

TITLE PAGE

**AN ASSESSMENT OF THE IMPACT OF GENDER DISCRIMINATION
ON ENTREPRENEURSHIP DEVELOPMENT IN FIRST BANK PLC,
YAKUBU GOWON WAY, KADUNA**

BY

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**BEING A RESEARCH PROJECT SUBMITTED TO THE DEPARTMENT
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KADUNA POLYTECHNIC

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DECLARATION

I hereby declare that this research project has been conducted solely by me under the supervision of **Mal. Rani Mahmud Baba** of the Department of Management studies, Kaduna Polytechnic, and I have neither copied someone's work nor has someone else done it for me. Authors whose works have been referred to in this project have been duly acknowledged.

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Signature & Date

APPROVAL PAGE

This research project entitled “*An Assessment of the Impact of Gender Discrimination on Entrepreneurship Development in First Bank Plc, Yakubu Gowon Way, Kaduna*” by **Fedrick Alpha (KPT/CBMS/19/53347)**, meets the regulation governing the award of Higher National Diploma in Human Resource Management of Kaduna Polytechnic, Kaduna and is approved for its contribution to knowledge and literary presentation.

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DEDICATION

This research project is dedicated to Almighty God for His guidance and protection over me throughout the end of this programme.

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My greatest thanks and gratitude first of all goes to Almighty God for giving me the ability and strength to complete this project successfully.

I am indeed grateful to my esteemed supervisor, Mal. Rani Mahmud Baba for taking his time in going through the manuscripts and made appropriate corrections where necessary. May Almighty God bless you and your family abundantly (Amen).

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ABSTRACT

This project focuses on the assessment of the impact of gender discrimination on entrepreneurship development in First Bank Plc, Yakubu Gowon Way, Kaduna. Many projects have been raised about the position and the roles of women in Nigerian businesses today. The objectives of the project is to examine the meaning of entrepreneurship, identify the types of businesses women are practicing in Nigeria, determine if gender determines entrepreneurship or not and to identify the problems facing women entrepreneurs in Nigeria. A sample of 52 from a population of 60 comprising of management and staff in First Bank Plc, Kaduna was used for the study. A set of questionnaire was used to obtain data from the respondents. A frequency distribution table and percentage method was used to analyse the data obtained. This research examines these and other related gender issues using literature search. The study concludes that women have a prominent role to play in entrepreneurship development in Nigeria and should not be relegated to child bearing and domestic affairs only. The survival and sustenance of entrepreneurship development in Nigeria, rest squarely on the shoulders of women. They therefore deserve to be given due recognition as far as decision-making process in entrepreneurship related policies is concerned in Nigeria.

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Gender issues as it relate to the fifty percent of the world's population is of concern in the entrepreneurial development. According to Orhungur, Agbe and Egbe-Okpenge (2013) gender is the expectation a society has formed about someone simply because the person is a woman or man. The population census in Nigeria reveals that women make up about fifty percent of the 140 million people (Mang, 2016). These women constitute about 45% of the 70% unemployed population (Mundi, 2014). So the women play a key role in entrepreneurship for national development. In most of the developing world, women form the bed rock of the society because of their entrepreneurship. However, they are always at the receiving end of negative impact of any distressed economy being mothers as some of them have fatherless children as widows or single parents. Hence, they are saddled with the sole responsibility of bringing up these children. No wonder the women are adequately supported as single parents, widows or divorcees in the developed countries like Britain. But in Nigeria, some married women still shoulder the responsibility of managing their homes acting as a support to their husband's success as the saying goes "that behind every successful man is a good woman". So, gender issues in entrepreneurial development needs investigation in view of the crucial role of women in the society.

Olowe, (2012) defines an entrepreneur as a risk taking business person. An entrepreneur is somebody who initiates or finances new commercial enterprise (Longenecker, Moore & Petty, 2012). He/she is somebody who has taken risks, an owner, or manager of a business. He/she contributes something and identifies business opportunity by starting new business she/he is innovative and provides job for others. They are founders of a business firm and always look for opportunities or market.

Women play a significant role in entrepreneurship development since they are the bedrock of the society. They need to be enterprising in order to cater for the needs of the family. Many women are involved in commerce which involves buying and selling of goods and services to satisfy human wants. These wants include food, clothing, and shelter, among others. This could be the reason why most working class women are involved in selling of goods (Longenecker, Moore & Petty, 2012).

Development is the process whereby an economy undergoes social and economic transformation towards an improvement in the quality of life of its citizen (Osuman, 2017). So women can help towards the production of the nation's wealth through economic activities in entrepreneurial development. Gender issues are being investigated since women cannot meet this requirement if they are not educated. Education is investment in human capital as a lasting legacy since it

requires the individual with the knowledge and skills needed. Education makes an individual more productive in whatever economic activities he/she undertakes.

Bola-Babs, (2015) cited Tai Solarin posits that “education makes people easy to lead, but not easy to drive, easy to govern, but impossible to enslave”, so education of women has something to do in their entrepreneurial development. The issue of women population and illiteracy rate shows the contribution of fifty percent of the population is forgotten UNICEF & Federal Office of Statistics (2017) statistics shows that the illiteracy rate among them is higher than that of men.

Education is no doubt contributing to the changing attitude of women as Agogo (2016) posits that relevant and functional education must be comprehensive and up to date. It is therefore important to equip the products of the educational system as to make them functional members of the society in which they find themselves. In entrepreneurial development, education is helpful as seen from the story of a lady who holds a National Diploma but had learnt how to ride ‘keke Maruwa’ (Tricycle) as a driver. The woman is the first child of seven children from the parent and does not want to be used by men or engage in illegitimate trade as others. She asserts that one should “think of what you can do within your environment, since everyone will not make it by working in a bank.” Such attitude has inspired others, since other women have joined “keke driving” as a profession.

Skills associated with entrepreneurship are technical skills, specific operation technology, communication and interpersonal relations. Entrepreneurship development of the female gender that is almost forgotten can curb unemployment, since women who acquire entrepreneurship skills can become entrepreneurs. According to Gibson (2015), entrepreneurship is the using of private initiative to transform a business concept into a new venture or to grow and diversity an existing venture or enterprise with high great potential. Henry, (2013) views entrepreneurship as the engine driving the economy of nations, creating new industries, young entrepreneur, employment and wealth, so the need to study entrepreneurship development skills and career counselling of the female comes into focus. Drucker, (2015) posits that entrepreneurship development is a process of enhancing entrepreneur skills and knowledge through structured training and institution building programmes.

As stated by Ikeanyiowu (2016) these skills include human and public relations, accounting, students' self-esteem, communication and computer applications. The skills associated with entrepreneurship include technical skills, specific operation technology, communication, interpersonal relations, presentation and assertiveness. Looking at the skills needed for entrepreneurship development, the importance of training is quite glaring. This training is a form of education, hence the need to study gender issues and entrepreneurship development skills. In order to develop the skills and characteristics of an entrepreneur especially women, the issue of gender is crucial as seen from their definitions.

1.2 Statement of the Problem

The population of Nigeria reveals that the females constitute about 50% of the population; hence, the issue of gender in entrepreneurial development is of concern (Agbe and Agbe, 2015). If this is not neglected, and the population is taken care of, female will contribute immensely to national development. According to Agbe and Agbe, (2015) “the new system of education aims at making Nigerians find more meaning in education and life. We will reach a stage, and very soon too, where our youth will create jobs for themselves and not necessarily roam government offices for which, probably, they were not trained.” It is obvious that when professionals become self-employed, they will in turn take the position of employers of labour, thereby contributing towards the effort of government at reducing unemployment to a tolerable level. The women need to be supported and encouraged to become entrepreneurs.

