

ICT and Gender Specific Challenges Faced by Female Entrepreneurs in Nigeria

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Abstract

The accepted “gender” generalization in the Nigerian society expects a female to be dominantly a homemaker and not engaged in stressful, high-risk business activities, generalized as entrepreneurial activities. This has hindered many Nigerian female entrepreneurs from starting, running and growing successful business enterprises, as they face many political, economic and social obstacles in the society as highlighted by the feminist theory. Following the resource-based theory; this study highlights the importance of a nation to fully utilize all its resources including women who constitute 49% of Nigeria’s population. Through case study research of two successful female entrepreneurs in Nigeria, this study established that ICT does have a positive influence in tackling the challenges faced by female entrepreneurs, as the two successful female entrepreneurs studied, highlighted in their interviews how they gained advantage in the business world by the use of various ICT tools. From the case study analysis, a framework was created to serve as a yardstick for measurement of successful female entrepreneurship. It is anticipated that the insights developed in this study will be beneficial both by female entrepreneurs across developing countries and the world at large, and in effective program development by policy designers.

Keywords: Female Entrepreneurship, Cultural boundaries, gender, ICT

1.0 Introduction

Adam Smith in his book “Wealth of Nations” established that economic value came from the combination of land, labour and capital (Smith, 1776). Profit was further acknowledged to be any extra income in excess of the built-in value of the land, labour and capital. This extra income was recognized to result from entrepreneurial activities (Gedeon, 2010). In determining the economic value of entrepreneurship, past literature established the importance of entrepreneurship to the economy, based on its contribution of high quality innovation, employment generation and dynamics and, productivity and growth, relative to the contributions of non-entrepreneurs. In addition, entrepreneurial firms are believed to produce important spillovers that affect regional employment growth rates of all companies in a region in the long run (Praag and Versloot, 2007). However, the overall positive effect of entrepreneurship is yet to be realized in many countries, due to the challenges faced by entrepreneurs. For the growth and survival of these enterprises, a range of resources (human capital, social capital, industry specific knowledge and ability to acquire financial capital) is necessary (Cooper, Gimena-Gascon and Woo, 1994), more so the inequality (gender barriers) between female and male entrepreneurs, have created a one-sided entrepreneurial industry, where female entrepreneurs are unable to effectively compete in the industry.

It is perceived that with the advent of computer, information technology, new methods of communication etc., female entrepreneurs will be able to combat socio-economic challenges such as cultural boundaries, difficulty in triumphing over society's pessimistic viewpoint about women, gender-specific lack of access to finance, and inferior educational background hindering the start and growth of their enterprises and enjoy benefits such as easy access to customers, suppliers and support groups, learning management skills, financial support and importantly the creation of a work-life balance (Hisrich & O'Brien, 1981 in Chavan, 2011; UNCTAD, 2014).

For the scope of this paper, A female entrepreneur is as defined by Ahmad, Xarier, Perumal and Nor (2011), a woman who has initiated a business, is actively involved in managing it, and owns at least 50% of the firm and have been in operation one year or longer.

2.0 Literature Review

Feminist Theory

Feminism is the theory that men and women should be equal politically, economically and socially (Offen, 1988). Feminism has gone ahead to form the core of the feminist theory, and by extension the core of studies on gender equality in entrepreneurship (Kutinis and Bayraktaroglu, 2003). Although feminist theory can be subcategorized into various theories; cultural feminism, ecofeminism, individualist or libertarian feminism, material feminism, moderate feminism and gender feminism, radical feminism, amazon feminism and separatists theories. For the scope of this study, the cultural feminism theory is prominent and relevant to the study of the challenges faced by female entrepreneurs in the Nigerian business environment.

The cultural feminism theory believes that there are fundamental personality differences between men and women. The feminist theory recognizes subordination, inequality and oppression of women and acknowledges the educational, industry experience, networking relationships and access to capital deprivation of women in the society (Appelbaum, Audet and Miller, 2003; Cron, Bruton and Slocum, 2006), which evidently affect women's entrepreneurial success, as is reflected in the Nigerian small and medium enterprise sector where most women entrepreneurial activities are dusted under the micro and informal sectors, most of which are seen purely for subsistence purposes (UNCTAD, 2014).

