

Original Research Report

Women's Entrepreneurship and Improved Family Lifestyle in Abia State, Nigeria

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Abstract: Women's entrepreneurship is an important source of employment and potential growth, not just for the economy but as a means of improving family lifestyle. Hence, this paper evaluated women's entrepreneurship and its impact on improved family lifestyle in Abia State, Nigeria. The objectives were to ascertain the motivation behind women's involvement in entrepreneurship and to find out if women entrepreneurs increase the level of family income. A survey design was used, while a multi-stage random sampling technique was adopted. Data were analyzed using percentage and weighted mean, while results show that, that the motivation behind women's involvement in entrepreneurship included financial need (41.1%), self-independence (33.8%), becoming employers of labour(6.9%), serving as role models to their children (4.2%), being able to assist in the spouse/family's business(3.3%), among others. Also, women entrepreneurs were able to increase the level of their family income through involvement in several enterprises ranging from agriculture (3.5), support for spouse business (3.5), personal enterprise (3.9), skill acquisition (3.7), and provision of essential services (3.6). The paper, therefore, recommended that there is a need to encourage financial adequacy, self-independence, and support for spouse/family's businesses among women. More importantly, women should strive to become employers of labour, and be role models to their children, especially as it concerns increasing the family's income and ensuring their welfare.

Keywords: Family Lifestyle, Enterprise, Income, Poverty, Women entrepreneurs

1. Introduction

The emergence of entrepreneurship and human resource development is spreading around the world at an ever increasing pace. Globally, entrepreneurship has progressively emerged as a core pillar to national economic growth and development, as well as individual empowerment. Entrepreneurship is the process of adding to the stock of existing small, medium and big enterprises available to a country, by creating and promoting many capable entrepreneurs who can successfully run innovative enterprises, nurture them to grow and sustain them, with a view to achieving broad socio-economic development goals. Drucker (1985) and Nwazor (2012) explains that entrepreneurship is the willingness and the ability of an individual to seek out an investment opportunity, establish an enterprise based on this, and run it successfully either for profit making or social benefit. Nwazor (2012), adds that, entrepreneurs are individuals who survey their potential business environment, identify opportunities to improve it, marshal resources and act to maximize operational opportunities.

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The development process of any country is determined by the way the production forces, in and around the economy is organized. For most countries, the development of industry had depended a great deal on the role of the private sector. Entrepreneurship has played a major role in this regard. Expectedly, Ogundele (2007) and Ogundele, et al., (2012) notes that, the promotion and development of entrepreneurial activities, would aid the dispersal, and diversification of economic activities, and induce even development in a country. Similarly, Osuagwu (2002) and Ogundele, et al., (2012) adds that, entrepreneurial development in Nigeria should be perceived as a catalyst to increase the rate of economic growth, create job opportunities, reduce import of manufactured goods, and decrease the trade deficits that result from such imports. Thus, the importance of small scale business and private enterprise in any economy is now widely recognized, as well as, the role of women in this exercise to lift the standard of the family living and economic development. The essence of this study is to review, encourage, and promote the contributions of women entrepreneurs, to the economic development and growth in the family, which has gone a long way to promote the economy of the society at large.

1.1. Statement of Problem

The growth of women's entrepreneurship enables female entrepreneurs to generate additional income that can be used to sustain their families, and improve the wellbeing of their households. However, it is imperative to find out the actual factors that drives women entrepreneurs, and to ascertain if women entrepreneurs, indeed, act as change makers in their families and society, and inspire others to become self reliant. According to VanderBrug (2013), women in emerging markets plough back 90 percents of every additional dollar of income into "human resources", which includes their families' education, health, and nutrition (compared to 30–40 percent for men), thereby helping their families, communities, and nations. It is the aim of this study, to assess the role of women's entrepreneurship in improving the life style of the family.

1.2. Purpose of the Study

The main purpose of this study is to find out if women's entrepreneurship improves family lifestyle.

Specifically, the study sought to:

- (a) To ascertain the motivation behind women's involvement in entrepreneurship.
- (b) To find out whether women entrepreneurs increase the level of family income.

1.3. Research Questions

- (a) What is the motivation behind women's involvement in entrepreneurship?
- (b) Do women entrepreneurs increase the level of family income?