Where gender discrimination is practiced, women suffer retaliation for opposing them or for reporting violations to the authorities, this organizational vices is most common in our part of the world, that is, Africa and most especially Nigeria in particular. Discrimination results in and reinforces inequalities and could result in poor morale of women employee, high turnover, poor commitment and subsequently result in negative impact on the organizational performance. The freedom of women employee to develop their capabilities and to choose and pursue their professional and personal aspirations is restricted, skills and

competence cannot be developed, rewards to work are denied and a sense of humiliation, frustration and powerlessness takes over (Olsen, 2014).

Women performance grounds of discrimination can be seen when individuals feel they are mistreated because of their group membership, they often feel alienated and angry, which can result in negative work-related behaviors. Perceived discrimination is also related to more extreme work withdrawal behaviors, it is largely identified that discrimination turns the women emotionally brittle, simple peace loving employees transform into paranoid and suspicious, fearful and angry individuals. Elimination of gender discrimination is crucial for the satisfaction and motivation, commitment and enthusiasm and less stress of the women entrepreneurs (Channar, Abbassi, & Ujan, 2017).

However, women entrepreneurs in Nigeria have significant impact on the economic development, as the entrepreneurial ventures are creating new employment opportunities (Akehurst *et al.*, 2012). Because of this, increasing number of women entrepreneurs who are contributing in the economy, more and more scholars are focusing on women entrepreneurship in recent years (Bullough, Broadbridge, & Hearn, 2015; Faisal, Abbas, Hameed, & Waheed, 2017). Nafukho *et al.* (2014) emphasized the importance of human resources which is a major factor of economic development and helps in positive contribution of its growth. The proper utilization of manpower ensured the growth but in least developed countries major portion of women workforce is either

unused or unnoticed which can be a barrier of development. This barrier can be overcome with the encouragement and providing resources to women to setup their own independent businesses (Vinay & Singh, 2015).

Although women-owned businesses are the world fastest growing businesses around the world and have made significant contribution in the form of innovation, employment and wealth generation, it is estimated that their total share in the development of economies is 40%. But the total contribution of women entrepreneurs in the world economies is understudied as less than 10% of the entrepreneurial research studies are about women entrepreneurship (Brush & Cooper, 2012). Keeping in view above, it is a dire need that this neglected and unnoticed contribution of women entrepreneurship in the world economies should be intentionally considered in the literature, as it can be positively associated with economic development. Therefore, based on above mentioned problems, this study will be undertaken to thoroughly analyse the problems and proffer recommendations to resolve them.

1.3 **Objectives of the Study**

The main objective of this study is to assess the impact of gender discrimination on entrepreneurship development. However, the specific objectives are:

- i. To look at the issue on some gender discrimination on entrepreneurship development.

- ii. To find out the impact of gender discrimination on economic development effort in Nigeria.
- iii. To examine the problems affecting gender discrimination on economic development.
- iv. To suggest possible solutions to any gender related impediments to entrepreneurship development.

1.4 **Statement of Hypothesis**

The following hypothesis has been formulated to serve as a guide for the study.

H₀: Gender discrimination has no impact on entrepreneurship development in First Bank Plc, Kaduna.

H₁: Gender discrimination has impact on entrepreneurship development in First Bank Plc, Kaduna.

1.5 **Significance of the Study**

The findings of this study will provide a guide for any one for the establishment of a business in Nigeria.

It is hoped that the study will assist government and her agencies in the process of developing entrepreneurship development programmes as it will provide a framework for gender responsiveness in all public and private spheres.

The research will develop and apply gender mainstreaming approaches, tools and instruments that are compatible with the macro-policy framework of the country at any given time towards development of entrepreneurship.

The study will contribute to the literature on entrepreneurship development and gender by providing evidence about the effects of gender on entrepreneurship.

The study will help the researcher as a partial requirement for the award of Higher National Diploma (HND) in Business Administration and Management.

1.6 Scope of the Study

The research work will concentrate on the assessment of the impact of gender discrimination on entrepreneurship development in an organization. The scope is limited to First Bank Plc, Yakubu Gowon, Kaduna, the management, staff and other employees of the organization.

1.7 Limitations of the Study

In the course of this study many problems were encountered:

1. Collection of relevant data was a problem because what the organization regarded to be their “secret”. Cost of visiting the organization to see the people necessary to get the relevant information. Sometimes the staff concerned may not be on seat.
2. Time was another limiting factor faced by the researcher. A researcher had to share the limited time between the research and his lecturer and studies.

Despite all the short coming however, the researcher was able to gather enough vital material that enabled him carries out a successful research investigations.

1.8 **Historical Background of First Bank of Nigeria Plc**

First Bank of Nigeria Plc has over the century distinguished itself as the leading financial institution and major contributions to the economic advancement and development of Nigeria. The bank was incorporated by Sir Alfred Jones, a shipping magnate as a limited liability company on March 31st 1984, with head office in Liverpool, UK. It started business in Lagos Office of Elder Dempster and Company under the name: The Bank for British West Africa (BBWA) after acquiring its predecessor, the Africa Banking Corporation which was established in 1892.

Consequently, the bank operation covers the then major business and political centers in British West Africa. It opens its branch in Accra, Ghana in Freetown, Sierra Leone in 1898. These marked the genesis of the bank's international operation the second branch of the bank in Nigerian was opened at Calabar in 1900, and two years later, it extended its services to northern Nigeria. An overseas branch, which later metamorphosed into a fully-fledged British bank in 2002, was open in London 1982. This made the bank the first Nigeria institution to own a banking subsidiary in the United Kingdom. Furthermore, the bank opened its South Africa branch representative office in 2004. From this modest beginning the bank domestic business networks currently comprise 392 business locations.

The bank at various times due to changing economic and business environment embarked on restructuring initiatives for examples, it change its name from bank

for British West African to Bank of West African in 1957. In 1969, the bank was incorporated locally as the standard bank of Nigeria limited in line with the company's degree of 1968. Change in the name of the bank also occurred in 1979 and 1991 of First Bank of Nigeria Plc respectively. In 1985, the bank introduced a decentralized structured with the five regional administrations. To further enhance its operational efficiency, this structure was reconfigured into fourteen area office in 2003. On April 1st 2006, this was again restructured into 25 business development offices to deepen customer relationship management in the different target market segments.

The bank has recorded many first in its distinguished history apart from being the first bank to be established in West Africa it was also the first institution to acquire its competitors. The Africa Banking Corporation in 1894. The landmark was reinforced in 2005 with the bank's acquisition of its merchant banking subsidiary, FBN (Merchant Bankers) Limited and MBC International Bank Plc, following the Central Bank of Nigeria inspired consolidation of the banking industry. First Bank Plc got listed on the Nigeria Stock Exchange (NSE) in March 1971 and has own the NSE's Annual President merit award for the best financial report in the banking industry twelve time. In addition, First bank has also received the "Banking of the year 2003" award from the influential. The banker magazine the Euro money award as the best bank in Nigeria in 2004; and the Global finance award as Nigeria best bank and best exchange bank in 2005.

On the strength of its diverse operations in Nigeria's financial services industry, the bank has emerged as the major financial service supermarket in the nation's financial service industry. First has in its stable, the most easily accessible and comprehensive range of retail banking product. It is also the leading financier of public sector infrastructure development and corporate investment in Nigeria.

