic activities by women that make them indispensable in the process of rural development. Most of the women are found in various women groups in the rural areas and they engage in exchange of labour, production, processing and marketing of farm produce. Others include: social groups and consumer cooperatives (Morris and Little, 2005). Some women members engage in voluntary financial contributions which they revolve among themselves and spend them on buying consumer goods at wholesale prices and then selling to members with very little profit. The processing women groups engage in the processing of agricultural products to ready markets and for local consumption. Labour women groups are involved in exchange and mutual support on laborious tasks and social pleasure of working together. According to Lakwo (2008), the women groups assist members to increase their farm output and farm income, increase their opportunity for capital formation, provide services to the members at low cost, ensure sales of the farmer's produce and other agricultural commodities to their best possible advantage and ensure equitable distribution of bonuses to the members from annual profits.

The main challenges these rural women face in business are educational and work background, balancing their time share between work and family, problems of raising start-up capital, difficulty in borrowing fund. In the view of Gupta (2000) due to gender

discrimination girls are socialized differently controlled by social norms, morals, beliefs, practices without any rights and decision-making powers. The author stated that because of these reasons' women entrepreneurs are facing many constraints like lack of confidence, dual roles, rigid and male dominated market conditions, lack of proper training, lack of access to financial support, lack of exposure, information about training programmes, lack of access to resources among others. All these according to the author affect the entrepreneurial activities of the women and so affect their income capacity and livelihood. According to Nwachukwu in Osakwe (2012) most rural women in the study area due to lack of proper education remain in dark about the development of new technology, new methods of production, marketing and other governmental support which will encourage them to flourish. In the opinion of Tanbunan (2008) economic empowerment of women by micro entrepreneurship led to the empowerment of women in many things such as socio-economic opportunity, property rights, political representation, social equality, personal right, family development, market development, community development and at last the nation development. The author further stated that rural women can do wonders by their effectual and competent involvement in entrepreneurial activities. Therefore, in order to enhance the entrepreneurial activities of these rural women in the study area, there is need for a strategy that will enhance their entrepreneurial

capacity and invigorate their businesses for a better living.

Strategy according to Imhonopi and Utrim (2011) is a carefully devised plan of action to achieve a goal. In the view of the authors, strategy is actions resulting from intended plan to accomplish a specified goal. Strategies in the context of this study are certain actions that can be carried out to enhance the entrepreneurial activities of rural women for income generation and better livelihood. In the view of Annekova (2001), better business education for women, training of women on managerial skills, provision of business counselling, effective micro-credit scheme for women are some of the motivational strategies of a successful entrepreneur. The author highlighted some strategies necessary for promoting entrepreneurial activities in rural places as ability to provide farm inputs such as fertilizers to improve agriculture, adequate infrastructural facilities like good roads for evacuation of farm produce for sale, electricity provision for processing of foods, and importantly building of vocational skills centres where potential entrepreneurs will be trained.

Most women small holders in the study area engage in entrepreneurial activities just to take care of their immediate household needs which sometimes are not met. Some of them have been in petty enterprises for years without much success stories to narrate. During an interaction with some of the women petty business owners in the study area, the researchers observed that some of these women have traded for over a decade and had continued to

maintain the same status of living from hand to mouth. There has not been significant growth in their business enterprise. Further inquiries by the researchers revealed that these rural women had maintained their original status because of lack of financial aids to buy farm inputs, no attention of the agricultural extension agents whose responsibility is to educate the farmers, lack of business information, low start-up capital coupled with insensitivity of the government over the plight of the small holder farmers and women traders and lack of incentives. This study therefore is premised on these factors to identify the various strategies necessary for enhancing the entrepreneurial opportunities/activities of these women in the study area.

#### **Purpose of the Study**

The main purpose of this study was to evolve ways of enhancing entrepreneurial activities of women in rural areas in Anambra State. Specifically, the study:

1. identified the entrepreneurial activities of rural women in Anambra state.
2. determined factors militating against the entrepreneurial activities of rural women.
3. determined ways for promoting entrepreneurial activities of rural women in the study area.

#### **Research Questions**

1. What are the entrepreneurial activities of rural women in Anambra State

2. What are factors militating against the entrepreneurial activities of rural women
3. What are the ways of promoting entrepreneurial activities of rural women in the study area.

#### **Methodology**

*Design of the study:* The study adopted a survey research design. Survey research design in the opinion of Okafor and Mordi (2010) is that in which the same information is gathered from an unbiased representative group of interest. It is a very valuable tool for assessing opinions and trends from representative group of population being investigated through the use of questionnaire. The design was considered suitable since the study solicited information from Registered women entrepreneurs and lecturers of Entrepreneurial studies with the use of questionnaire on the strategies for enhancing entrepreneurial activities of rural women in Anambra state.