Resource Based Theory

Conner (1992), Rumelt (1987) established the importance of entrepreneurship in the resource-based framework. The resource-based theory of an economy lies primarily in the effective application of all tangible and intangible resources a country may have at its disposal that gives it a competitive edge and fosters the growth of said economy (Mwailu and Mercer, 1983; Wernerfelt, 1984, Rumelt, 1984 and Penrose, 1959). Women make up 49% of Nigeria's 172.6 million population (World Bank Data, 2013), following the resource-based theory; this large percentage of the population, if well managed is capable of transforming the Nigerian economy through entrepreneurship. It is imperative for a growing economy to effectively maximize every resource it has, in order to create sustainable development. It is argued that a common measurement of the resource-based theory and entrepreneurship is resources i.e. effectively maximizing all available resources.

It is however observed that these large groups of females are culturally not given an opportunity to start and grow enterprises because of their "gender" as highlighted in the feminist theory. It is important to note that this is as a result of the "gender" characteristics of the Nigerian environment, and not because of the "sex" of this population. The difference between both terms, sex and gender as applies to the feminist theory is, while sex is a biological variable given with birth, gender is socially constructed. As such a born female in another society or culture may be expected to be the breadwinner of the family thus assuming the position of the "male", while in another society, the female is expected to sit at home and mother the children. In reference to gender inequality in entrepreneurship in the Nigerian context, the following three major challenges as investigated in past literature and highlighted by interviewed female entrepreneurs are examined:

Cultural Boundaries

Cultural boundaries and traditional belief system in Nigeria has hindered the start-up and growth of female-owned and managed enterprises. Female entrepreneurs are often underestimated and overlooked, and are also often stalled because of cultural barriers such as male/female role definitions that label women inherently inferior to men, especially in rural areas where there is a higher gender stereotyped perception of women, associating them with lack of confidence and assertiveness.

The fear to risk thus becomes a big hindrance, as entrepreneurial activities are deemed fit for only men, due to its risky and time-consuming nature (Mwobobia, 2012). Comparative studies show that women start business at an older age than men, when they have had family and children and are as such expected to stay at home and care for the family (Zororo, 2011; Green and Cohen, 1995). In exceptional cases where women are allowed to take employment, they are expected to take up less demanding roles (Zakaria, 2001; Mordi, Simpson, and Sing 2010) as they have to juggle traditional household responsibilities – such as cooking, cleaning, teaching and caring for children and the elderly – with running the business. Thus subjecting them to multiple burdens and time constraints, also known as “time poverty” (Hafkin and Huyer, 2006). The dominant disadvantage of time poverty to female entrepreneurs as highlighted by Ahmad, et al (2011) and The Common Wealth Secretariat (2002) is the inability of female entrepreneurs to join beneficial entrepreneurial associations, and access business training due to time constraint as a result of business and family responsibilities, thus restraining the wings of exploration of female entrepreneurs. Okafor and Amalu (2010) argue that women are groaning under an unjust culture, beliefs and domineering influence of male, especially in countries where majority women are being restrained access to property and land ownership.

Other cultural imbalance such as risk of sexual harassment in public transportation, lack of respect from male employees, especially in non-traditional sectors, discrimination from investors and potential business partners also culturally hinder female entrepreneurs (Obbe, 1980; Athanne, 2011; Mwobobia, 2011).

Gender Specific Lack of Access to Finance

The financial aspect of starting and growing a business are without doubt, a critical obstacle to female entrepreneurs (Zororo, 2011; Brush, 1992). Female entrepreneurs realize the need to diversify their business activities as key to the long term survival and growth of their businesses, however they most times lack the necessary collateral to secure bank loans and/or face discriminatory laws or practices related to finance and credit in obtaining necessary loans for seed money and/or to ensure consistent funding for an existing project (Common Wealth Secretariat, 2002). It is statistically shown that women, consisting about 49 percent of Nigeria population, yet constitute 30 percent of the poorest citizen (Wode and Adesua, 2004) and only 1% of women in most African countries own property, or tangible assets to serve as collateral to secure bank loans (Mwobobia, 2012; Halkias et.al, 2011). Athanne (2011) and Makokha (2006) attribute the lack of access to finance to the financial social demands that compete with business capital such as responsibility of female entrepreneurs for dependants (children, younger siblings etc.) as a diversification or limitation to make savings or undertake business expansion.