In line with the bank's mission statement the "to remain true "to our name by providing the best financial services possible" and its brand essence "dependable dynamic" the bank will continue to consistently transform itself as it forges ahead in its second century of providing qualitative banking services to the nation, maintaining leadership in a consolidated and more dynamic industry.

1.9 **Definition of Terms**

Development: It is the gradual growth of something so that it becomes more advanced and stronger. Also, it is the act or process of growth, progress and improvement within a physical setting.

Entrepreneur: A person who engage in business and take the risk involve in that business. This is an individual who identify an innovation to seize an opportunity, mobilize money and management skills, and take calculated risks to open markets for new products, processes and services.

Entrepreneurship Development: This refers to the process of enhancing entrepreneurial skills and knowledge through structured training and institution building programmes.

Entrepreneurship: It is the process of using private initiative to transfer a business concept into a new venture or to grow and diversify an existing venture or enterprise with high growth potential.

Gender: This refers to the socially determined ideas and practices of what it is to be female or male. It can also be defined as the economic, social and cultural attributes and opportunities associated with being male or female.

Gender Discrimination: Any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on the basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field.

Gender Equality: This denotes women having the same opportunity in life as men, including the ability to participate in public sphere.

Gender Mainstreaming: This is an organizational strategy to bring gender perspective to all aspects of an institution's policy and activities, through building gender capacity and accountability.

CHAPTER TWO

LITERATURE REVIEW

2.1 Conceptual Framework

Gender is the expectation a society has formed about someone simply because the person is a woman or man. The population census in Nigeria reveals that women make up about fifty percent of the population in Nigeria, and they make up 45% of the 70% unemployed population. In Kaduna for instance, there is low industrial and entrepreneurial skills development, so poverty and under-employment of the feminine gender is endemic. Hence, gender issues as relates to the women as a result of education and counselling including new role in national development was investigated and it was discovered that education and counselling is helpful in entrepreneurial development (Olowe, 2012).

On the other hand, entrepreneurship started when people produced more products than they needed, as such, they had to exchange these surpluses. For instance, if a blacksmith produced more hoes than he needed, he exchanges the surplus he had with what he had not but needed; maybe he needed some yams or goat etc. he would look for someone who needed his products to exchange with. By this way, producers came to realize that they can concentrate in their areas of production to produce more and then exchange with what they needed (Minniti, 2014). So through this exchange of products, entrepreneurship started. A typical Nigerian entrepreneur is a self-made man who might be said to have strong will to succeed,

he might engage the services of others like; friends, mates, in-laws etc. to help him in his work or production. Through this way, Nigerians in the olden days were engaged in entrepreneurship.

Despite women's increased participation in the labour market over the past half-century, they remain substantially underrepresented as entrepreneurs. When asked, fewer women than men say they would prefer to be self-employed. When they do chose to become entrepreneurs, more often than men, they cite a better work-life balance and/or economic necessity as the main motivation for starting a business (Agogo, 2016).

2.1.1 Gender

Gender refers to those social, cultural, and psychological traits linked to males and females through particular social and cultural contexts (social and cultural construction). Hence it can be deduced that gender is fluid and based in culture and society. Thus gender makes us masculine (man) or feminine (woman) which is a clear indication that gender is an achieved status because it must be learned. According to Orhungur, Agbe and Egbe-Okpenge, (2013) gender is the expectation a society has formed about someone simply because the person is a male or female. Gender can be viewed as a continuum of characteristics demonstrated by a person regardless of the person's biological sex. Gender relations are not viewed as either natural or immutable but as historical and socio-cultural productions, subject to reconstitution.

These explanations above do not deviate from the assertion of Lotti (2016) that gender is considered a social construction and give meaning to sex. Conversely, it could be said that only after specific meanings came to be attached to the sexes, did sex differences become pertinent. The term gender envelopes social, cultural, and psychological traits which changes over time and affect how power is used and shared in all aspect of lives (social, economic and political). Paying much attention to WHO (2013) gender refers to the economic, social, and cultural attributes and opportunities associated with being male or female at a particular point in time.

The socio-culturally defined characteristics inferred on males and female creating the term man (masculine) and woman (feminine) has created a lot of differences between these two sexes in the form of, aptitudes, abilities, desires, personality traits, roles, responsibilities, opportunities, and behavioral patterns. These socio-cultural characteristics contribute to differences or inequalities and hierarchies in society. Gender differences are manmade and they get are legitimised in a patriarchal society (Osuman, 2017).

In a nutshell it can summarized that gender refers to the array of socially constructed roles and relationships, personality traits, attitudes, behaviours, values, relative power and influence that society ascribes to the two sexes on a differential basis. Whereas biological sex is determined by genetic and anatomical characteristics, gender is an acquired identity that is learned, changes over time,

and varies widely within and across cultures. Gender is relational and refers not simply to women or men but to the relationship between them.

2.1.2 **Entrepreneur and Entrepreneurship**

The word entrepreneurship is derived from the French word "entreprendre" meaning to undertake" thus entrepreneurship is commonly defined as the process of creating business. As stated by Zimmerer and Scarborough (2016), although the creation of business is certainly an important facet of entrepreneurship, it is not the complete picture. The characteristics of seeking opportunities, taking risks beyond security and having the tenacity to push an idea through to reality combine into special perspective, that permeate entrepreneurs.

Several authors have attempted a comprehensive definition of an entrepreneur. According to Meredith, Nelson and Neck (2016), "entrepreneurs are people who have the ability to see and evaluate business opportunities, to gather the necessary resources to take advantage of them and initiate appropriate actions to ensure success". For Kuratto and Hogetts (2014), "entrepreneur is an innovator or developer who recognizes and seizes opportunities; converts, these opportunities into workable/ marketable ideas, values through time, effort, money or skills, assures the risks of the competitive market place to implement these ideas and realizes the reward from these efforts". Olawoye (2014) noted that taking an overview of the definitions, one can view entrepreneurship as a characteristic of a

person at the micro level of the individual or as an on-going process of transformation at the macro level of the society.

In general, entrepreneurship refers to the ability or the process of creating or adding value by organizing resources to take advantage of an identified opportunity. While it is the individual who takes the necessary steps to become an entrepreneur, a society can transform itself into an enabling environment that encourages entrepreneurship among its members. Entrepreneurship is not synonymous with money making, but successfully exploiting an opportunity and properly utilizing resources should result in significant economic gains. Since the past, the people of the Ibo community in Nigeria are considered one of the oldest entrepreneurs in-history, their expertise stretching back to times before modern currency and trade models had developed elsewhere on the planet.

In the more recent past, Nigerians' adopted their natural talents to evolve traditional business and crafts that have sustained in most of the country's rural and urban poor for the better part of the last half century. While the oil boom of the 1970's brought in millions of petrodollar, most of the country's population remained untouched by the newfound prosperity, thanks to the widespread political corruption and catastrophic economic mismanagement, because of these and other factors, the World Bank estimates that 80% of oil revenues benefited just 1% of the population. Thus the enabling environment involving massive infrastructure development was not put in place.

Entrepreneurs which include women have led and will continue to lead the economic revolution that has proved repeatedly to improve the standard of living for people everywhere (Zimmerer and Scarborough. 2016). This economic revolution include: economic development of the country, empowerment opportunities for school leavers, improvement in standard of living through innovation of the populace among others.