1.4. Conceptual Literature

In recent times, there is growing attention and recognition of the vital roles of women entrepreneurs in the socioeconomic development of the global economy. Women entrepreneurs are women, who take part in entrepreneurial activities either full time, or part time, small scale or large scale or even in a multinational environment (Agbionu, Agbionu, Ikon & Chinwe, 2015). Chinonye (2010) defines women entrepreneurs simply as, women that participate in total entrepreneurial activities, who take risks involved in combining resources together in a unique way so as to take advantage of the opportunities identified in their immediate environments through the production of goods and services (Agbionu et al, 2015). Many women, in many countries of the world, have been forced by one circumstance or another to engage in alternative avenues of generating income, with a greater number of them setting up businesses to balance work and family commitments (Agbionu, et al., 2015). The study by Agbionu, et al. (2015) further argues that, "women in businesses are a growing force in the economy and in transition environments." They add that, the contribution of these women extend from the economic scheme to include the wider process of social transformation. Supporting this view, United Nations Industrial Development Organization (UNIDO) Report on Africa affirms that women are in charge of majority of business and economic activities in Africa. According to De Vita et al. (2013), approximately 187 million women were identified to be actively engaged in creating business, as entrepreneurs, in 2010, and this number constituted about 42% of entrepreneurs recognized worldwide. The Global Entrepreneurship Monitor (GEM) states that, women alone perform 66% of active work engagement globally; while Ali and Ali (2013), put forward that, women produce over 80 percent of the food for sub Saharan Africa, 50-60 percent for Asia, 26 percent for the Caribbean, 34 percent for North Africa and the Middle East, and more than 30 percent for Latin America. Women entrepreneurs around the world contribute numerous ideas, and a great deal of energy, and capital resources, to their communities, and generate jobs as well as create additional work for suppliers and other spin-off business linkages. This highlights the crucial role played by women, in contributing to societal welfare and improving livelihoods. Women face challenging opportunities in family, both financially and otherwise, and this has resulted in their involving themselves in remarkable accomplishment, to reshape their future, and that of the entire family and society at large by participating in profitable ventures.

2.1. Women's Entrepreneurship and Improvement in Family Lifestyle

In spite of the global fight against poverty, especially in the developing countries, people suffering from rural poverty are increasing (Alkire et al., 2017). In Nigeria, the federal government has initiated several measures and policies to reduce the level of poverty among the masses. Entrepreneurship is one the measures embraced by the government to reduce mass poverty and unemployment in the country. This is because, it creates employment through the startup of new entrepreneurs or the expansion of existing ones; it increases social wealth by creating new markets, new industries, new technology, new institutional forms, new jobs, and net increases in real productivity, as well as increases in income, which culminates in higher standards of living for the population (Ali & Ali, 2013). Thus, it is logical to state that, if the number of entrepreneurs of any given country increases, the poverty indicators will decrease (Ali & Ali, 2013). People engage in entrepreneurship at the grassroots level to effectively generate value, overcome poverty, and promote

societal and economic advancement (Bruton, Ketchen, & Ireland, 2013; Tobias, Mair, & Barbosa-Leiker, 2013). As productive forces in the business development landscape, women entrepreneurs are both direct and indirect leaders in their communities, particularly in emerging economies. Thus, even though the percentage of women entrepreneurs in the South Asian region is less than 13% (Singer et al., 2014), for instance, they own 37% of all businesses the world over, and generate \$29–36 billion USD through businesses in South Asian region alone (VanderBrug, 2013). Entrepreneurship enables women to use their earned income to support household and family goals, which lead to physically and financially healthier families and children; improve their standards of living; and gain autonomy (Bullough, et al., 2015; Rindova, Barry & Ketchen, 2009.). Women entrepreneurs also set an example for other women (Bullough, et al., 2015; Morris & Brennan, 2003). In 2010, 104 million women in 59 economies which represent more than 52 per cent of the world's population and 84 per cent of world GDP embarked on new venture creation and development. These self-employed women comprise between 1.5 per cent and 45.4 per cent of the adult female population in their respective economies (Hart & Levie, 2012). Accordingly, women-owned businesses make an increasingly important contribution to economies (Mitchelmore & Rowley, 2013). As observed by Mordi, Simpson, Singh, and Okafor (2010), the traditional roles played by a woman in a typical Nigerian family setting are changing, as a result of changes in the family configuration and functional setting, which has allowed women to undertake more practical and functional roles within the society. Despite the number of changes that have emerged, recognition of the potential of women and their contribution to the economy still remains unacknowledged. Nonetheless, the acceleration of economic growth requires an increased supply of women entrepreneurs (Shah, 2012).