*Area of the Study:* The study was carried out in Anambra State, Nigeria. The state comprises four agricultural zones, namely; Aguata, Anambra, Awka and Onitsha. Anambra State is one of the five states of the Southeast geopolitical zones of Nigeria. The State has 21 local government areas (LGA). The climate is suitable for production of different kinds of crops which include yam, rice, cassava, maize, cocoyam and potatoes. Production and processing of these crops are the major farming activities of women and in the rural area. From such activities they earn their living.

**Population for the Study:** The population for this study was made up of two groups. The first group was made of 80 rural women who were registered with Anambra State Chambers of Commerce and Industry in 2018. The second group was made of 35 lecturers of Entrepreneurial studies in Anambra State University and Nnamdi Azikiwe University, Awka, Anambra state (University Academic Reports (2018). Both groups gave a total of 115 respondents. The entire respondents were involved in the study, because of the manageable size and so no sampling.

**Instrument for Data Collection:** Questionnaire was used for data collection. It was developed from literature and based on the specific purposes of the study. The questionnaire was structured on a five-point likert scale of: Strongly Agreed (SA), Agreed (A), Disagree (D) Strongly Disagree (SD) and Undecided (UD). It was validated by three experts in Entrepreneurial studies. Cronbach Alpha coefficient method was used to test the reliability and a coefficient of

0.78 was obtained for the entire instrument.

**Method of Data Collection:** A total of 115 copies of questionnaire were distributed to the respondents by hand with the help of three research assistants as follows: Eighty (80) copies were administered to the rural women under the guidance of the research assistants, out of which a total of 72 copies were properly filled, returned and used for data analysis. Also 35 copies were given to the lecturers of Entrepreneurial Studies. All the 33 copies questionnaires were properly filled returned.

**Method of Data Analysis:** The data were analyzed using mean and standard deviation to answer the research questions. In taking decisions, any item with a mean of 3.50 and above was considered as agreed while any item with a mean of 2.49 and below was considered as Disagreed.

## Results

### Entrepreneurial activities of the rural women in Anambra State

**Table 1: Mean Responses and Standard Deviation responses of Rural Women and Lecturers of Entrepreneurial Studies on the Entrepreneurial Activities of the Rural Women in Anambra State**

S/N	Entrepreneurial activities	X	SD	Remarks
1	Food service business	3.55	1.00	Agreed
2	Palm Oil processing	3.56	1.13	Agreed
3	Palm kernel sales business	3.73	1.20	Agreed
4	Weaving of cloths	4.09	0.93	Agreed
5	Beancake (Akara)frying business	3.77	1.12	Agreed
6	Plaiting of hair for money	3.98	1.18	Agreed
7	Local soap making	4.02	0.93	Agreed
8	Petty trading of household items	4.06	1.09	Agreed
9	Sales of food condiments	4.10	1.13	Agreed
10	Vegetable/fruits business	3.88	1.11	Agreed

11	Red Palm Oil marketing	3.67	1.16	Agreed
12	Paddy Rice parboiling & Processing	4.03	0.76	Agreed
13	Cassava flour (Garri) Processing	3.71	1.14	Agreed
14	Marketing of Firewood	3.66	1.12	Agreed
15	Making and marketing of brooms from Palms	4.10	1.15	Agreed
<b>Grand mean= 3.8</b>				

Table 1 above shows that the respondents agreed to all the item statements listed (1-15) with mean scores ranging from 3.55 -4.10. With the grand mean rating of 3.8 by the respondents, this indicates that developing the business acumen of the rural women on entrepreneurship activities in Anambra State is highly necessary. The standard deviation for

the items for this cluster ranges from 0.76 - 1.18 indicating that the respondents were close to one another in the entrepreneurial activities of the rural women in the study area.

#### **Factors Affecting the Entrepreneurial Activities of the Rural Women in Anambra State**

**Table 2: Mean Responses and Standard Deviation responses of Rural Women and Lecturers of Entrepreneurial Studies on Factors Militating Against Entrepreneurial Activities of Rural women in Anambra State.**

S/N	Factors Affecting Entrepreneurial Activities of the Rural women	$\bar{X}$	SD	Remarks
1	Inadequate funds to start a business	3.98	1.11	Agreed
2	Individual ownership of lands affects agricultural businesses	3.66	1.11	Agreed
3	Lack of advanced market places to do business	3.73	1.07	Agreed
4	Poor electricity supply to preserve their goods in the villages	4.05	0.92	Agreed
5	Lack of access to credit facilities to expand business operations	3.57	1.11	Agreed
6	Too many farming activities affects other businesses	3.87	1.02	Agreed
7	Poor business expansion due to dependency on one stream of income	4.18	0.98	Agreed
8	Too much debts from customers	3.89	1.19	Agreed
9	Lack of good roads to market their produce	3.60	1.12	Agreed
<b>Grand mean= 3.8</b>				

Table 2 shows that the respondents agreed to all the item statements listed (1-9) with mean scores ranging from 3.60 - 4.18 and were above the cut-off

point of 3.50. A grand mean rating of 3.8 indicates positive perception of the respondents on the item statements listed in that cluster. The standard

deviation (SD) for the items for this cluster ranges from 0.92 - 1.19 indicating that the respondents were close to one another in their opinion on the factors militating against

entrepreneurial activities of women in the study area.

