

Drivers of Women Entrepreneurship in the Oke-Ogun Region, Oyo State, Nigeria.

Ishola, James Aransiola¹, Ojelade, Mathew Ojeleke^{2*}, Ajayi, Johnson Kolawole³, Amusat, Rasaq Bamidele⁴ & Akinmusira, Olutoyosi Oluseye²

¹Department of Business Administration, Thomas Adewumi University, Oko, Kwara state, Nigeria.

²Department of Business Administration, Kola Daisi University Ibadan, Oyo State, Nigeria.

³Department of Public Administration, The Oke-ogun Polytechnic, Saki, Oyo State, Nigeria

⁴Department of Business Administration, The Oke-ogun Polytechnic, Saki, Oyo State, Nigeria.

*Correspondence Author

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ABSTRACT

The idea of entrepreneurship is frequently associated with men and is seen as a manly pursuit. But recently, it has become clear how important female entrepreneurs are and how much they contribute to the economy. Over time, the Nigerian business community has come to view women as an unequal gender, partly due to the country's cultural legacy of expecting all women to be subservient. Finding the main entrepreneurship drivers and how they have aided women's entrepreneurship in the Oke-ogun district of Oyo state, Nigeria, is the aim of this study. The objective of the study is to examine the effect of some identified variables as drivers towards entrepreneurial ability of women entrepreneurs in the study area. Using a survey design approach, the study's target respondents—women business owners, were purposively selected based on their levels of entrepreneurial activity, and a structured questionnaire was used to collect data. The data was analyzed using the ANOVA and Pearson correlation coefficient. The results indicated that the three independent variables—personal entrepreneurship traits, inner motivation, and credit intervention schemes, each had a correlation co-efficient and probability value of ($\beta_1 = 0.302$, $p < 0.05$, $\beta_2 = 0.325$, $p < 0.05$, and $\beta_3 = -0.278$, $p < 0.05$) that, taken separately, suggested a weak relationship with women's entrepreneurship during the study period. Among other things, it is recommended that official lenders and other government organizations provide women entrepreneurs with sufficient assistance so that they can make their fair share of contributions to the country's economy.

Keywords: Women entrepreneurship, Personal entrepreneurship traits, Inner motivations, Credit intervention schemes.

INTRODUCTION

There is a widespread perception that entrepreneurship enhances societal welfare, family income, and economic activity. According to Mahjabeen (2008), entrepreneurial endeavors play a crucial role in mitigating poverty and attaining the Millennium Development Goals (MDGs). Over the past thirty years, there has been a notable surge in entrepreneurial endeavors (Yadav & Unni, 2016). Compared to employment in the public or private sectors, it is thought to be a more suitable business (Delmar & Gunnsson, 2017). In recent decades, women have also been more involved in entrepreneurship; they now make up about 10% of all entrepreneurship activities worldwide (Saidapur & Sangeeta, 2012). A number of factors make female entrepreneurship crucial, including the empowerment of women (Helms, 1997), social inclusion (Altan & Olcay, 2015), economic independence, contribution to household income, sense of accomplishment, reduction of inequalities (Kimhi, 2010), and alleviation of poverty (Gu & Nie, 2021). The idea of the entrepreneurial woman in development programs is predicated on the idea that women-owned enterprises can advance gender equality and economic development at the same time. Consequently, women are more likely than males to spend their earnings on necessities for the

home (Nichter & Goldmark, 2009). As a result, it helps to reduce poverty and provide children with higher-quality care. Because it can lead to increased economic growth and efficiency, encouraging women's entrepreneurship is also "smart economics" (Razavi, 2012). Similarly, when women have more financial control through entrepreneurship, they participate in business and gain empowerment. Hashemi, S. M., Schuler, S. R., & Riler, A. P. (1996) assert that women entrepreneurs have greater influence over decisions made in the home. All things considered, having access to financial resources starts a "virtuous spiral" (Mayoux, 2001). Women are thus better equipped to question gendered cultural norms and renegotiate social and political inequities.