2.1.3 **Women Entrepreneurship**

Global market and women are not often used in the same sentence, but increasingly statistics show that women have economic clout – most visibly as entrepreneurs and most powerfully as consumers (Jailbert, 2012). Today, women in advanced market economies own more than 25% of all business and women-owned businesses in Africa, Asia, Eastern Europe and Latin American are growing rapidly (OECD, 2014). Hence, there is a growing recognition that women now make a valuable contribution to national economies worldwide in terms of job creation, economic growth and wealth generation (Macaulay, 2013).

Clearly women are emerging as important players in economic domain of society. Their role in business activities is expanding. The available statistics clearly indicate towards a growing number of women entrepreneurs. But as discussed in the above section, the traditional research and studies about women entrepreneurs are non-gender sensitive. Therefore, a general conception of entrepreneurship fails

to incorporate the dynamism of women entrepreneurship. Hence, we will understand the concept of women entrepreneurship as a separate category.

The concept of women entrepreneurship is intended to provide a general idea about women entrepreneurs and entrepreneurship. This general idea can be gleaned through available literature on women entrepreneurs and experience of the actual process of women entrepreneurship. The first question in this direction is who is a women entrepreneur. A woman entrepreneur is an individual who takes up a challenging role in which she constantly interacts and adjusts herself with social setup, resource and support spheres in a society. Entrepreneurship amongst women has been a recent/new concern. There are various authors who have tried to give more concrete or structural definition of women entrepreneurship.

According to Brady (2012), “Even though women’s contributions to business are one of the major engines of global economic growth, too often, women do not have access to basic business education, commercial credit and marketing opportunities”. Moore (2014) defines a woman entrepreneur as “the female head of a business who takes the initiative of launching a new venture, who takes the associated risks and the financial, administrative and social responsibilities and who is effectively in charge of its day to day activities”.

Mang (2016) defines a woman-owned business as one which is at least 51% owned by one or more women or, in the case of any publicly-owned business, at least 51% of the stock of which is owned by one or more women; and the

management and daily business operations of which are controlled by one or more women. Adhikari (2014) mentions that women entrepreneurs may be defined as a woman or a group of women who initiate, organise and run a business enterprise. In terms of Schumpeterian concept of innovative entrepreneurs, women who innovate, initiate or adopt a business activity are called business entrepreneur.

As mentioned by Dubhashi (2017), a woman entrepreneur is a person who is an enterprising individual with an eye for opportunities and an uncanny vision, commercial acumen, with tremendous perseverance. And above all, a person who is willing to take risks because of the adventurous spirits she possesses. Thus, a woman entrepreneur is one who starts business and manages it independently and tactfully, takes all the risks, faces the challenges boldly with an iron will to succeed. Women entrepreneurship is an economic activity of those women who think of a business enterprise, initiate it, organise and combine the factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running a business enterprise.

There are differences between male and female entrepreneurs in terms of startup patterns, resource acquisition and mobilisation, resource constraint, start-up barriers on incubation, start-up and long term business performance, women's management style and approach to leadership, access to start up finance, guarantees on loans and external finance, relations with external lenders, types of

network created, uses of the made networks, assessment of business performance (Carter and Marlow, 2017).

Various scholars have developed different paradigms, which divides women entrepreneurs in different categories. According to Burt (2012), there are three types of female entrepreneurs; Continuous primary entrepreneurs (they continuously remain an entrepreneur), Interrupted primary entrepreneur (first they were employed later became entrepreneurs), Secondary entrepreneurs (part time entrepreneurs). Moore (2014) identified four types of entrepreneurs; Intentional entrepreneurs, Copreneuers, Spiral Careerists and Punctuated careerists. On the other hand, Goffe and Scase (2015) based on the factors of entrepreneurial ideals and traditional gender roles, have identified four types of entrepreneurs: Conventionals, Innovators, Domestic and Radicals. However, there have been criticisms of these typologies. The most important point is the typologies do not take into account the impact of cultural variation on women entrepreneurship. And hence a universal typology of women entrepreneurship is almost impossible.

Given the unique characteristics of women entrepreneurs, it can be argued that they bring additional values to the national economy. Women business owners bring many assets to the global market. Women entrepreneurs have demonstrated the ability to build and maintain long term relationships and networks, to communicate effectively, to organise efficiently, to be fiscally conservative, to be aware of the needs of their environment, and to promote sensitivity to cultural

differences (Brady, 2012). Women have an important place as the backbone of any nation's economy. There is a considerable amount of entrepreneurial talent among women. They possess various skills such as time and public management, household budgeting that can be directly used in business. Women are capable of balancing different tasks and priorities. It can be useful in building up relationship with customers and providing satisfaction. Entrepreneurial behaviour is more socio-cultural and is therefore influenced by factors like ethnicity, gender, and family which in turn might be instrumental in making an individual act as an entrepreneur or not. For instance, in many cultures the role played by women in the society is different from that of men (Birley, 2013). Especially, for women shouldering family responsibility is a challenging role, which influences their choice for entrepreneurship.

2.2 Entrepreneurship and Women in Nigeria

The Nigerian woman has proved to be more than a mere "bench-warming" spectator, even in the midst of the male-dominated professional congregation. If given the opportunity, women can effectively participate in policy-making and governance. They can hold their own in very difficult and stressful circumstances and can do as well, if not better, than men. The steady advancement of women in contributing to the nation's economic development and their progressive prominence in the national scheme of affairs have, to a large extent, impacted on the Federal government and government has responded positively in diverse ways.

On the basis of available evidence and statistics, the role of women in agricultural production in Nigeria cannot be trivialized. They perform crucial roles in the domestic and economic life of the society. Rural and national development can hardly be achieved with the neglect of this important and substantial segment of the society (Kishor, Gupta, Yadav and Singh, 2015).

In recognition of the importance of women in national building, the Nigerian government, more than ever before, is keen on rural poverty alleviation as a way of improving the economy. Focus is on planned and desirable change in the rural societies in the form of agricultural development. Women entrepreneurs are also involved in the production of Tie and Dye materials. Women in Ogun state, in the south west Nigeria especially in Abeokuta are known for the production of quality Tie and Dye. These products are not only popularly patronized here in Nigeria but have become popular all over the world. Young women have also delved into the business of making beads, necklace, fashion designing and other fashion accessories. Many of these products are being patronized from all over the world thereby bringing about entrepreneurship development in the country.

Women have come a long way in entrepreneurship practice and development in Nigeria. In order to encourage women who are in one business or the other, there is an association called Nigerian Association of Women Entrepreneurs. This association was purposely set up to bring women who are in business together and collaborate with other organization in order to achieve a common goal. They

organize conferences and seminars for members to update them on their enterprise, capacity building, training such as internet and computer training and also give them timely information which will help them to solve their basic problems. (The Foundation for Democracy in Africa, 2013) There is also the women centre in Abuja where women entrepreneurs usually hold conferences, trainings, seminars and other capacity building workshop in order to empower women the more.

The following case studies present examples of women who saw opportunities and were able to act upon them: This first case here presents a Nigerian Rural woman who engages in transporting farm produce. She is a native of Ikereku town located in Oyo State, Nigeria. She is 38 years old, mother of six children and one of her husband's six wives. She is Yoruba, non literate and Muslim. Mrs. G. is a prosperous trader and sells cassava tubers in bulk by buying from the farmers who carry their cassava tubers from their farms to the town. She also grows cassava in large quantities. Due to the bad roads linking the farm to the market, she regularly charters a truck, transports the tubers to Ibadan and sells to retailers at markets. Mrs. G. recognized that the transport problems of most people limit their production since they will only plant and harvest what they can carry. While her transporting business is very-profitable for her personally, it also assists other farmers to market their produce as well (Olawoye, 2012).