Inferior Educational Background

Kantor (2003), while analyzing the resource-based theory, emphasizes on experience and education as major resources required by entrepreneurs for the successful and sustainable operation of an enterprise. Africa is recognized for its poor policies that encourage unequal access to education, where boys are traditionally given priority over girls for education. Although in recent years, the gender gap in primary education in most countries has decreased, the gap still remains high at secondary and tertiary education levels, thus decreasing the chances that women will have the knowledge needed to excel in business, access training and other business development services, especially in today's digital economy where literacy skills such as reading and writing are a necessity to effectively and efficiently manage an enterprise and thereby contribute to the country's overall economic growth (Mwobobia, 2012; Hakias, 2011; Nwajuba, 2012; Karkiolakis, 2011 and Carcastanis, 2011). Also, it is recorded that women have little representation on policy-making bodies, partly because they tend not to belong to or reach leadership positions in mainstream business organizations due to inferior education in comparison to their male counterparts (Common wealth Secretariat, 2002).

Information and Communications Technology

Information and Communications Technology (ICT) encompasses the integration of real-time communication services, (such as instant messaging, presence information, video conferencing, data sharing, amongst many others) telecommunications, computers as well as necessary enterprise software, middleware, storage and audio-visual systems, which enable users to access, store, transmit and manipulate information. ICT is more easily defined as the study of the technology used to handle information and communication (Dutta, and Bilbao-Osorio, 2012). Through both traditional and new ICTs, female entrepreneurs are now offered new opportunities to comparatively start and grow enterprises easily despite society-centered cultural, financial and educational constraints (UNCTAD, 2014).

Female entrepreneurial activities range from formally registered businesses that target global markets to sustenance-oriented enterprises in the informal sector serving predominantly local clients and markets, such as most roadside marts and kiosks (Mwobobia, 2012). Thus the type of ICT tools, services and applications needed by female entrepreneurs will vary, as different technologies are appropriate for different needs, preferences, levels of skills and resources (UNCTAD, 2014). The ability to use ICT effectively (digital literacy) is for the scope of this paper limited to the skills and knowledge the female entrepreneurs must possess to be able to exploit the potential offered through the use of ICT and overcome the society gender-based discrimination faced in her entrepreneurial activities. When female entrepreneurs lack knowledge or skills to use the latest technology, they rely solely on their immediate environment in the management of their enterprises, which is usually inadequate. It is thus necessary for female entrepreneurs to be properly equipped to make productive use of available resources both in the local and global environments. Some of the widely used ICT tools that have proved to promote entrepreneurial activities include: Mobile phones, the Internet, Personal Computer (PC), radio broadcasting, television broadcasting and cloud services (Ahmad, Xavier, Perumel, Nor and Mohan, 2011).

3.0 Methodology

Through case study method, this study carried out a qualitative research in examining the influence of ICT in tackling the gender specific challenges faced by female entrepreneurs in Nigeria. Qualitative research is conducted when we wish to hear the inner voices of respondents and to stimulate individuals to share their stories (Creswell, 2007), and the case study approach is used to generate strong opinions, which can generally be translated to theories on a particular subject (Zivkovic, 2012; Yin, 2008; Saunders et al., 2009; Bryman and Bell, 2011). Two female entrepreneurs running successful businesses in Nigeria were selected and interviewed based on their ability to successfully start, grow and sustain businesses in the Nigerian business environment through the application of ICTs in tackling cultural boundaries, lack of access to funds and interior education as addressed in the literature review as assessed through a rigorous process of open-ended interviews.

These two successful female entrepreneurs in Nigeria were selected using criterion sampling and recruited for the interview only after meeting the following criteria:

1. Woman who has initiated a business, is actively involved in managing it, and owns at least 50% of the firm and has been in operation one year or longer.
2. Woman who became successful without obvious advantages such as relatives in high positions of government or inherited family wealth. (Husseri, 1913, 1962; Moustakas, 1994; Lopez and Willis, 2004; Larkin, Watts and Clifton, 2006; Smith, 2007).

The female entrepreneurs in this study give a wide scope, although limited in number with respect to the objectives of the research. The two businesses run by these entrepreneurs are located in two different geopolitical regions of Nigeria. Nigeria is selected due to its mature business environment with global players viewing the country as an access point to Africa (Linde, et al., 2013).

Respondents were able to talk extensively in not more than 60 minutes over three sessions (one per week for three weeks) on the gender specific challenges their businesses faced before inception, during development and challenges they still face. They were also able to talk about how they addressed these challenges, and show the role ICT played in addressing some of the challenges.

Case Studies and Analysis

The female entrepreneurs in this study however chose to remain anonymous, thus the names represented are fictional.