Due in part to traditional views of gender roles, but also because women face more barriers than men to networking, financial resources, training, and the ability to balance work and home obligations, women are less likely than men to work for themselves. Less than one in three (31%) of the EU-28's self-employed workers were women in 2012 (Eurostat, 2012). In entrepreneurship studies, examining the reasons behind launching a business is a prominent topic (Blackburn, 2001; Davidsson, 1995). There is a dearth of comparable research that looks at women's self-employment decisions, with the majority of empirical studies concentrating only on men's decisions. Men and women may have distinct occupational strategies and preferences for non-standard work schedules, mostly due to childcare concerns, according to the few research that are currently available that address gender disparities (Darian, 1975; Presser, 1995; Casper & O'Connell, 1998; Hundley, 2000). Women's economic involvement is essential to creating a competitive climate that promotes shared wealth. We contend that investigating the social constructions of gender in entrepreneurship is crucial because it will provide a fresh understanding of the theories and viewpoints surrounding entrepreneurship. This is essential to comprehend the behavior of women entrepreneurs and their survival battle, including how they handle business restrictions. The dynamic economic environment in Nigeria and throughout West Africa in general is forcing businesspeople, particularly women, to look for ways to survive and stay competitive. For all twenty-first-century visionary women entrepreneurs, the competitive strategies are crucial. This study provides insights into identifying the primary entrepreneurial motivations and the extent to which they have encouraged women's entrepreneurship in the Oke-ogun district of Oyo state, Nigeria. Therefore, the objective of this study is to examine the effect of some identified variable as drivers towards entrepreneurial capacity of women entrepreneurs in the study area. The identified variables are; personal entrepreneurial traits, inner motivation and credit intervention schemes.

RESEARCH QUESTIONS

The following research questions were answered in the study

1. How does entrepreneurial trait drive women entrepreneurship in the Oke-ogun area of Oyo state, Nigeria?
2. How does inner motivation drive women entrepreneurship in the Oke-ogun area of Oyo state, Nigeria?
3. How does credit intervention scheme drive women entrepreneurship in the Oke-ogun area of Oyo state, Nigeria?

RESEARCH HYPOTHESES

Ho1: Entrepreneurial traits do not drive women entrepreneurship in the Oke-ogun area of Oyo state, Nigeria.

Ho2: Inner motivation does not drive women entrepreneurship in the Oke-ogun area of Oyo state, Nigeria.

Ho3: Credit intervention schemes do not drive women entrepreneurship in the Oke-ogun area of Oyo state, Nigeria.

REVIEW OF RELATED LITERATURE

Women Entrepreneurship Development in Nigeria

Women's business endeavors will provide a means of subsistence and survival for themselves and their families, which will further boost the economy. The promotion of entrepreneurship by the Nigerian government dates back to the early 1970s. The 2nd National Development Plan (1970–1974) outlined the goal of encouraging small-scale businesses to foster entrepreneurship. These policies have persisted to this day through a variety of

technical, financial, and management approaches to small-scale industry development. A number of governmental organizations have been established to guarantee the growth of entrepreneurial endeavors in Nigeria. The National Directorate of Employment (NDE) was established in 1986 as a response to the Federal Government's concern over mass unemployment in the middle of the 1980s. The Work For Yourself Programme (WFYP) was established in 1987 as a way to address the issue of mass unemployment among young people. The National Youth Service Corps (NYSC) is another youth empowerment programme. The categories of development programmes are as follows: General Entrepreneurship Programme (GEDP), Youth Entrepreneurship Development Programme (YEDP), Rural Enterprise Development Initiative (REDI) and Women Entrepreneurship Development Programme (WEDP). One development programme specifically designed to support Nigerian women is the Rural Women Enterprise Development Programme, which aims to explore and exploit the latent potentials of these women, who are typically faced with overwhelming challenges. The Women Entrepreneurship Development Programme (WEDP) is directed towards women and is intended to turn them into successful entrepreneurs. The programme seeks to economically empower the Nigerian women. Singh, S., Simpson, R., & Mordi, C. (2011) pointed out that the Nigerian government launched the Family Support Program and the Better Life for Rural Women Program in 1987 to support female entrepreneurs. These initiatives supported women's economic development, health, and education in an effort to support female entrepreneurs. Through cooperative organizations, it provided women with an unprecedented level of support.

In addition, a number of non-governmental organizations (NGOs) were established to support the development of entrepreneurship. Notable among these is the Country Women Association of Nigeria (COWAN), which targets impoverished rural and urban women through cooperative rather than individual memberships and works to advance women's welfare in agricultural and economic decision-making to create self-reliance and sustainable development (Halkias, D., Nwajiuba, C., Harkiolakis, N., & Caracatsanis, S. M. (2011)). Dionco-Adetayo, E. A., Makinde, J. T., & Adetayo, J. O. (2005) concluded that these programs largely failed to deliver the benefits promised and that recent Nigerian governments did not sustain them. Inang and Upong (1999) noted that several government organs have been established to channel funds to small and medium industries with limited results (Inegbenebor, 2005). In a similar vein, Ekpenyong (1988) claimed that the delivery of entrepreneurship programs in Nigeria was subpar because a variety of teachers were assembled and given materials hastily written. The majority of these development programs in Nigeria have failed to meet their objectives and are not executed well. There is also the opinion that development programs do not even include women. Policies implementing economic betterment programs were reportedly gender-blind, with women not specifically included in them, according to Halkias et al. (2011).

