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## EVALUATION OF WOMEN'S PARTICIPATION IN SELECTED SMALL AND MEDIUM ENTERPRISES IN MAIDUGURI METROPOLIS, BORNO STATE

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### ABSTRACT

*The notion of women being involved in SMEs is now commonplace compared to three decades ago but their level of participation in entrepreneurial activities is still low compared to their male counterparts. The low involvement of women in the SME sector in Borno State is a major cause of concern since they are marginally involved in business activities by the current economic dispensation. The institutional theory reflects a sociological lens of interactions between institutions and societal research scope and present a selection of human behavioral theories that are particularly relevant to the domain of women's entrepreneurship. The contribution of women to the growth of an economy has been shown to be quite significant but as with other policies, it is not gender specific. The qualitative research method used open-ended, semi-structured interviews with Fifteen (15) women entrepreneurs. Government policies and programs, the need for women's capacity-building programs, easy access to financial institutions, and gender bias in the allocation of resources were themes that emerged from the study. The findings of the study reveal that government do not have a comprehensive policy on the role of women participation in entrepreneurship. It also reveals that women receive less empowerment and support in their businesses. Hence, more research is required in this sector. Women have been reported to contribute immensely to the social and economic fabric of many countries. Hence, the study recommends that it is important for the relevant agencies to recognize their inputs, which will enable them design specialized institutional packages or policies for their entrepreneurial needs. Many of the interventions are skewed towards the male's counterpart and females are mostly streamlined in their policies.*

**Keywords:** Business participation, Gender inequality, Government policy, Performance, SMEs

### **Introduction**

Small and medium-scale enterprises (SMEs) in many nations contribute to economic growth, provision of employment, revenue generation, citizens' well-being and standard of living. Hence, the rising worldwide number of women-owned businesses is reflected in their increased participation to SMEs development and recognition as important players in both developed and developing economies. Multiple family roles and responsibilities are among the major obstacles that women entrepreneurs encounter. Women are responsible for house chores in addition to raising children. The time women spend on raising children and on house chores leave a woman with limited time to develop her entrepreneurial skills and knowledge .

Women tend to have less access to formal education, credit facilities and other resources thereby limiting their SMEs participation to in trading and manufacturing. However, In the Northern part of the country and Borno State in particular, there is a wide conception that women's primary responsibility is to fulfil her role as a mother and housewife. As a result of this, notes that this is a major factor hindering Northern Nigerian women from participating in SMEs. Past studies in most developed nations and emerging economies assert that women entrepreneurs in SMEs are the main source of employment generation, poverty eradication, and wealth generation .

Interestingly, women entrepreneurs have recently focused on small businesses such as fashion, retail and other services sector, also there has been increase in the manufacturing, construction and in other industrial related field. This indicates a remarkable increase in wealth creation in the economics of many countries . This remark was echoed by ( who postulated that women have personal personality, they value autonomy and independence, have high need for achievement, internal locus control and embrace opportunity and have risk taking propensity trait. Women participation in local and emerging micro enterprises in developed and developing countries is evident . Women's entrepreneurs around the world have been making a difference to the economic dispensation around the world. Through the numerous ideas, great deal of energy and capital and capacity building to their communities, which translates to job creation as well as interaction with supplies and other breakthrough business linkages .

Women entrepreneurs face peculiar challenges prior to achieve success in their SMEs especially in less developed countries than developed countries. They face challenges such as starting and growing firms, skills or training, limited access to credit, social networks and limited choice of enterprise .

In addition, women entrepreneurs face further restrictions to insufficient business time, cultural, societal, family norms, household chores as well as gender biases in everyday

life . attested that low education, Technology advancement, Ignorance for Using Latest Means of Agricultural tools, Lack or Complete Absence of Education, Poor Health and Malnutrition, Lack of Land Ownership and Access to Credit Facilities, Lack of Segregated Economic Policy & Reforms, Migration. In the light of these constraints that women are facing worldwide, Nigeria women's participation in SMEs is limited and are facing huge challenges that needs intervention in order to compete favorably for equal competition with their male counterparts.