Today, women have become stake-holders, successors, managers, policy makers, business owners etc. As a stakeholder, the women have a vested interest in the firm through stock or partnership holdings. Women entrepreneurs provide labour to the business in an on-going manner and receive compensation. In the area of home economics, women single handedly open and operate day care centres and nursery schools to help working mothers, and help children socialization. They open sewing institutions where they employ school graduates, thereby reducing unemployment in the nation. Women are involved in both interior and exterior decorations; this way, women entrepreneurs contribute to economic growth and development. Women start and manage business centres too (Nwazor, 2012). Although, women entrepreneurs make an impact on the economy, their role is often under-valued and underplayed because women behave differently from men, their entrepreneurship provides society with different solutions to management and organization problems as well as exploitation of new opportunities. There are several challenges that limit the opportunities of women in entrepreneurship. Some of these are: lack of access to support networks, issues relating to gender or cultural acceptance (Singer et al., 2014), lack of basic education, lack of technical skills and knowledge about business, lack of market knowledge (making them vulnerable to exploitation by market forces), unfriendly business policies, and discrimination. It is noted that, women entrepreneurs mostly in developing countries are usually vulnerable, and face several resource constraints (Adom, 2015). There is need for Africa educative enterprise to be practically oriented with necessary skills and entrepreneurship managerial ability. This implies that, entrepreneurship education, mostly for women, has to be supported, encouraged and promoted by all possible means for a better livelihood.

Given the importance, significance, and impact of women's entrepreneurship on the overall

economy in Africa, and employment of an area, it suffice to add that, the role of entrepreneurship in economic development go beyond just increasing per capita output and incomes. It involves initiating and constituting change in the structure of business, and society. It also involves identifying what in an area facilitates the needed change and development, and that the innovation is not only needed in developing new products, or services, for the market, but also in stimulating investment interest in the new venture being created. While the new capital created expands the capacity of growth (supply side), the result of new spending utilizes the new capacity and output (Adom, 2015). This new investment works on both the demand and the supply sides of the growth equation, thus promoting self-reliance in individuals in the world of work. For the success of microenterprises, especially in manufacturing, development efforts have come to depend more on the person behind the project – the woman, owner/manager and the entrepreneur. Failures in making significant breakthrough in rural and underdeveloped areas have generally been due to a lack of local women entrepreneurs (Shah, 2013). Thus, there is a need to locate, encourage, and develop women entrepreneurs for accelerated rural development, regional spread of industrial activities, and non-farming employment generation to alleviate poverty.

2. Materials and Methods

2.1. Design for the study

This is a descriptive research aimed at throwing more light on the importance of women's entrepreneurship, through a process of data collection, which will facilitate a complete view of the phenomenon. This study therefore employed the survey method, whereby data was collected through the distribution of questionnaires to the study population. The survey was done offline using paper forms.

2.1.1. Ethics Approval of Research

Oral consent was obtained from each participant before proceeding to answer the questions from the research instrument. The researchers obtained approval for the research from relevant authorities.

2.2. Area of the Study

The study area is Abia State. The state is divided into three senatorial districts. These include Abia South, with Aba, the entrepreneurship hub of the state. Abia Central comprises Umuahia, the State Capital and Abia North with Ohafia as its headquarters. The state has seventeen Local Government Areas. Abia State lies between latitude 5° 47' and 6° 12' North of Equator and Longitudes 7° 23' and 8° 02' east of Greenwich meridian and occupies a land mass of about 5,243.7 sq. km which is approximately 5.8 per cent of the total land area of Nigeria.

2.3. Population and Sample

Abia state has a total human population of two million, eight hundred and thirty thousand, nine hundred and ninety-nine people (2,830,999) people. The population figure for the females is One million, three hundred and ninety-nine thousand, eight hundred and six (1,399,806) representing 49.4 percent of the entire population for the state (National Population Commission, 2006).

Abia is the home of many rural enterprises and women's entrepreneurship hence, the population consists of women in selected rural and urban areas. The respondents for the study were selected using multi stage sampling technique. In the first stage, three Local Government Areas (LGAs) were selected from each of the Senatorial Districts, bringing it to a total of nine (9) LGAs. In the second stage, two autonomous communities were chosen from each of the selected LGAs, making it a total of eighteen (18) autonomous communities. Lastly, twenty (20) respondents were

chosen from each of the selected autonomous communities to get a total sample size of three hundred and sixty (360) women.