Drivers of Women Entrepreneurship

Botha (2006), Heilman and Chen (2003) made the case that there are a number of push and pull variables that can encourage women to launch their own enterprises. Push factors are the more unfavorable circumstances, including layoffs and unemployment, that compel people to take up entrepreneurship in order to survive (Maas and Herrington, 2006). They consider pull factors to be the more favorable elements that could persuade someone to pursue entrepreneurship as a career, like government assistance and the presence of positive role models. According to Ghosh and Cheruvalath's (2007), research, pull forces only attracted one-fifth of women into entrepreneurship, the remainder are compelled by push factors to become entrepreneurs. According to Nzelibe (2006), the characteristics that have been shown to drive male and female entrepreneurs are the same. The following are the needs she listed: the need for achievement; the need for independence; the ability to take risks; the desire for responsibility; the availability of work opportunities for oneself, one's family, and others; the financial power to control businesses and employees; the impact of other people's success; retirement plans; and being laid off from one's job or lacking the necessary skills to find one.. However, challenge, self-achievement, desire for social recognition, desire for extra income, and deregulation policies by the Nigerian government were the variables that appeared to be significant in the study by Singh, S., Simpson, R., & Mordi, C. (2011), where these factors were categorized and data were collected from 300 small-scale Nigerian women entrepreneurs to determine what motivated them to become entrepreneurs. In contrast, the desire to build equity for retirement, to change careers, the inability of women to find employment, or the fear of unemployment do not appear to play any significant role in the decision of women to become entrepreneurs. Singh et al. (2011) also hypothesized that Nigerian women's decision to pursue self-employment would be accelerated by the availability of the advantages of education and family resources. This is in line with other studies conducted in the African context

(McClelland et al., 2005), where it was shown that strong family ties—especially the desire to improve living conditions for family members—are a major driving force behind entrepreneurship. Similar findings were found in the study by Hossain, A., Naser, K., Zaman, A., & Nuseibeh, R. (2009), which indicated that women's advocacy and decision-making (self-fulfillment), knowledge, and membership in professional associations were the primary determinants of their decision to work for themselves. Apart from the points raised above, push or pull factors could also be a driving force that drives women in our society. Many women who are fascinated by the vocation of the family can be motivated to continue, especially if business or vocation is unique and deserves to be sustained by the family (Ojelade, Ajayi, Ahmed & Olakunle, 2021)

MATERIALS AND METHODS

To gather the necessary data for this study, the researchers used structured questionnaires, interviews, and observation (Abbas, J., Aman, J., Nurunnabi, M., & Bano, S. (2019); Aman, J., Abbas, J., Lela, U., & Shi, G. (2021); Yoosefi L., J., Abbas, J., Khorami, F., Khosravi, B., Jalali, A., & Ziapour, A. (2020; Hussain, T., Abbas, J., Wei, Z., Ahmad, S., Xuehao, B., & Gaoli, Z. (2021). The study employed a questionnaire following pre-testing, and it was modified in consultation with experts (NeJhaddadgar, N., Ziapour, A., Zakkipour, G., Abbas, J., Abolfathi, M., & Shabani, M. 2020; Khazaie, 2021; Mohammadi, A., Pishgar, E., Firouraghi, N., Bagheri, N., Shamsoddini, A. & Abbas, J., 2021; Soroush, A., Ziapour, A., Abbas, J., Jahanbin, I., Andayeshgar, B., Moradi, F. I., 2021). The Oke-Ogun region of Oyo State, which is an ancient and significant area of the state, was the studied area. It's a sizable rural village located in the southwest of Nigeria, in Oyo State. It serves as a passage from the south to the country's north. Oke-Ogun is a stock from the Yoruba people. Of the thirty-three local government areas in Oyo State, Oke-Ogun has ten. The instrument the researchers used were structured questionnaires and personal interviews. Before beginning the interviews, the researchers got the respondents' prior consent. They met in person at their residences and places of employment to conduct the interviews in private. We utilized the following formula to determine the sample size from the study area because the population for the current study is unknown. Since the population for the current study is unknown, we calculated the sample size from the study area using the following equation:

$$n = \frac{[p(1-p)Z^2]}{e^2}$$

where p = 25% (0.25)

Z= 1.96, e = 7%(0.07)

n = sample size

A total of 147 (≅150) sampled respondents.