### **Literature Review**

#### **Conceptual Review**

##### **Concept of Small and Medium Scale Enterprises (SMEs)**

Small and medium-sized enterprises have remained a novel topic in literature nowadays, especially as their importance cannot be overemphasized. Nowadays, SMEs are considered the engine of economic growth and promotion of development. This results from the several benefits it provides such as employment generation as well as wealth creation potentials. Previous investigations both in developed and developing economies assert that women entrepreneurs contribute to the field of SMEs through employment generation, poverty eradication, and wealth generation . For example, SME measures taken to empower women include 60% of N220 (US\$1.42 billion) Micro, Small and Medium Enterprises Development Fund (MSMESDF) and a specific aspect of the You Win programme has been devoted to women in Nigeria. An SME according to the Central Bank of Nigeria is one whose capital employed excluding land is between ₦1 million and ₦1 50 million and employs not more than 500 persons. The National Policy on Micro, Small and Medium Scale Enterprises (SMEDAN, 2012) defined SMEs with respect to the backdrop of number of persons employed and assets possessed. The importance of SMEs in Nigerian economy cannot be over emphasized. Small and medium enterprises represent the spinal cord of the economy of a country . SMEs have contributed reasonably towards employment, gross domestic product (GNP) and sustainable development of Nigeria.

Small and Medium Sized Development Agency of Nigeria (SMEDAN, 2012) classified SMEs based on a small scale enterprise as an enterprise with total capital employed of over ₦1.5million (€6,916.77) but not more than ₦50million (€228,469.28) including working capital but excluding cost of land and labor size of 11 – 100 workers; a medium scale enterprise as an enterprise with a total capital employed of over ₦50million (€228,469.28) but not more than ₦200million (€922,289.89) including working capital but excluding cost of land, and or a labor size of 101 – 300 workers. SMEs are those units that are actively managed by its owners. SMEs often face resource constraints in terms of employee expertise and money that larger

organizations may not.

### **Women Entrepreneurs and Business Performance**

Women entrepreneur is a female who actively and repeatedly interact and engages herself with financial, socio-economic, and support sphere in society . Statistics from the 2006 national census indicates that about half of Nigeria's estimated 150 million populations are females. Historically, Nigerian women are highly productive and actively engaged in various economic activities . The National Report for the 2004 United Nations Conference on Environment and Development indicates that at least 40% of Agricultural production activities and 85% of agricultural produce, processing and marketing are performed by women . During the pre and post-colonial period, women were predominantly involved in commercial activities such as wholesale and retail trading, weaving, fishing, food processing and agricultural production . Women entrepreneurs around the world are major contributors to the economy, as they are making a difference in the socio-economic arena. They contribute numerous ideas and a great deal of energy and capital resources to their communities. Previous researches on gender disparities is growing but still scarce .

Despite the immense contributions of women entrepreneurs towards SMEs development across the world, they have been reported to face major constraints which require actions and intervention from policy makers . However, recent research on gender lens has become an emerging concept to conduct research. In addition, variables that measure contexts and feminist perspectives focus on the theoretical aspects of women's entrepreneurship as a gendered activity inclination . Invariably, the gender gap that seems to affect small business performance remained conspicuously unaddressed universally. Importantly, successive government in Nigeria, have generally focused on supports and incentives programmes to small scale business to encourage women entrepreneurial activities and success. Similarly, literatures on women entrepreneurs in Nigeria have reported problems of poor planning, implementation and funding of these institutional interventions which have led to reduced successes . This happened because most of the facilities embedded in the programmes do not reach those in need of them, but are used to service political officials and their relatives . reported that in Nigeria many legislation and programmes have been established to better the lives of women, but has not generated results. Consequently, similar factors also show that women have less opportunity for earning adequate incomes, access to education, health care, access to positions of power and decision making, less control of the formal economic and other structures of the society in which they live and work than men .

### **The Role of Women Entrepreneurs in Nigeria**

The notion of women being involved in entrepreneurship is now common place compared to three decades ago but their level of participation in entrepreneurial activities is still low compared to their male counterparts . The GEM 2014 global report showed that an estimated 902 million entrepreneurs, aged between 18 and 64 years old, established new business ventures in 70 economies around the world. Out of this total, 397 million entrepreneurs representing about 44% of the world's new entrepreneur population were women .