Another case of female timber converter in Edo State Nigeria shows that women are in active business in Nigeria. Olawoye (2012) noted that in Edo State, most timber contractors are men. After the contractors get the permit and secure the logs, however, timber 'converters' – almost all of whom are urban women - take over. They buy the logs from contractors, pay the saw millers to cut them into specified sizes, that is, to 'convert' them and then the women sell the processed planks. "Business is good!" said one female converter. They have formed a statewide 'Converters' Union' which is a registered cooperative with 55 members. The major problems with the business were identified as electricity irregularity and equipment breakdown. Lack of capital was not mentioned as a constraint. Converting seems to be a localized social innovation of females found only around Edo state and Delta State.

Madam C.O is a Yoruba woman as well, a Christian and non-literate. Madam C.O a popular Akara seller in Ijegan, a Lagos suburb was reported to have taken into selling bean cake (Akara) out of frustration. She saw the opportunity and did not waste it but made the best use of it and today, she is riding a pathfinder sports utility car and according to the newspaper report, she provides either breakfast or lunch for her many customers on a daily basis (The Nation, 2013).

2.3 Characteristics of Female Entrepreneurial Activity

The following are the characteristics of female entrepreneurial activity as given by OECD (2014):

1. Women entrepreneurial activities are mostly motivated by necessity but opportunity. It seemed surprising that the percent of women entrepreneurs is higher in countries where the general income per capita is small and where women have no other option for making a living and lower in countries where the general income per capita is high. This has been explained as a result of the difference between ‘necessity’ and ‘opportunity’ entrepreneurship, with necessity entrepreneurship found to be more prevalent among women. Related terms used in the entrepreneurial literature are ‘push’ vs ‘pull’ factors, where ‘push’ factors force people to become entrepreneurs, while ‘pull’ factors attract them to entrepreneurship. Women in poor countries, it seems, are more influenced by ‘push’ than by ‘pull’ factors.
2. When women do start businesses, they do it on a smaller scale than men and in a limited range of sectors, often at low capital intensity.
3. On average one-third of self-employed men have employees, while this is only one-fifth for self-employed women.
4. In emerging and developing countries, women often represent the majority of business owners without paid employees in the informal sector.

5. Even when enterprises in the same size class and industry are compared, women-owned businesses have other features that are associated with lower sales, profits and labour productivity.
6. Women start their enterprises with limited management experience, and they devote much less time to their business than men. In OECD countries, 22% of self-employed women work less than 40 hours a week, while this is only 10% for self-employed men
7. Women businesses are smaller scale than men and in a limited range of sectors, often at low capital intensity.
8. Women are virtually absent from the manufacturing and construction sector while they are overrepresented in the consumer sector and mostly engaged in retail businesses (OECD, 2014).
9. Women businesses also tend to be smaller, have fewer staff and less growth expectations.
10. Women generate relatively lower revenues than men, and earn less income from entrepreneurial activity.
11. Maintaining and growing the business beyond start-up is a serious challenge for all women entrepreneurs, especially in developing countries.
12. Even though the exit rate of new businesses is high everywhere (40 – 50 %), exit rates of women-owned businesses are even higher, especially in developing countries.

2.4 **Why Gender Issues is a Problem in the Society**

The socio-culturally defined characteristics inferred on males and female creating the term man (masculine) and woman (feminine) has created a lot of differences between these two sexes in the form of aptitudes, abilities, desires, personality traits, roles, responsibilities, and behavioral patterns. These socio-cultural characteristics contribute to differences or inequalities and hierarchies in society (Olowe, 2012).

These characteristics have not only created differences or inequalities and hierarchies in the society but also have tilted power, opportunities, decision-making, and respect of dignity mostly in one direction, where the woman is always at the losing end (Mundi, 2014).

Gender has not only treated women as subordinate to men, child bearers and rearers but has also subjected them to discriminations, humiliations, exploitations, oppressions, control, and violence. The biasness in treatment (discriminations, humiliations, exploitations, oppressions, control, and violence) experience has affected women access to their basic right to food, health care, education, employment, control over productive resources, decision-making, and livelihood (Agbe and Agbe, 2015).

2.5 Gender does not Determine Entrepreneurship

Some people believe that it is men that are more likely to be entrepreneurs. We should recognize that Nigerian women have always been economically active, although their contributions to their households, as well as to the local and national economy were overlooked for a long time. The major characteristic of most women's economic activities, however, is its small-scale nature. Mabogunje (2012) stated that whether it is food production, food processing, trading or service provision, the vast majority of women's economic activities can only be described as 'petty'; that is, small-scale, small-size, low income base and low technological content.

Although most women may be unable to rise above subsistence level of living, some women are able to take-advantage of opportunities to get wealth without assistance. Kitching and Woldie (2014) found out that when asked if being women had helped their career, majority of the female entrepreneurs involved in the survey (78%) stated that being a woman had helped their career. From the responses given by the female entrepreneurs it can be said that Nigerian businesswomen are strong and self reliant, they see gender not as an obstacle to business success, but as an opportunity to continuously prove themselves. However Nigerian female entrepreneurs know that they have to gauge how aggressive a stance they wish to strike, since Nigeria despite the presence of women in business is still a sexist society.

According to Kitching and Woldie (2014), below is the female entrepreneur's view: "There is the drive to go on, no matter any obstacle gender brings, a kind of motivation that I am a woman and I need to double my efforts. A lot of men tend to appreciate a hard working educated woman. I have been fortunate. Being a woman has helped me become a stronger person, the road to my success has not been easy, it could have been worse but it has not been easy".

He concluded that Gender does not determine the success of a business. It was also argued that women have better management skills than men, women are better business owners than men i.e there are gender-based differences in running a business, most of the female entrepreneurs said that women were better business owners than men, this could be because women are more cautious when making business decisions, thereby having a lower failure rate (Kitching and Woldie, 2014).

Furthermore, some of the reasons are: "Women are more sensitive, they are survivors, and they run things differently from men, they are patient and they take calculated risks". "What a man can do a woman can do better, it is not nice to be compared to men in business, fine, most men are rich and powerful, but women have had a rough time getting to where they are now in the business world, they are more careful in their business decisions and they have lower failure rate" "Women are different in business than men, they are flexible, democratic, and sensitive to culture .change, men are not, they can be ruthless in business, and they

take more risks and hardly pay attention". In conclusion, gender does not affect entrepreneurial practice especially in Nigeria (Kitching and Woldie, 2014).

2.6 Gender as a Tool of Development

According to Swami (2013), it is impossible to think about the welfare of the world unless the condition of women is improved. Development is the process whereby an economy undergoes social and economic transformation towards an improvement in the quality of life of its citizen (Osuman, 2017). Hence using gender to transform an economy towards an improved standard of living and infrastructure creation means that the challenges of the disadvantage wing of gender (women) must be urgently be addressed to meet the current challenges hindering development. It is when women are equipped to meet the current challenges of growth the world economy that gender can be an appropriate tool for development.

When gender issues are appropriately addressed to meet the challenges of development (such as high cost of labour, inadequate human resource and entrepreneurs) churn innovation would imply that the greater part of the growing population (women) can also be absorbed into the growing process to augment in order to reduce the cost of labour, increase human resource capacity and entrepreneurs (Orhungur, et al. 2013).