2.4. Instrument for Data Collection and Study Procedure

A set of structured questionnaires was used to elicit information from the selected respondents. The questionnaires contained only closed-ended questions which were mainly likert type of questions. The instrument contained 12-items tagged Improved Family Lifestyle through Women's Entrepreneurship Questionnaire (IFLTWEQ) developed by the researchers. It was made up of two sections: section A contained socio-economic characteristics of the respondents, while section B addressed the motivations behind women's entrepreneurship and their contribution to family's wellbeing. The Likert weighting scale comprised: strongly agree (5); Agree (4); Undecided (3); Disagree (2); and Strongly disagree (1). Face validity technique was adopted in this study, whereby the questionnaires were given to two academics in the Department of Home Science/Hospitality Management and Tourism, Michael Okpara, University of Agriculture, Umudike. These experts helped to validate the instruments. Similarly, to ensure the reliability of the questionnaire, a pilot study was carried out around the university community, where a total of twenty (30) respondents were drawn for the purpose, to determine whether the responses would be in line with the expected outcome of the study. The instrument was employed twice and the data collected were compared to see if they met the expected reliability rate. This was further tested, using Pearson's Correlation Coefficient Statistical Procedure. According to Osuala (2005), in the test of reliability, using Correlation Coefficient, "high reliability is indicated by high correlation coefficient. Thus, for most measures, the correlation would probably be at least +80". Since the test results show a correlation coefficient of 0.90; it means that the reliability of the instrument is high.

2.5. Data Collection Technique

A set of structured questionnaires was used to elicit information from the selected respondents. The questionnaires contained only closed-ended questions which were mainly likert type of questions. The researchers as well as two trained research assistants, each attached to one researcher, administered questionnaires to 360 female entrepreneurs, comprising 152 urban and 208 rural participants following survey procedure to receive data. All ethical concerns were adhered to, while serving respondents with questionnaires. Researchers obtained the prior consent of the respondents before handing out the questionnaires to respondents at their business and work places.

2.6. Data Analysis Technique

The data gathered were analyzed quantitatively using frequency counts, percentages, and weighted mean. The benchmark for weighted mean was 3.5, while each question had a grand mean response which determined acceptance or rejection. Accordingly, the socio-economic characteristics of the respondents were analyzed using descriptive statistics, like percentage distribution. For objective one, which is on the motivation behind women's involvement in entrepreneurship, data was analyzed using percentages. Objective two focused on women's contribution to improved family lifestyle, and was analyzed using 5-point Likert-type scale. The weighted mean score generated was used for decision making.

3. Results and Discussion

Table 1: Demographic data of respondents

Variables	Response			
Age	25 – 34	35 – 44	45 – 54	55 and above
Frequency	69	146	82	63
Percentage (%)	19.2	40.6	22.7	17.5
Marital Status	Single	Married	Divorced	Widowed
Frequency	44	309	5	2
Percentage	12.2	85.8	1.4	0.6
Education	Primary	Secondary	Tertiary	None
Frequency	31	64	248	17
Percentage (%)	8.6	17.8	68.9	4.7
Duration of Enterprise	1 – 10 yrs	11 – 20 yrs	20 – 30yrs	31 yrs and above
Frequency	42	244	63	11
Percentage (%)	11.7	67.8	17.5	3.0
Position	Business Owner	Business Partner	Employee	None
Frequency	238	75	47	-
Percentage	66.1	20.8	13.1	
Household Profile	Poor	Average	Wealthy	
Frequency	45	262	53	
Percentage	12.5	72.8	14.7	

Table 1 illustrates that most married women (85.8%) are entrepreneurs, and most of the respondents (67.8%) have been in business for up to 20 years. Again, 4.7% of the women do not have formal education, yet, it is not a barrier to their contribution in the family entrepreneurially. The table also shows that 14.7% of the women are from wealthy homes, they are still involved into entrepreneurship. Majority of the respondents (40.6%) were between the ages of 35 – 44 years.

Table 2: Reason/motivation behind entrepreneurship

Variables	Frequency	Percentage
To be independent	122	33.8
To keep busy	19	5.3
Hobby	11	3.1
Financial need	148	41.1
Employers of labour	25	6.9
Family/spouse business	12	3.3
Self satisfaction	8	2.2
Role model to children	15	4.2
Total	360	99.9

Table 2 shows the several motivations behind women’s involvement in entrepreneurial activities. Top among them is financial need (41.1%), followed by self independence (33.8%). Others include hobby (3.1%), employment to others (6.9%), role models to children (4.2%), to assist in the spouse/family’s business (3.3%), keeping busy (5.3%), as well as self satisfaction (2.2%).