Recent studies on female entrepreneurial activities in developing economies had noted them to be concentrated in the informal sector . The sector is differentiated from the formal sector as consisting of legal remunerated activities that are undeclared to or undocumented by the appropriate agency, especially for tax or other purposes . A different perspective requires a female entrepreneur to nurture innovative ideas, form a venture with these ideas and add value to society based on their personal resourcefulness .

In Nigeria, a significant number of the entrepreneurial activities of women seemed confined to the informal sector, mainly in the retail and service business areas . had pointed out that the entrepreneurial activities of Northern women in Nigeria are invisible, when viewed from local economic and social perspectives. North eastern women engage in the production of goods or products that may include food delicacies and snacks, trinkets and adornments, garment making (knitting), soap making, foodstuff production and so on.

Multiple family roles and responsibilities are among the major obstacles that women entrepreneurs encounter. Women are responsible for house chores in addition to raising children. The time women spend on raising children and on house chores leave a woman with limited time to develop her entrepreneurial skills and knowledge. Cultural beliefs and traditions are still considered a major obstacle for Northern women to undertake entrepreneurship in Nigeria. This is because many societies still consider doing business activities a taboo owing to the traditional, customs and conservative values that exists. There is a general belief in Northern Nigeria that the woman's place is in the home. As entrepreneurial activities are mostly considered an occupation for men, being that Nigeria is a patriarchal society and especially North Eastern Nigeria which is ravaged by decades of long violent insurgency.

Invariably, recent observation in the literature about the impact of women entrepreneurial activities serves as a means of sustenance and livelihood and self-employment which contributes to the economic landscape of Nigeria's economy.

#### **2.1.4. Institutional Theory**

The institutional theory propounded by reflects a sociological lens of interactions between institutions (i.e. business entities) and society. Therefore, it is recognized that behaviors are tempered by environmental stimuli and can best be understood by considering the environment within which it occurs (Henry et al., 2015). That entrepreneurial behavior is affected by the social, political, economic, and cultural environment is not new. An important facet of contextual research is its potential utility in understanding and comparing female entrepreneurship in developed as well as developing countries. These institutions are a feature of a structured civilized interaction between humans and with the environment (Estrin & Mickiewicz, 2011).

A number of female entrepreneurship studies have explored the institutional context which is a growing area of contextual study (Henry et al., 2015). Females and males are ascribed sex-roles based on the institutional stereotypes associated with their sex. In contrast, the cognitive system recognizes 'the shared conceptions that constitute the nature of social reality and the frames through which meaning is made, while the regulatory system, formal and informal rules are set, monitored and enforced if necessary by means of laws, regulations, and government policies which promote or restrict behaviors within a country.

#### **Methodology**

Interactive methods were used for collecting data, involving the subjects (Lee, 2008) through in-depth interviews. A one-page interview guide was adopted for the interview in order to minimize time and cost of producing multiple pages for the interview.

The main source of data for this study was primary data. The target populations were women who engaged in entrepreneurial activities found in the areas which include sales and service business such as Henna design, Incense & Perfumery, Poultry & Fishery, Knitting and trading. The purposive sampling was administered for the study in four selected wards which are Fori, Gonge, Mari and Abbaganaram respectively. The wards were selected based on their proximity to one another to facilitate easy access to the participants. Structured interviews were conducted with 15 women entrepreneurs in the SME sector over a two-month period in 2022 on an average of 30 to 60 minutes per participant. All the communities were homogeneous in nature.

The participants were identified through the assistance of relevant government officials and women leaders. The interview was handled by the researcher in Hausa language and at periods that the women were less busy. Similarly, consent was sought on the use of the recording instruments or else written note was used for participants who sought for the use of other ways to respond to the interview. Probing questions

were presented to the participants who explicitly provided the information in relation to their involvement in the SMEs in Maiduguri metropolis. The interview was guided by inductive coding and the themes was developed based on the objectives of the study. Data was collected and compared with another until saturation was reached. The data collected were transcribed and edited for reliability. The interview research method was adopted to obtain answers from the participants.

The data collected were transcribed and edited for accuracy. The transcribed data were translated into English language by language experts. The analysis was guided by inductive coding, and themes were developed based on the objectives of the study. The data were continuously coded until a level of saturation was reached. The reports were presented thematically with the use of tables.