Gender can be an effective development tool when Gender Equality, Women Empowerment is highly addressed with much emphasis on entrepreneurship since it can be a key ingredient in catalyzing the development process. The policy rationale for the development of women's entrepreneurship was traditionally focused on women's equality and empowerment, and social inclusion (Lotti, 2016). Only in more recent years, it has become clear that women entrepreneurs create new jobs for themselves and others by which this can provide society with different perspectives and approaches to management, organisation and business issues (OECD, 2014).

Gender equality means that the different behaviours, aspirations and needs of women and men are considered, valued and favoured equally. It does not mean that women and men have to become the same, but that their rights, responsibilities and opportunities will not depend on whether they are born male or female. When women are afforded the equality of opportunity that is their basic human right, the results are striking. The participation of men and women in agriculture research and development leads to better decision outcomes, better performance, creativity, and innovation and this has been shown in a variety of settings, occupations, and organizations (Henry, 2013).

2.7 Problems Facing Women Entrepreneurs in Nigeria

According to Olowe (2012), the following are the challenges militating against women entrepreneurs in Nigeria:

1. Inadequate liquidity in form of working capital
2. Inability to effectively market the product
3. Lack of succession plan
4. Unfavourable government policies
5. Non- availability of raw materials
6. Lack of business plan and feasibility studies
7. Inadequate records and record keeping
8. Lack of adequate infrastructures

Other constraints of women entrepreneurs include:

1. **Lack of enough confidence or courage:** The major problem faced by women entrepreneurs with respect to starting a farm business/any enterprise is the absence of courage. This lack of courage may stem from sheer risk aversion. It may be from the feeling of inadequacy, lack of competence and experience arising from poor and inadequate exposure. This is a common phenomenon in Africa because the self esteem of women have been badly affected over the years and they tends to believe less in themselves (Olowe, 2012).
2. **Insufficient initial investment capital:** Another problem is that the women entrepreneurs have neither financial resources of their own nor access to

investment capital from other sources. Some of them solely depend on their husbands income and the patrilineal family system does not allow women have access to production input. Commercial Banks and other financial institutions will not lend money unless backed up by collaterals which the women do not have., and even when the banks lend, their interest rate is usually too high.

3. **Land:** Is a limited resource and fixed. It is an indispensable factor of production in the sense that no entrepreneurship activities such as. agricultural enterprises can be carried out without land. Therefore, the high cost for the purchase of land is a serious problem that militates against the success of women going into entrepreneurship.
4. **Labour:** Inadequate number of skilled, unskilled and semi-skilled labourers is major determinant factors that also affect women entrepreneurs (Olowe, 2012).
5. **Marketing problems:** Women entrepreneurs first consider the market for their products /services before venturing into it. Marketing activities may be too rigorous for women and may not even be available. This may affect their making profit.
6. **Unavailability of infrastructures:** Such as water, electricity and good road, for instance, in a situation where the graduate is a cold pure water seller and the supply of light is not constant or regular, they will be required to buy generators and stabilizers which may cost them extra money and so it will scare them off such an enterprise.

7. **Skills, knowledge and attitude:** As mentioned earlier, the success of an entrepreneur depends on a certain level of knowledge, skills and attitudes acquired through training and experience. The importance of attitudes as a factor influencing the entrepreneurs is underscored by the fact that an entrepreneur is a risk bearer or taker.
- 8 **Corruption:** Since women entrepreneurs have to deal with government officials from the local government to state government in forms of bribe, double taxation, etc has brought frustration to many entrepreneurs. It is hard to do business in man)1 poor countries because governments are so corrupt. It is very difficult in such countries to get approval to build a factory or open a store without a government permit, which is obtained largely through bribery of public officials (Olowe, 2012).
9. **Inadequacy of information:** When women entrepreneurs are not adequately informed of any vital information pertaining to the business, this affects the growth of such business.
10. **Presence of inflation:** The rate at which the inputs used in a business increases is very alarming and affects the business in all ramifications.

There are also a variety of constraints on women and the ability of women to upgrade their production continuously. These include poor access to market information, technology and finance, poor linkages with support services and an unfavourable policy and regulatory environment. These constraints are further compounded by the need to compete in an aggressive business environment with

rapid technological changes and the globalisation of production, trade and financial flows (UNIDO 2012). Although many of the constraints are shared by both female and male entrepreneurs, women entrepreneurs face additional obstacles; this is due to deeply rooted discriminatory socio-cultural values and traditions, embedded particularly in the policy and legal environment, and in institutional support mechanisms. In many instances women are unable to benefit from services, and must struggle to overcome or circumvent discriminations in business circles (UNIDO. 2012).

Bankole (2017) discussed the current obstacles facing aspiring Nigerian entrepreneurs, and thereby identified three major problems viz:

1. Constrained access to local and international market that stunt entrepreneurial expansion and proliferation.
2. Severe infrastructure deficits (mainly of power and electricity) that hamstring both new and existing business.
3. Inadequate access to finance and absence of credit policy that addresses the specific needs of enterprises.

2.8 Policy Approaches to Women Entrepreneurship Development

The statistics in the above paragraphs clearly indicates that when women a given equal or chance in the development process of the economy a paradigm shift would be the immediate effect. However the effect can be gargantuan if the policy approaches towards women Entrepreneurship development (mainly motivated by

opportunities) is deepened in policy documents. Owning a business is one way for women, to climb out of poverty (Izyumov and Razumnova, 2013) and other social exclusions. Self-employment is especially important for women who have difficulty finding employment because of limitations imposed by gender or social marginality. The establishment of independent businesses has been shown to increase the rate of development of national economy in countries that encourage it (Minniti, 2014).

Henry (2013) views entrepreneurship as the engine driving the economy of nations, creating new industries, young entrepreneur, employment, and wealth, so the need to emphasize entrepreneurship development skills becomes very important in every policy portfolio of an economy. Attempts in the past to include women in the development process of economies have mainly concentrated on gender equality, women empowerment, and social inclusion. These attempts though has created some impact but at an infinitesimal rate. These attempts only ended up ushering few women into white collar jobs, making them subsistence farmers, petty traders, securing employment with less wages and/or salaries in relation to men, less competitive in the business and marketing environment and small business owners. Hence equipping women with entrepreneurship development skills has been identified to catalyse development process in an economy by influencing job creation, innovations, financial independence, and wealth creation.

According to Fuster (2012), in order for women to attain entrepreneurship development skills easily, efficiently and successfully it requires policy analyst to structure policies to facilitate easy acquisition of the skills. The subsequent paragraphs would try to highlight some important areas that must be given rigorous attention in our formulation and implementation process.

1. **Education and Training:** Women cannot effectively identify or enjoy entrepreneurial activities motivated by opportunities if they are not educated. Education is investment in human capital as a lasting legacy since it requires the individual with the knowledge and skills needed. Education makes an individual more productive in whatever economic activities he/she undertakes. Creation of Entrepreneurship development centers in communities to train women to develop and sharpen their entrepreneurial skills would be very paramount in women development process.
2. **Counseling:** Counseling is a helping relationship which helps individuals to change their attitude or perspective for better achievements. Fuster (2012) posits that counseling is neither giving of advice nor offering solutions to problems, but helping counselees to change their attitude, perception of self or others or of habits. Counseling psychologists should be available wherever women are working. They will be of help to the women in counseling them for a change of attitude towards more entrepreneurial development; Counselors should be involved in the lives of the women right from the crèche to nursery, primary school and all around. The female should be caught young with counseling.