A total number of one hundred and fifty (150) copies of the questionnaire were distributed at random to the target respondents, who were chosen on purpose based on their degree and size of their enterprise. Out of this number, one hundred and forty-one (141) copies were accurately completed and sent back for examination. After being coded, the responses were loaded into SPSS version 25, a statistical package for social science, for analysis. The study's hypotheses were tested using the Analysis of Variance (ANOVA) and Pearson correlation coefficient.

RESULTS AND DISCUSSION

Table 1: Percentage distribution of persons in MSMEs

Sector	Male in %	Female in %
Agriculture	84.9	10.1
Services	58.4	44.6

Accommodation and Food services	13.2	86.8
Manufacturing	31.3	68.7
Wholesale/Retail trade	35.5	64.5

Source: NBS, 2021

Table 1 above shows the percentage distribution of persons in SMEs. Male individuals dominate Agriculture and services with 84.9% and 58.4% respectively. On the other hand, the females dominate sectors such as Accommodation and food services, Manufacturing and Wholesale/Retail services with 86.8%, 68.7% and 64.5% respectively.

Table 2: Level of Motivation

Statement	Mean	Descriptive equivalent
To continue family business	4.22	Agree
Pressure from previous engagement	4.76	Agree
Fear of the unknown	3.23	Disagree
Desire to make quick money	4.26	Agree
Better career development	4.13	Agree
Fear of disengagement	3.47	Disagree
Desire to be self-employed	6.14	Strongly agree
To harness the available opportunities around	5.72	Strongly agree
Free from control	4.61	Agree

Source: SPSS version 25

As illustrated in Table 2 above, the strong motivation or reason for engaging into businesses among women in the study area were the desire to be self-employed and to harness the available opportunities around with the mean range of 6.14 and 5.72 respectively. The other lesser reasons for going into entrepreneurship has mean range from 4.13 to 4.76.

Table 3 : Personal Entrepreneurship traits

Statement	Mean	Descriptive equivalent
Opportunity recognition	5.4	Strongly agree
Risk taking ability	4.2	Agree
Self-confidence	4.0	Agree
Information seeking	4.3	Agree
Achievement oriented	5.1	Strongly agree

hardwork	4.8	Agree
Self motivation	4.1	Agree
Creativity and innovation	4.6	Agree
Ability to work under pressure	3.8	Disagree

Source: SPSS version 25

As reflected in Table 3 above, respondents were assessed based on their traits and competencies, the computed mean ranges from 3.9 to 5.8. The respondents rated 5.1 and 5.8 to achievement oriented and opportunity recognition respectively with the descriptive equivalent of strongly agree and interpreted as observed by the researchers.

Table 4: Credit scheme intervention

Statement	Mean	Descriptive equivalent
Financial assistance from deposit money banks	3.5	Not felt
Financial assistance from micro-finance banks	3.0	Not felt
Financial assistance from government agencies	4.2	Felt to some extent
Non-financial assistance from government agencies	4.7	Felt to some extent
Entrepreneurial education and training	3.4	Not felt

SPSS version 25

Table 4 above summarizes the credit scheme interventions by government agencies and deposit money banks (DMBs). Both the financial and non-financial assistance from government agencies were felt to some extent with mean range of 4.2 and 4.7 respectively. However, financial and non-financial assistance from commercial and micro-finance banks were not felt at all with a mean range of 3.5, 3.0 and 3.4 respectively. The role of the government in entrepreneurship development is to create an environment where entrepreneurship can grow (Diaz & Fajardo, 2015). In developing countries, microfinancing is inspiring for the entrepreneurs because it can help them alleviate from poverty (King, 2008; Swain, Nguyen, & Vo, 2008). However, access to these financial resources is challenging especially for the cases of women (Paul & Sarma, 2013; Pines et al., 2010)

Test for the Significant Relationship between the Independent and Dependent Variables

Table 5: Correlation Matrix

		Women entrep.	Entrep. traits	Motivatio	Credit schemes
Pearson correlation	Women entrep	1.000	.312	.325	.278
	Entrep. traits	.312	1.000	.259	-.212
	Motivation	.345	.251	1.000	.101
	Credit schemes	.278	-.212	.101	1.000
Sig. (1-tailed)	Women entrep		.000	.000	.000

	Entrep. traits	.000		.000	.011
	Motivation	.000	.000		.002
	Credit schemes	.000	-.011	.062	
N	Women entrep	141	141	141	141
	Entrep. traits	141	141	141	141
	Motivation	141	141	141	141
	Credit schemes	141	141	141	141

Source: SPSS version 25

Table 5 above represents the correlation matrix that depicts the strength of the relationship between the independent variables and the dependent variable. The correlation co-efficients of entrepreneurship traits, inner motivation and credit intervention schemes were .312, .325 and .278 respectively, suggesting a weak relationship between the three independent variables and women entrepreneurship development.