### **Results and Discussion**

A total of Fifteen (15) women who are into entrepreneurship were interviewed. The interviewees indicated a lot of issues surrounding the participation of women in the SMEs sector.

The table below summarizes the responses that were provided by the women and the responses were grouped into in the different themes according to their views in the support women in entrepreneurship in Maiduguri metropolis.

**Table 1: Information on strategies to improve the performance of women's SME**

Main interview Question	Responses from the participants
What are your views about the government policies and programs designed to develop women's SMEs in Nigeria	<ul style="list-style-type: none"> <li>• Government have packages specifically targeted for entrepreneurs, however more emphasis should be given to women.</li> <li>• The government overlooks women's entrepreneurial contributions</li> <li>•The programs if enhanced would facilitate loans accessibility to women</li> </ul>
Have your business benefited from any capacity building initiative towards improving your business?	<ul style="list-style-type: none"> <li>•Government should design training and programs or workshops that will focus on the rudiments of entrepreneurship for women's entrepreneurial growth</li> <li>•Courses on Financial, social and capital assets should be advocated</li> <li>•No stakeholder has provided us with any training</li> </ul>
Has your business being registered with some government body?	<ul style="list-style-type: none"> <li>•No government has provided us with any training</li> <li>•The business am operating is yet to be registered</li> <li>•Lack of government support has not motivated us to register our business</li> <li>•The business am operating will be registered if am guaranteed a support by government</li> </ul>
How has the financial institutions intervened to facilitate women entrepreneurs easy access to finance	<ul style="list-style-type: none"> <li>•I feel the MFb would be any better, but are same with the commercial banks</li> <li>•The MFB should be encouraged to give more attention to women entrepreneurs</li> <li>•I have not received any proposal from any MFB that relates to any business assistance for women</li> </ul>
How has the Microfinance Banks intervened to facilitate women support in SMEs in Nigeria	<ul style="list-style-type: none"> <li>•I feel the MFB would be any better, but are same with the commercial banks</li> <li>•The MFB should be encouraged to give more attention to women entrepreneurs</li> <li>•I have not received any proposal from any MFB that relates to any business assistance for women</li> </ul>
How has the SMEs expansion programs, training or empowerment programs assisted your business operation	<ul style="list-style-type: none"> <li>•No, because am yet to receive any empowerment based scheme</li> <li>•It may be because they consider women cannot operate successful ventures</li> <li>•These empowerment programs, no matter how little will make a remarkable different to women.</li> </ul>
Is there gender bias in the allocation of resources in your SMEs	<ul style="list-style-type: none"> <li>•Women experience segregation</li> <li>•Women are not being considered as equal to men business equal</li> <li>•Men are favored than women</li> <li>•The economic competition field is skewed to the male gender</li> </ul>
What should be done to improve the women participation in SMEs	<ul style="list-style-type: none"> <li>•Government should enhance women inclusiveness in its policy</li> <li>•Banks should ensure that women have a stake in their loan facilities &amp; beneficiaries</li> <li>•Government should extend empowerment programs to women</li> </ul>



**Table 2: Government policy and programs designed to develop women SMEs**

Government policy and programs to women	Key participants who mentioned similar views	Total number of key participants
Government have packages specifically targeted for entrepreneurs, however more emphasis should be given to women.	PR1, PR2, PR3, PR4, PR5 PR6, PR7 PR8 PR9 PR11	11
The government overlooks women's entrepreneurial contributions	PR2, PR3, PR4, PR6, PR7, PR8 PR12, PR13, PR14	9
The programs if enhanced would facilitate loans accessibility to women	PR10, PR12, PR13	3

(Source: Field research 2022)

**Table 3: Financial support for women's SMEs**

Themes that emerged on the Financial supports of women SMEs	Key participants who mentioned similar views (e.g. K01, K07, K8, etc.)	Total number of key participants
I'm yet to receive any financial support from any bank	PR1, PR2, PR3, PR4, PR5 PR6, PR7 PR8 PR9 PR10, PR12, PR13, PR14,	14
Many supports consider male entrepreneurs than women	PR1, PR2, PR3, PR4, PR5 PR6, PR7 PR8 PR9 PR10, PR11, PR12, PR13, PR14, PR15	15
No government have given me any loan facility	PR1, PR2, PR3, PR4, PR5 PR6, PR7 PR8 PR9 PR10, PR11, PR12, PR13, PR14, PR15	15
They feel women have no asset or property based requirement that will facilitate loans eligibility	PR1, PR2, PR3, PR4, PR5 PR6, PR7 PR8 PR9 PR10, PR11, PR12, PR13, PR14, PR15	15