3. **Policy catering for work-family interface:** Women friendly environment should be created in working places or offices to enable children of working mothers to be well catered for, because that will take care of gender issues that may tend to slow the women in entrepreneurial development; The population of women is significant so places like the market centres should have affordable crèches to give women traders' opportunity of business uninterrupted. The crèches can be government supported to make them affordable to all categories of women (Fuster, 2012).
4. **Increasing women's access to finance (Financial Inclusion):** Several forms of formal help or other measures can be employed in order to increase women's access to finance:
 - i. **Commercial Bank Partnerships with Micro-Finance Institutions (MFIs):** To increase access for women. One kind of help that can be offered is for instance establishing a reasonable interest rate.
 - ii. **Mainstreaming Gender in formal financial institutions:** Where the banks are taking several measures like giving gender sensitive training to its staff or carrying out outreach activities in order to facilitate women's access to finance. Examples can be Access Bank Nigeria, NBS Malawi, DFCU Uganda, or India where the government elaborated an action plan for public sector banks
 - iii. **Specialized women's banks:** Specialized banks should be established which focuses intensively on women's need and try to adapt their policies

and engage in a set of actions that are meant to increase women's access to finance.

- iv. **Integrated credit registries:** Refer to a record of repayment histories, including microfinance for women who lack a formal credit history which usually represents one of the bank requirements when asking for a loan. Credit registries should capture sex-disaggregated data
- v. **Improving investment climate:** It can also increase the access by reducing crime corruption and simplifying procedures and tax administration which are known as being more likely to discourage women than men.
- vi. **Increasing financial literacy and awareness:** It can fill the lack of information about the bank products and inform about all the available possibilities.
- vii. **Have more female voices at the decision-making table:** It is considered as influencing the percentage of women borrowers of a certain bank; this can attract changes in the recruitment criteria, training and organization culture.
- viii. **Sex disaggregated data:** It represents an important tool for measuring women's access to finance. It can provide an accurate image about the magnitude of the difference and in the same time facilitate in monitoring the improvements in case any programs or action are implemented. Sex disaggregated data is a crucial element in designing policies, in offering solutions for improvement and setting targets (Fuster, 2012).

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Research Design

The study under review was descriptive and analytical in nature. Thus, the survey method was adopted as a research design. The choice of the instrument becomes imperative because of its enormous advantage is reaching the target sample element. Therefore, the sample survey serves as a guide to research design. The survey research makes use of interview, questionnaire, relevant reports in the company's profile, personal experience and observation.

3.2 Research Population

The population for the study was made up of sixty (60) personnel which comprised of twenty (20) management and forty (40) staff of First Bank Plc, Yakubu Gowon Way, Kaduna.

3.3 Sample Size and Sampling Techniques

The sample size for this study was fifty two (52) using Morgan table. Krejcie and Morgan (1970) opined that when the population sample is large the random sampling technique should be used to determine the sample size of the study. The sampling technique used in this work was stratified sampling technique because of its probability nature in the sense that everybody has equal chance of being selected. The table below shows the breakdown of the sample size.

Table 3.1: Sample Size Distribution.

Categories	No of Respondents	Proportion Stratified Sampling	
Management	20	$\frac{20}{60} \times 52$	17.3
Staff	40	$\frac{40}{60} \times 52$	34.7
Total	60		52

3.4 **Methods of Gathering Data**

This study used questionnaire and secondary sources of information to gather required data. The study used a structured or closed ended questionnaire to collect data from target respondents. This structured questionnaire to provide the respondents with options from which they are expected to choose. The study also sources its data from secondary sources such as text book, unpublished works, seminar papers related to the study etc.

3.5 **Justification of Instrument Used**

Questionnaire was used for the best form of getting data and their consistency in the research work. And also is the simplest way of gathering specific information about a problem under investigation.

3.6 **Method of Data Analysis**

The procedures for the method of analysis of the data have been divided into two parts; data presentation and content analysis. The statistical tool used in testing the

hypotheses was the Chi-Square analysis. The principle behind the Chi-Square test is that an observed set of values differs significantly from some expected or theoretical frequencies. It is thus a measure of discrepancy between the observed and expected frequencies and as given by;

$$(X^2) = \frac{\sum(O - E)^2}{E}$$

Where: O = Observed frequency
 E = Expected frequency
 X² = Chi-square

This is the use of two variables Chi-Square which allows a test of the independence of two variables Yes or No applicable where responses are two as related to the hypothesis.

3.7 **Justification for the Method Used**

The statistical instrument used in analyzing the data collected was Chi-Square X², the techniques is more appropriate and convenience to the researcher and to enable the reader comprehends the research findings.

CHAPTER FOUR
DATA PRESENTATION AND ANALYSIS

4.1 Data Presentation

This chapter has to do with the presentation and analysis of data collected from questionnaire administered. A total of fifty two (52) questionnaires were administered but only forty two (42) were returned after being fully completed while ten (10) were not returned. As a result of this only 42 respondents were used as a sample.

Table 4.1: Number of questionnaires administered, returned and withheld.

Variables	Respondents	Percentage (%)
Questionnaire returned	42	81
Questionnaire withheld	10	19
Total	52	100

Source: Questionnaire Administered, 2022

The result of table 4.1 shows that 81% of the respondents returned their questionnaires while 19% did not returned their own.

Table 4.2: Sex of respondents

Variables	Respondents	Percentage (%)
Male	30	71
Female	12	29
Total	42	100

Source: Field Survey, 2022

From the response above the Table 4.2 shows that among the 42 respondents 30 were males which represent 71% and 12 were females which represent 29% of the sample.

Table 4.3: Marital status of the respondents

Variables	Respondents	Percentage (%)
Married	28	67
Single	14	33
Total	42	100

Source: Field Survey, 2022

Table 4.3 indicates that 28 of the respondents are married which represents 67% of the population, and 14 of the sample respondents are single which is equal to 33% of the sample.

Table 4.4: Qualification of respondents

Variables	Respondents	Percentage (%)
School certificate	8	19
Diploma	15	36
HND	12	29
First Degree	7	16
Total	42	100

Source: Field Survey, 2022

From the table 4.4, it shows that there are 8 primary school certificate holders which is 19% and 15 are diploma holders which is equivalent to 36% and 12 are HND holders which is equal to 29% and 7 degree holders which represent 16%.

Table 4.5: Numbers of years of business experience

Variables	Respondents	Percentage (%)
5-10	21	50
11-20	13	31
21-30	6	14
31 and above	2	5
Total	42	100

Source: Field Survey, 2022

Table 4.5 above shows that out of 42 respondents, there are 21 having 5-10 years' business experience which represents 50% and 13 are having 11-20 years business experience which is equivalent to 31% of the sample size. 6 are 21-30 years working experience which is equal to 14% and 2 are having 31 above years if business experience which is equivalent to 5%.

4.2 Data Analysis

Table 4.6: Female peculiar entrepreneurship challenges responses

Variables	SA	A	D	SD	Total
Financial	13	17	7	5	42
Family	10	12	10	10	42
Gender discrimination	16	8	4	14	42
Total	39	37	21	29	126

Source: Field Survey, 2022

Table 4.6 shows the responses of respondents on the challenges facing female in First Bank Plc, Kaduna. The challenges are financial, family and gender discrimination.