Study 1: Geraldine Ubong; CEO of a Top Online Bridal Store

Geraldine Ubong, a female entrepreneur in Abuja, a Central-Northern State in Nigeria, runs a top online bridal store. As a mother of six, she faced all round objections from her family and society before starting her business. What started as a solution to brides in distress has turned to one of Nigeria's top online bridal shops. According to Mrs. Ubong, "As a woman in Nigeria, I am expected to be the home keeper, I wash, clean and cook, although sometimes I get assistance from relatives, it is however solely my responsibility to be available fulltime for my family.

My husband expects me to be home before he comes back, expects a meal prepared by me, expects me to drop the children at school in the morning and pick them up in the evening, as he says “I will provide for our financial needs, but you mother the children” My society frowns on a mother that cannot be available 24/7 for her kids.

I started an online bridal store after my younger sister had difficulty finding the “perfect” wedding dress. I initially tried to get a physical shop space, but the only one I could afford was far away from my house, and I would have had to travel for hours on unsafe roads to get to the shop everyday, which would obviously mean less time to spend with my family, and increased resistance from my family.

In the space of two months, I took online store classes; learnt to effectively manage and run online stores (all from the internet). I finally, was able to start my own online store.

Running an online store is quite strenuous, but I am now my own boss, I plan my daily schedule myself with next to no interference. I have more time for my family, easy access to my customers, suppliers and business partners without leaving the comfort of my house.

Most importantly I am still able to financially contribute to the welfare of my family, I am financially independent and I determine how much profit I make from my store: the months I double my efforts, I get double profits, and vice versa”

Study 2: Udoma Ekpherenvie, owner of one of the largest beauty Spa centre in Victoria Island

Udoma Ekpherenvie born and raised in Calabar, Nigeria owns one of the biggest Beauty and Spa centres in Victoria Island, Lagos, where rent costs a fortune. While in Calabar, Udoma ran a spa from her small two-bedroom flat in a rural area, where she was not able to get customers due to the lack of enlightenment of the locals to western massages and facials. On several occasions, she thought of closing the business in search of employment with a 9-5 local mart in her neighbourhood. However, with encouragement from her very few customers, she went in search of bank loans from various banks, as she needed finance to expand her business to the city centre, which would increase her customer base. However, all the banks turned her down, as according to them “*what valuable possession does a woman have to serve as collateral.*” On several occasions, she was advised to get married to a rich man as is customarily expected, a man who could sponsor her business or at least have a property or two to use as collateral for her businesses.

Tackling the Challenge of Access to Finance

“My search for finance for the expansion of my business went far beyond physical interaction with banks, I started browsing through social media pages such as facebook, twitter and blogs. Not long after, I stumbled across a “call for business ideas” from an international organization based in the United States of America, with branches across Africa. The organization was seeking to invest in plausible business enterprises. I wrote up a concept note, a business plan and attached other relevant documents to my application. After series of interviews, tests and run-throughs, I secured finance from the organization, which I used to expand my business by moving base to the vibrant city of Lagos, where I now have access to a larger number of customers. Few years down the line, and the International organization still follows up via emails, calls and video calls and still offers professional advice for my business.”

4.0 Results and Analysis of Findings

The above case studies show the influence ICTs can have on the businesses of female entrepreneurs in Nigeria. The case studies were analysed through THEMES, surrounding the challenges highlighted in the literature. It was observed that through both traditional and new ICTs, women entrepreneurs are now offered new opportunities to comparatively easily start and grow businesses despite cultural, financial and educational constraints. It was observed that the female entrepreneurs interviewed were willing to talk for hours on these challenges, as they were passionate about their businesses, and recognized that ICT tools have really helped define their businesses and person. From the above case study, it becomes plausible to relate the use of ICTs to the individually mentioned challenges faced by female entrepreneurs as highlighted in the literature review:

Cultural Barriers

Highlighting the constraints of family responsibility and geographical remoteness female entrepreneurs face, new forms of working and running businesses created as a result of using mobile phones, emails, video calls amongst other ICT tools were acknowledged as appealing by the interviewed female entrepreneurs, as it offers greater

flexibility, time savings and capacity to combine work with family responsibilities and to work at anywhere at the times most convenient for them and their family thus giving them the “anywhere-anytime” option of running enterprises. In a statement by a female entrepreneur: Geraldine Ubong *“I do not have to leave the comfort of my home before I can effectively run my business”*. Also these tools helped them to overcome constraints that stopped them from traveling alone to far away countries and regions, as they were able to effectively communicate with their business partners and customers from their homes or base locations.