(Source: Field research 2022)

Another participant PR3, who is a trader, expressed her dissatisfaction on the lack of financial support from the government as follows:

"The government should do more in the aspect of loans or whatever financial assistance to women. Men are usually more favored, perhaps the feel women don't have the assets or property to secure loan or may fall in the default category of lender. I feel men should have equal right to loan facilities, because if extended they will utilize it better than men, since women are better prudent in money management". The gender bias is the third theme that emerged from the interviews and women being classified as a minority group. Their economic participation is being considered not important to economic development.

**Table 4: Is there gender bias in the allocation of resources in your SMEs**

Gender bias	Key participants who mentioned similar views (e.g. K01, K07, K8, etc.)	Total number of key participants
Is there any gender bias in the allocation of resources in your SMEs		
Women experience segregation	PR1, PR2, PR3, PR4, PR5 PR6, PR7 PR8 PR9 PR10, PR11, PR12, PR13, PR14, PR15	15
Women are not been considered as equal to men business equal	PR1, PR2, PR3, PR4, PR5 PR6, PR7 PR8 PR9 PR10, PR11, PR12, PR13, PR14, PR15	15
Men are favored than women	PR1, PR2, PR3, PR4, PR5 PR6, PR7 PR8 PR9 PR10, PR11, PR12, PR13, PR14, PR15	15
The economic competition field is skewed to the male gender	PR1, PR2, PR3, PR4, PR5 PR6, PR7 PR8 PR9 PR10, PR11, PR12, PR13, PR14, PR15	15

(Source: Field research 2022)

A participant PR1, who is the owner of a furniture show room expressed her dissatisfaction on gender equality in the allocation of resources as follows:

“In many instance, women face segregation than men. Women are even tagged a weaker sex. Oh no, it's unfair. We should be given equal opportunity to compete with the male gender, especially in the allocation of resources. It is very fundamental to the aspect of business growth. The men even look down on us...Sometimes, women are may even be subjected to sexual favors in return for assistance”.

The fourth theme that emerged out of the interviews is that women are not supported financially by the government. Through supports such as financial assistance which contributes to women business success.

**Table 5: Strategy for the improvement of women participation in entrepreneurship**

Improvement of women participation	Key participants who mentioned similar views (e.g. K01, K07, K8, etc.)	Total number of key participants
Government should enhance women inclusiveness in its policy	PR1, PR2, PR3, PR4, PR5 PR6, PR7 PR8 PR9 PR10, PR11, PR12, PR13, PR14, PR15	15
Banks should ensure that women have a stake in their loan facilities & beneficiaries	PR1, PR2, PR3, PR4, PR5 PR6, PR7 PR8 PR9 PR10, PR11, PR12, PR13, PR14, PR15	15
Government should extend empowerment programs to women	PR1, PR2, PR3, PR4, PR5 PR6, PR7 PR8 PR9 PR10, PR11, PR12, PR13, PR14, PR15	15

(Source: Field research 2022 )

In response to this question, the participant indicated that the government should enhance women inclusiveness in its policy. The female participant P8, who operate a retail business, responded about the role of government by thus:

“It is discouraging to say that, men role in business activities is recognized than women's. It is important if government can do more through emphasizing on the need to involve women in its support or intervention programs. They tend to neglect our contributions to the field of business. It kills our ego and passion to say. Nowadays, the both men and women are contribution to the economic wealth is overwhelming. More needs to done.”

This indicates in this group of women entrepreneurs that government policies and supports are not being captured in their policy development.