Table 4.7: Female peculiar entrepreneurship challenges responses likert scale

Variables	SA	A	D	SD	Total	Mean
Financial	52	51	14	5	122	2.90
Family	40	36	20	10	106	2.52
Gender discrimination	64	24	8	14	110	2.62
Total	156	111	42	29	338	

Source: Field Survey, 2022

Table 4.7 clearly shows that the respondents agreed that female entrepreneurs encountered:

- a. Financial problems. This is demonstrated by the mean figure of 2.9 which is higher than the mean acceptance figure of 2.50.
- b. Family associated problems like attending to children. The mean respond to this is equally above the minimum acceptance figure of 2.50 below which it amount to rejection. The mean is 2.52.
- c. Female entrepreneurs also suffer gender discrimination more than their male counterparts. This is shown by female response of 2.62.

4.3 Test of Hypothesis

This section tests for the hypothesis formulated in chapter one. The hypothesis states that:

H₀: Gender discrimination has no impact on entrepreneurship development in First Bank Plc, Kaduna.

H₁: Gender discrimination has impact on entrepreneurship development in First Bank Plc, Kaduna.

To test the above hypothesis the following contingency table is applied

Table 4.8: Contingency table showing the challenges female entrepreneurs

Variables	O	E	O	E	O	E	O	E	Total
Financial	52	56.31	51	40.07	14	15.16	5	10.47	122
Family	40	48.92	36	34.81	20	13.17	10	9.09	106
Gender discrimination	64	58.77	24	36.12	8	13.67	14	9.44	110
Total	156	156	111	111	42	42	29	29	338

Chi-Square = 23.630,

DF = 6,

P-Value = 0.001

Source: Computed from Field Survey Data 2022 using Minitab 16.

Table 4.8 shows that the computed chi-square value of 23.63 is greater than the critical 12.59 corresponding to degrees of freedom 6 with a 0.05 significance level. This is compatible with the probability value of 0.001. Since the critical chi-square is less than the computed chi-square and the probability value of the computed chi-square is less than 0.05, this research rejects the null hypothesis and concludes that gender discrimination has impact on entrepreneurship development in First Bank Plc, Kaduna.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

The objective of this study is to assess the impact of gender discrimination on entrepreneurship development in First Bank Plc, Yakubu Gowon Way, Kaduna.

The finding of this study has established as follows:

- i. Female entrepreneurs encounter more financial problems than their male counterparts;
- ii. Female entrepreneurs also encounter more family related problems in managing their business than their male counterparts in First Bank Plc, Kaduna;
- iii. Female entrepreneurs also suffer from gender discrimination in the process of running their outfit in First Bank Plc, Kaduna; and
- iv. Female entrepreneurs are exposed to gender related issues in First Bank Plc, Kaduna.

5.2 Conclusion

The contribution made by women to entrepreneur and entrepreneurship development in Nigeria is grossly underappreciated in spite of the dominant role women play in business. That women compete more favourably with their men folks in terms of their over-participation in entrepreneurship activities and contribution to household economy would be an understatement. The survival and

sustenance of entrepreneurship and entrepreneurship development in Nigeria, as well as in many sub-Saharan Africa-countries, rest squarely on the shoulders of women. They therefore deserve to be given due recognition as far as decision-making process in entrepreneurship is concerned.

From the above findings, the following conclusions can be drawn:

- i. Since female entrepreneurs encounter more financial challenges than their male counterparts, it means that female entrepreneurs lack financial capability and are likely to be poorer than their male entrepreneurs.
- ii. Female entrepreneurs are more prone to having more family problems because they are responsible to taking care of their children. They, therefore, have less time devoted for their business activities.
- iii. Female entrepreneurs are discriminated against in business in First Bank Plc, Kaduna. This means that the female entrepreneurs are not giving level playing ground in doing business and this put them in unfair conditions.
- iv. There is general agreement based on the three indicators above and on the hypothesis that the female entrepreneurs in First Bank Plc, Kaduna are discriminated. The application of Chi-square test also leads to the same conclusion. This means that conditions of doing business by female business women are not favourable.

5.3 Recommendations

Based on the findings of this study, the following recommendations are hereby made:

- i. In order to reduce gender inequality in entrepreneurial activities there is a need to ensure that both female and male youth have equal opportunities to participate in entrepreneurship development.
- ii. To ensure gender mainstreaming, a globally accepted strategy for gender equality in entrepreneurial development.
- iii. Few available female entrepreneurship trainers and mentors should focus more training in communities where there the female youth attending entrepreneurship development training conducted by men e.g Muslims dominated communities.
- iv. In entrepreneurship development women should be given more support whenever they attempt to launch any enterprising project by giving them loans.
- v. Women friendly environment should be created in working places or offices to enable children of working mothers to be well catered for, because that will take care of gender issues that may tend to slow the women in entrepreneurial development.
- vi. The population of women is significant so places like the market centres should have affordable crèches to give women traders opportunity of

business uninterrupted. The crèches can be government supported to make them affordable to all categories of women.

- vii. Information on entrepreneurship training programmes should be provided to both female and male so that all will be aware about the training available.
- viii. In the entrepreneurship development women should be given more support whenever they attempt to launch any enterprising project by giving them loan.
- ix. Finally, all the stakeholders (parents, husband, counselors, employers of labour, etc) around the female gender should do their best to support strive of women into entrepreneurship.

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APPENDIX I

Department of Management Studies,
College of Business & Management
Studies,
Kaduna Polytechnic,
P.M.B. 2021,
Kaduna State.

25th May, 2022.

Dear Respondent,

LETTER OF INTRODUCTION

The researcher is a final year student of the above mentioned department carrying out a research on the topic *“An Assessment of the Impact of Gender Discrimination on Entrepreneurship Development in First Bank Plc, Yakubu Gowon Way, Kaduna”*.

Therefore, I need your assistance as a respondent to fill my questionnaires which will be provided. I assure you that whatever information obtained shall be kept secret and treated purely as academic exercise.

Thank you for your anticipated cooperation.

Yours faithfully,

Fedrick Alpha
KPT/CBMS/19/53347

APPENDIX II
QUESTIONNAIRE

INSTRUCTION: Please tick [] your choice as appropriate as possible.

SECTION A: Personal Data

1. Sex: (a) Male () (b) Female ()
2. Age: (a) 18-40 () (b) 40 and above ()
3. Marital Status: (a) Single () (b) Married ()
4. Highest Qualification: _____
5. How long have you been in the organization? (a) 5-10 () (b) 11-20 ()
(c) 21-30 () (d) 31 and above ()
6. Is there any form of entrepreneurship development in the organization?
(a) Yes () (b) No ()
7. Did the organization embark on entrepreneurship training?
(a) Yes () (b) No ()
8. Does your organization have any skills and capacity building centres?
(a) Yes () (b) No ()
9. Is there any form of entrepreneurship promotion activities aim for gender equality
in the organization? (a) Yes () (b) No ()
10. Is there any gender mainstreaming on entrepreneurship development?
(a) Yes () (b) No ()

11. Is there any local support measures aim at gender equality in entrepreneurship development?
(a) Yes () (b) No ()
12. Did your organization pave any form of monitoring and evaluating entrepreneurship activities?
(a) Yes () (b) No ()
13. Is there any access to finance on entrepreneurial development in the organization?
(a) Yes () (b) No ()
14. Does your organization have qualified entrepreneurs in conducting entrepreneurial development training?
(a) Yes () (b) No ()
15. Does your organization any strategy to foster women's entrepreneurship development activities?
(a) Yes () (b) No ()
16. Is there any form of cultural constraints for women in running their business in the organization?
(a) Yes () (b) No ()
17. Is there a gender difference in entrepreneurship development in the organization?
(a) Yes () (b) No ()