However, while culture may be seen as “a killer” of entrepreneurship, it can also serve as an initiator of entrepreneurship. Women can create businesses by focusing on culturally accepted skills, such as cooking skills, expertise in weaving or embroidery, hair and dress making amongst others, thereby creating opportunities for social and economic empowerment.

Gender Specific Lack of Access to Finance

Female entrepreneurs now have access to both local and far-away funding for their businesses, and improved access to basic information on their financial rights through ICTs. With a Google search, female entrepreneurs gain access to thousands and millions of possible funding organizations, such as Youth Enterprise With Innovation in Nigeria (YOUWIN), Tony Elumelu Foundation, United States African Development Foundation (USADF), Business Development Fund for Women (BUDFOW), Shell LiveWIRE, Coca-cola Women entrepreneurs, World Bank, United Nations, USAID, Canadian International Development Research Centre (IDRC), African Development Bank, Etisalat easy business millionaire hunt, Echoing green grants, Ignite Idea Business Contest 2014, U.S. Ambassador’s small grants program and UNCTAD amongst others. World Bank currently supports more than 1,000 projects with an IT component (The World Bank Gender Group, 2006)

Another notable invention brought to entrepreneurs in Nigeria through ICT is the invention of the e-wallet system in the Agricultural sector, where female farmers now have access to subsidized farm inputs on their mobile phones. This initiative has helped tackle the challenge of lack of access to finance, as female farmers can easily access cheaper seeds and fertilizers (resources, which they would have needed capital for) (Adesina in Vital Speeches International, 2014).

Inferior Education

Long distance learning and e-education initiatives made possible by ICTs are making it easier for female entrepreneurs to access the vital education, skills and training needed to successfully conduct businesses with the aim of expanding. Female entrepreneurs have been seen to efficiently harness ICT tools such as internet, pc and mobile phones to gain access to information that has helped build their management skills and training to gain access to business support. Now, access to the best education is just a click away, as female entrepreneurs can subscribe to online courses made public by top universities such as MIT and Harvard, free of charge. There are now many TV shows, radio programs, online sites that are focused on developing female entrepreneurs, through gender-specific entrepreneurship education; one of such programs is the Mara mentor radio show program. The popular Ebony TV, proclaimed to be the first TV station owned by a woman in Africa also focuses on grooming female entrepreneurs across Africa. It is thus evident that the use of various forms of ICT is actively tackling the gender-specific challenge of inferior education faced by female entrepreneurs in Nigeria (New African, 2013).

Indicator of Successful Female Entrepreneurship

Based on the interviews and analysis from UNCTAD (2014), six indicators were noted as measurement of Successful female entrepreneurship. These indicators are:

1. Work-life balance: The ability of a female entrepreneur to overcome time poverty.
2. Independency and the ability to earn income: The ability of a female entrepreneur to earn income independent of help from family.
3. Easy access to funding for expansion of their businesses: The ability of a female entrepreneur to easily access capital for the expansion of her business.
4. Increased literacy and education skills: Characterized by improved access to business education, as a result of networking.
5. Easy access to customers, suppliers and business partners.
6. Global Presence (International recognition of the business).