Table 3: Women entrepreneurs increase the level of family income

S/N	Item	5 SA	4 A	3 U	2 SD	1 D	Mean
1	Agricultural enterprise	135 (37.5%)	107 (29.7%)	14 (3.8%)	43 (11.9%)	61 (16.9%)	3.5
2	Personal enterprise	173 (48.1%)	102 (28.3%)	8 (2.2%)	37 (10.3%)	40 (11.1%)	3.9
3	Support for spouse business	110 (30.5%)	141 (39.2%)	11 (3.1%)	50 (13.8%)	48 (13.3%)	3.5
4	Skill acquisition	147 (40.8%)	113 (31.4%)	6 (1.6%)	55 (15.3%)	39 (10.8%)	3.7
5	Provision of service	135 (37.5%)	108 (30%)	14 (3.8%)	56 (15.6%)	47 (13.1%)	3.6

Total number of respondents = 360 Grand Mean = 3.6

In Table 3, the table indicates that women entrepreneurs increase the level of their family income through their involvement in several enterprises ranging from agricultural enterprise (3.5), support for spouse business (3.9), personal enterprise (35), skill acquisition (3.7), and provision of essential services (3.6).

The findings reveal that entrepreneurship has significant and direct impacts on women's growth and rural poverty alleviation. Accordingly, table 1 indicates that majority of women entrepreneurs are married (85.8%). Also, even though some of the women (4.7%) do not have formal education, it does not deter them from venturing into entrepreneurship. In the same vein, the duration of business shows that a greater number of the respondents (67.8%) have been in business for between 11 to 20 years, implying that it is a worthy venture. In table 2, data shows that there are several reasons behind women's involvement in entrepreneurial activities. Top among them is financial need (41.1%), followed by self independence (33.8%). Although, the women also expressed the desire of being employers of labour (6.9%), as another reason, the table shows that the need to become role models to their children (4.2%), assist in the family's business (3.3%), as well as to avoid idleness (5.3%), equally motivate them to become entrepreneurs. Similarly, women entrepreneurs increase the level of their family income through their involvement in several enterprises ranging from agricultural enterprise (3.5), support for spouse business (3.5), personal enterprise (3.9), skill acquisition (3.7), and provision of essential services (3.6). This finding agrees with, Ge, Abbas, Ullah, Abbas, Sadiq and Zhang (2022) who state that women entrepreneurs innovate, initiate, engage, and run business enterprises to contribute to domestic development. This implies that, women who are involved in business generate income which contributes significantly to improve the lifestyle of their children, health, education, nutrition, among other benefits. This also connotes that, women who are involved in businesses generate savings, which are used in more business development and expansion. In the same vein, the position of Ali and Ali (2013) that women entrepreneurs own new ideas, new business, and social wealth through innovation, creativity, and technology and increase productivity to solve, and to improve their lives and that of their families agrees with the findings of this study. Thus, Adom (2015) adds that women's entrepreneurship contributes a greater deal to wealth creation, gender equality, and societal welfare in most developing countries. Misango and Ongiti (2013) examined the economic role of women entrepreneurs in poverty reduction, and found that majority

of the respondents (83%) agreed that the businesses had made them improve their economic status. Similarly, Iyiola and Azuh (2014) stated that women entrepreneurs in Nigeria are major contributors to economic growth because without any doubt, they are generating employment. The contributions of women are no longer debatable as numerous scholars have stated that African women provide some 60-80% of food for family consumption and that the economic growth of some nations is attributable to female entrepreneurs.

The number of respondents for this study could have been larger, hence a more diverse and wider perspective. However, due to insufficient fund and poor access roads especially in rural areas, only 360 respondents were sampled. Also, this study relied on the information provided by the respondents in the questionnaire, and it is possible that some of this information may not be accurate. There is need therefore for a larger population to be sampled, to achieve a wider spread and complete perspective of this research topic.

4. Conclusion

The role of women entrepreneurs in enhancing family life style in Abia is seen to be very significant. Consequently, this paper found that the motivation behind women' involvement in entrepreneurship included financial need, self independence, becoming employers of labour, serving as role models to their children, being able to assist in the spouse/family's business, among others. Also, women entrepreneurs are able to increase the level of their family income through their involvement in several enterprises ranging from agriculture, support for spouse business, personal enterprise, skill acquisition, and provision of essential services. The paper therefore recommends that there is need to encourage financial adequacy, self independence and support for spouse/family's businesses among women. More importantly, women should strive to become employers of labour, and be role models to their children, especially as it concerns increasing the family's income and ensuring their welfare. Financial literacy programs alongside management skills training for women can prove beneficial for developing women's entrepreneurship.

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Conflict of Interest

The authors declare no conflict of interest.

Author Contributions

Elsie N. Alozie carried out the research and wrote the article. Ijeoma O. Ekumankama participated in data gathering and analysis, writing of final draft. Both authors approved the final draft of the manuscript for publication.

Data Availability Statement

The original contributions presented in the study are included in the article, further inquiries can be directed to the corresponding author.

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