#### **Discussion of Findings**

The first theme which emerged from a participant noted that government do not have a comprehensive policy on the role of women participation in entrepreneurship. Women are usually at the receiving end and treated as a weak gender. There is no gainsaying, that government is responsible for the provision of policies and its lack of inclusiveness have rendered to roles that women play in the socio-economic domain counter production. The report additionally attests that women entrepreneurs in SMEs are the mainstays of sustainable economic growth and development and they contribute over half to Gross Domestic Product (GDP) of the most advance and emerging economies. Invariably, it is evident that women play significant role in SMEs development, job creation, economic growth and many more. Thus, government can enhance their support through specialized policy integration of their business activities.

Another theme that emerged from the women interviewed reflects on how financial institutions have facilitated their access to finance for their business. The participants were asked to indicate how the financial institutions have contributed to their business, However, significant number indicated they have never received any financial assistance from both the banks and the government. This is especially when women cannot offer tangible assets during loan procurement. For this reason, banks and other financial institutions have mixed reactions to lend money to women entrepreneurs. Although both male and female entrepreneurs have to contend with a financial environment that has become over stretched. Hence, access to financial markets has been regarded as among the factors that affect entrepreneurship startup and success. In Nigeria, income is low for men and even lower for women, even if credit is availed to women, the male family member may hold on to the fund in many cases. Research has revealed that women depend on their personal savings as the practices

of banks and government funding agencies are believed to be unapproachable and unfriendly to women . They classify women entrepreneurial capabilities as insufficient as that of men and marginalized in mainstream entrepreneurship research. Similar studies conducted by the Greek/EU funding program on women entrepreneurial activities reveals they face many obstacles from Greek banks and financial institutions during loan application, especially if they are unable to provide the necessary requirements for a business proposal .

The third theme that emerged from the interview participants is gender bias in the business environment and the relevant agencies as compared to their male counterparts. Both males and females' entrepreneurial participation is sacrosanct to the growth and development for any vibrant economy. The situation is more alarming and pronounced in developing economies where gender inequality is culturally affiliated in the system. Gender discrimination in respect of economic as well as social dispensation is major drawback for women entrepreneurs in Nigeria . Similarly, the women owned businesses operate within a gender bias society among other constraint that can constitute a threat or create opportunity for women entrepreneurs. This drawback makes it difficult for women-led ventures to buy properties or land, operate bank accounts, register their business, and engage in negotiation. It has been reported that women are mostly marginalized in the informal sector. This has hampered their ability to formalize and create jobs and enhance their capabilities when compared to the male's folks . Gender has also been reported in research as playing a major role in creating barriers. Studies also subjects the level of gender biasness to be deeply rooted in the society which limits female's mobility. Gender biasness hampers interactions of females, opportunity to create business and their active economic contributions .

The fourth theme indicated the need for expansion programs, training or empowerment for the women's business operation. Research indicates a nexus between education and training which has a positive impact on entrepreneurship . It supports literature that emphasize on the need for female education because it contributes to building a successful career path. Supporting women in vocational Education and training is important for governments that seeks for viable and sustainable pathways in the business arena . On the other hand, literature has mentioned challenges such as lack of training, lack of capital and manpower as among many factors that affect the growth of businesses. This is in support of Asia and Latin America's example which suggests that priority should be given to more vocational and on-the-job training to enhance experience and entrepreneurship that will contribute to private sector investments .

### **Conclusion and Recommendations**

The empirical data indicates that women are actively involved in entrepreneurial activities however, research has shown their immense segregation and social marginalization. They have faced a lot of discrimination in their day to day running of their enterprise. Lack of government support and policies is among the challenges they face in the entrepreneurship sector when compared to the male mainstream. Women have no access to financial support from government and banks to enable them access credit facilities, many are financing their business from their own personal sources of funding.

Women are at the receiving end in many aspect of business management and hence need enhance capacity building programs. Women have been reported to contribute immensely to the social and economic fabric of many countries. It is important for the relevant agencies to recognize their inputs, which will enable them design specialized institutional packages or policies for their entrepreneurial needs. Many of the interventions are skewed towards the male's counterpart and females are mostly streamlined in their policies.

There is need for more research focus on women entrepreneurship, if the women continue to operate under the current dispensations, their contribution may never be recognized. More research should be conducted on the empowerment aspect of women entrepreneurship. The study has revealed that women receive less empowerment and support in their businesses. Hence, more research is required in this sector, this will undeniably have a positive impact the economies.

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