**Ways of enhancing the entrepreneurial activities of the rural women in Anambra State**

**Table 3: Mean Responses and Standard Deviation responses of Rural Women and Lecturers of Entrepreneurial Studies on Strategies for Enhancing Entrepreneurial Activities of Rural women**

S/N	Strategies for enhancing entrepreneurial activities of Rural women	$\bar{X}$	SD	Remarks
1	Provide financial linkages to rural women	3.70	1.10	Agreed
2	Train women on how to run a small business	3.76	1.11	Agreed
3	Provide Micro-credit loan scheme for the rural women	3.63	1.20	Agreed
4	Form women into cooperative groups for government intervention	4.06	0.95	Agreed
5	Construct market stalls for the women in a local market	3.87	1.01	Agreed
6	Provide family and relative support to assist the women	3.89	1.13	Agreed
7	Link the rural women to local NGOs for assistance	4.08	0.98	Agreed
8	Link the women to Agric. Extension Agents to train them on agricultural produce processing as business	4.16	1.19	Agreed
9	Attract produce off-takers to buy their goods in the local area	4.20	1.16	Agreed

**Grand mean = 3.9**

Table 3 reveals that the respondents agreed to all the item statements listed (1-9) with mean scores ranging from 3.63 - 4.20 and were above the cut-off point of 3.50. A grand mean rating of 3.9 indicates positive perception of the respondents on the item statements listed in that. The standard deviation (SD) for the items for this cluster ranges from 0.95 - 1.19 indicating that the respondents were close to one another in their opinion on strategies for enhancing the entrepreneurial activities of the rural women in the study area.

The findings of the study in Table 1 revealed that all the fifteen entrepreneurial activities identified are what exist in the rural and among the women in the study area. All these activities recorded quite high mean responses ( $\bar{x} \geq 3.50$  which is the cut-off point). The findings are in consonance with the findings of Dimelu and Olaitan (2010) in a study on motivational activity initiatives for enhancing skill empowerment of youths in Home Economics occupation for work towards peace in Niger Delta where it was found out that 11 motivational activity initiatives could be provided by the

**Discussion of findings**



people, 12 activities could be provided by the government to ensure peace in the region.

The findings of the study in Table 2 also revealed that the 9- item-identified are factors militating against the entrepreneurial activities of the rural women in the study area. This finding agrees with the findings of Akanji (2006) on the study on the Challenges and Prospects of aquaculture practices in Enugu State, where it was found out that financial inadequacy, lack of training, lack of adequate water supply, poor marketing channels, inadequate skills in running an enterprise were some of the factors affecting the smooth running of successful fish farming enterprise in the study area.

In Table 3 the findings revealed the strategies for promoting entrepreneurial activities of the women in the rural areas of Anambra State where they receive income for livelihood. The activities identified by the study is in consonance with the findings of Okafor (2010) in a study on Motivational Strategies for enhancing women's active involvement in root crops processing enterprises in Enugu State, where the author discovered that women are mostly engaged in petty agricultural businesses, hair-do, catering services, fruit/vegetable sales, clothing among others with little involvement in agricultural processing (cassava, rice) and marketing enterprises which was found to be more income yielding than petty trades common in the area. The study also observed that these women gained knowledge through their projects in managing and controlling productive resources, skill, and

experience, and an increase in their ability to source relevant information and solve problems that equip them to become successful entrepreneurs under the guidance of the government and Non- governmental organizations.

### **Conclusion**

Women in the rural areas play vital roles in the upkeep of their families and in ensuring wellbeing. They also contribute to economic development of the rural areas. They engage in various entrepreneurial activities so as to generate the much needed income for family survival. In doing these they face various constraints. This has determined the constraints and ways the entrepreneurial activities of the women could be enhanced for women in the rural areas of Anambra State of Nigeria.

### **Recommendation**

1. The women need be given some training in entrepreneurship in order for them to succeed in their ventures. The training should cover areas such as risk taking, creativity and innovativeness, and problem solving skills and multi-tasking so on.
2. These can be gained through workshops, training programmes, mentoring or self-advancement courses. The governments of Anambra State and associations (such as NGOs and development partners) in their respective status should play an active role in nurturing these entrepreneurial skills within these women to mould

successful women entrepreneurs. Whether or not the businesses of these individual women entrepreneurs.

3. The women entrepreneurs should form strong associations for their own benefit.
4. Government can help the women associations with training in skill acquisition and access to soft loans economies.

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