Table 6: Model summary

Model	R	R ²	Adjusted R ²	Standard error of the estimate	Change statistics					Durbin Watson
					R ² Change	F change	Df	Df ²	Sig. change	
1	.512a	.394	.388	53245126253	.025	4.317	1	.443	.010	3.413
a. Predictors: Entrepreneurship traits, Inner motivations and Credit schemes										
b. Dependent variable: Women Entrepreneurship										

Source: SPSS version 25

Table 6 above illustrates the model summary in which three significant predictors were determined such as Entrepreneurship traits, inner motivation and credit intervention schemes. In the model, the co-efficient of determination (R²) was 0.394 This shows the strength of the relationship between the three identified predictors and the dependent variable (women entrepreneurship). This means that the association between the independent variables and dependent variable is weak (39.4%) but positively related. For every unit increase in the three significant independent variables, there is a corresponding unit increase in the dependent variable.

Table 7: ANOVA

Model	Sum of squares	df	Mean square	F	Sig.
Regression	212.314	7	32.245	38.277	0,001
Residual	158.057	276	.546		
Total	370.371	283			
a. Dependent variable: Women entrepreneurship					
b. Predictors(Constant): Personal entrepreneurship traits, motivation, Credit schemes					

Source: SPSS version 25

Table 7 above shows the ANOVA table that examines the significance of the model developed for this study. As shown in the table, the F-value of the model was 38.717 and considered significant with p-value less than 5% ($p < 0.05$), this implies that the three predictors, i.e entrepreneurship traits, inner motivation and credit intervention schemes, when taken together as a set significantly related to women entrepreneurship.

SUMMARY OF FINDINGS

This study was empirically carried out to determine the various drivers of entrepreneurship and how each identified predictor has impacted women's entrepreneurship in the Oke-ogun area of Oyo state, Nigeria. The identified independent variables include personal entrepreneurship traits, inner motivation, and credit intervention schemes. The data collected for this study was analysed using Pearson correlation co-efficient. Findings showed that the identified predictors, which are entrepreneurship traits, inner motivation, and credit intervention schemes individually showed a correlation co-efficient and probability value of ($\beta_1 = 0.302$, $p < 0.05$, $\beta_2 = 0.325$, $p < 0.05$ and $\beta_3 = -0.278$, $p < 0.05$) respectively which suggest a weak relationship between the three independent variables and women entrepreneurship within the period captured in this study. The result shows that each of the identified predictors of the drivers of entrepreneurship was statistically significant. The duo of personal entrepreneurship traits and inner motivation have a weak positive relationship while credit intervention scheme has a significant negative relationship. This depicts that women entrepreneurs did not enjoy the provision of credit facilities from the deposit money banks and other government agencies saddled with the responsibilities of making the funds available for enterprise owners in Nigeria. This finding agrees with other studies such as Imafidon & Itoya (2014) who examined the impact of commercial banks on small businesses and the expansion of the Nigerian economy and discovered a statistically significant negative correlation between SMEs' performance and their ability to obtain credit. Additionally, Bandar (2016) looked at Saudi Arabian SMEs' performance and the barriers to financial access. Correlation and analysis of variance were used in the study (ANOVA). The findings showed that inability to gain access to credit facilities prevented SMEs from growing their companies to their full potential and hindered their ability to obtain bank financing.

CONCLUSION

This study is designed to consider the drivers of entrepreneurship in the study area and how these promoted women's entrepreneurship within the time frame set to conduct this study. Women entrepreneurship in rural areas and agrarian places like the Oke-ogun area of Oyo state plays an indispensable role in solving economic inequalities and job inadequacy problems. The findings of this study show that each of the identified predictors of the drivers of entrepreneurship was statistically significant. The duo of personal entrepreneurship traits and inner motivation have a weak positive relationship while credit intervention scheme has a significant negative relationship. This depicts that women entrepreneurs did not enjoy the provision of credit facilities from the deposit money banks and other government agencies saddled with the responsibilities of making the fund available for enterprise owners in Nigeria.

RECOMMENDATIONS

It is recommended among other things that adequate support be given to women entrepreneurs by the formal credit providers so that women can also contribute their quota to the national economy. This study also suggests the stimulation of time investment of women in business activities through creating awareness of the importance of relevant experience and knowledge for new venture success. Also, Financial literacy programs and management skills training for women can be beneficial for developing women's entrepreneurship.

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