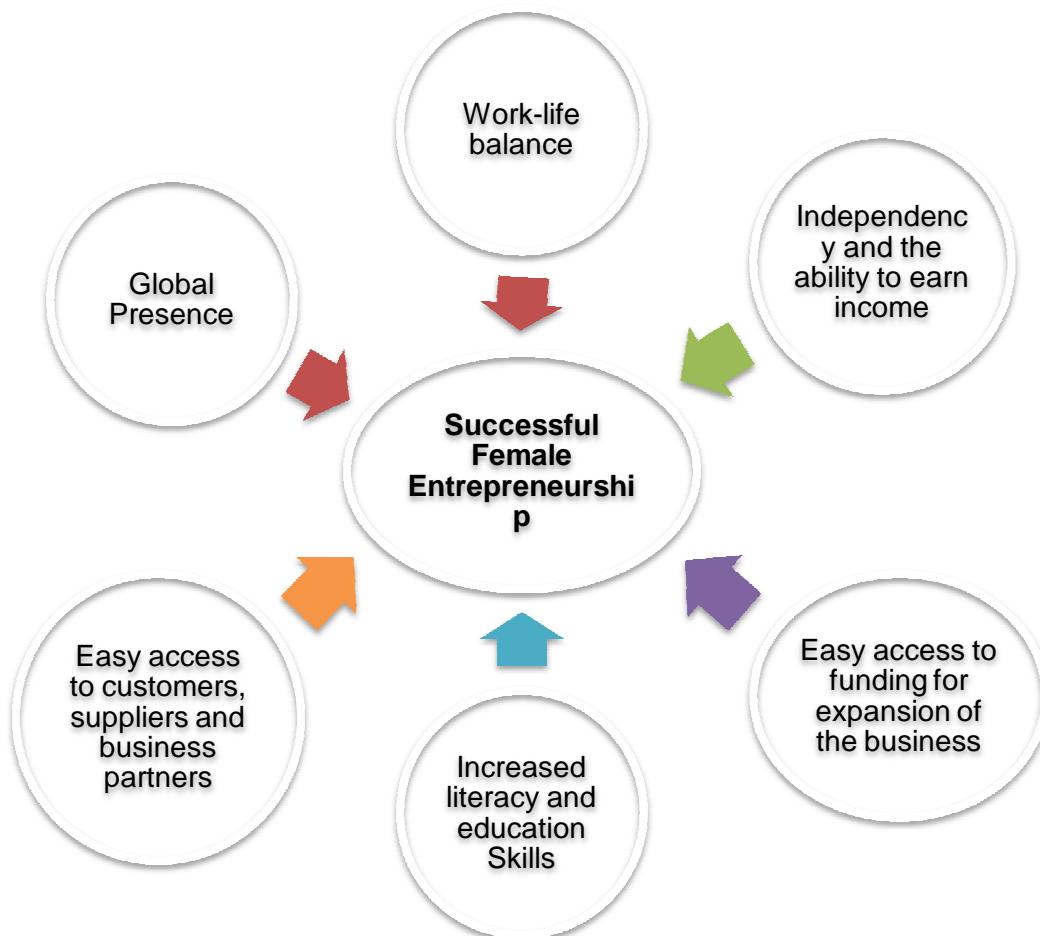


Figure 1: Indicators of Successful Female Entrepreneurship

Opportunity for further Studies

Further studies can be carried out on the above listed indicators of successful female entrepreneurship, as these indicators can be further developed to form a framework designed to serve as a guideline for upcoming female entrepreneurs who aim to achieve success in entrepreneurship.

Also, an ICT application that encompasses the ICT needs of the female entrepreneur can further be created. In the survey carried out in this study, female entrepreneurs were asked how they would perceive this type of application, 98% of respondents were enthusiastic about the application. The application should be a user-friendly time management and resources gathering application, that does the combined job of a journal and a personal assistant by effectively and efficiently demystifying the various dimensions of a female entrepreneur's life, by managing her business and social life thereby creating a work-life balance, creating easy access to customers, suppliers and business partners, funding information, business news pertaining to the entrepreneur's business all on one easy platform accessible through her mobile phones, PC and tablet.

Possible features of this application should include information such as:

- Suppliers' contact details
- Customers' contact details
- Business News
- Childcare Facilities
- Specific Daily Reminders:
 - Business meeting reminder
 - Social events reminder
 - Time to pick up the kids
 - Time to prepare meals

- Reminder of social events
- Stock keeping (this would work best for online shops)
- Finance details (easy access to business finance, possible funding options)
- Deal of the day: This will be in the form of Ads, but will be based on the deals from popular women focused websites. It will include relaxation ... such as spa treatment, facials, shopping. Etc.
- Menus: Containing both local and international recipe from world-class chefs.
- Business Tips
- Home keeping tips

Possible platforms for the application: IOS, Symbian, Java and Windows.

5.0 Conclusion and Recommendations

Nigeria has a population of 176.2 million people. Of this magnitude 49% are female, thus any discussion about economic development in Nigeria especially in regards entrepreneurship (as is on the lips of many as the engine of growth) needs to entail necessary consideration of the near 50% population of the country. It is evident that ICTs have helped alleviate the challenges faced by female entrepreneurs in Nigeria. However, this cannot be said of the rural areas in Nigeria where there is little or no access to ICT tools. In consideration of the above discussions, it is recommended that the society be effectively educated on the need to promote entrepreneurship across both genders of the society, without stereotyping the female gender as a “stay at home, care for the children” gender. The use of ICT tools should also be encouraged across all states (urban and rural areas) of the country to ensure that female entrepreneurs have access to business transforming information on the goal.

Findings from this research will be beneficial to proposing females who plan to start their own businesses but are faced with gender-specific challenges. It is also important that government intercedes in the affairs of the female entrepreneurs, especially those in rural areas where there is no access to ICT tools.

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