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## Cultural Values and the Development of Women Entrepreneurs in South Western Nigeria

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### Abstract

*This research paper centers on determining the effect of cultural values on the development of women in entrepreneurship in the South Western Nigeria. The objective of the study focuses on determining the effect of the cultural values on the involvement of women in small scale enterprises. The main research instrument was a structured questionnaire. The population of the study was the total number of women entrepreneurs in the six states of the South Western, Nigeria out of which three states of Oyo, Ogun and Osun and three local governments from each of the three states were randomly selected to give a sample size of 336. Questionnaires were administered on the respondents and 298 were duly filled and returned. The data were analysed using both descriptive and inferential statistics.*

*The regression statistical test was used to determine the effect of cultural values on women entrepreneurs involvement and development and the finding revealed that there exists a low but positive correlation between the cultural values and the development of women in small scale enterprises. The variable coefficients summary as shown in the study revealed that all parameters used to measure the independent variable showed significant values (Distribution of inheritance 0.022, education 0.014, gender role 0.032 and mobility 0.003). Furthermore, from the test of the hypotheses, the Chi-square result shows ( $\chi^2_{1321.23}, p < 0.05$ ) that is, there is a correlation between cultural values and women development in Small Scale Enterprises. Likewise the Pearson correlation (R) value of 41.5% revealed that there is a correlation between cultural value and women development in Small Scale Enterprises. In conclusion, the study revealed that there is a significant relationship between cultural values and women development in small scale enterprises*

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**Key Words:** Women Entrepreneurs, Cultural Values, Women Development

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### Introduction

Entrepreneurship is a vehicle through which a strong economy can be created and is a facet of industrial growth. The worldwide attention given to entrepreneurship is not surprising as many nations are facing serious economic downturn in terms of economic recession or depression and this has greatly affected economic activities especially job creation. Countless theorists, scholars, economists have compiled what amount of significant contributions have been made in the understanding of entrepreneurship and its relations to economic growth (Dionco-Adetayo, 2014). Despite the high importance placed on entrepreneurship and several opportunities available for entrepreneurs, some literatures believe that women are not largely involved in entrepreneurship in Nigeria and where they are involved, they are not advancing as their male counterpart and are also largely within the informal sector. In Nigeria, quite a number of researches had been done on involvement of women in entrepreneurial activities and many of the results pointed to the fact that the

involvement of women in entrepreneurship is still at lower ebb. According to the 2006 Census figure made available by the National Population Commission, the total population of Nigeria was 140,431,790 out of which 69,086,302 are female citizens. This is testifying to the fact that Nigeria is blessed with abundant of human resources especially females and if the female citizens are adequately empowered they will definitely contribute their quota to the advancement of the economic growth of the country. This is buttressing the popular saying that when a woman is trained, the whole nation is trained. With the dwindling economy of the country as a result of reduction in oil prices the country needs to look at other sectors of the economy other than petroleum and everybody must be involved both male and female.

However, many factors have been identified as inhibiting women in entrepreneurship out of which cultural value has been identified. Culture has literarily been defined as the “way of life of a Society”. Each society has its own culture and members of the society have great respect for their culture and this is the reason why culture has a great influence on the behaviour of individual and groups within any society. In the south western Nigeria, culture is also highly respect and valued. There are lots of cultural values which advance the course of women in the society while there are some which debar them from fully exhibiting their potentials especially in the area of commerce and business enterprising. For instance the traditional role of a woman according to culture is to take care of the home and care for her husband and children while the husband is seen as the breadwinner. In compliance with this cultural role, many women cannot engage in active business that will keep them away from taking care of their homes. Many at times, women prefer some petty trading within their home environment and this is the reason why majority are in the informal sector and have not been able to excel in the formal sector like their male counterpart. It is in the light of this, that this study examined the involvement of women in entrepreneurship and also looked at some cultural values that can influence the development and advancement of women entrepreneurship in South Western Region of Nigeria.

### **Statement of the Problem**

Involvement of women in entrepreneurship is a very important issue in many of the advanced countries like United States of America, United Kingdom, Japan etc because of their great contributions to the economy of the countries. Data from the US Small Business Administration showed that women-owned businesses are one of the fastest growing segments of the small business community. The same is not the story in most African countries as women entrepreneurship is still at the lower ebb. Culture is a very important issue in Nigerian society and people of the society have great value for their cultures. Traditionally, the role of women has been seen to be that of wife and mother. Women also bear most of the responsibilities for childcare and home management and these responsibilities often lead to work-family conflict. Neider (2007) found in a study on female entrepreneurs that tension between family life and career was a major problem for women. Apart from the issue of traditional role of women, culturally they are also seen as being subjugated to men regardless of their age or educational status. In some instances, male children are given priority in managing family business than female while male children are also given priority when it comes to issue of inheritance. Another challenge is societal discrimination against women which affect their desire to venture into some business ventures seen by the society as men’s job while woman with high potential for entrepreneurial prowess is seen as wanting to take over the leadership role of the husband.

Many researches have been carried out on challenges being faced by women in

entrepreneurship in Nigeria especially as regards issue of access to finance, education, technology etc, but very few on cultural values. This study has therefore become necessary to look at the issue of cultural values as it relates to women development in entrepreneurship in the South Western part of Nigeria exploring a new dynamics pertaining to effect of their traditional roles, gender and mobility on their involvement and development in entrepreneurship. To address this problem, the study answered the following specific questions:

- ❖ To what extent are women involved in entrepreneurship?
- ❖ To what extent is the effect of cultural values on the development of women in entrepreneurship?

The general objective of the study evaluated the effect of cultural values on the development of women entrepreneurship in the South Western region of Nigeria. To meet this objective, this study:

- i. Examined some cultural values relating to women entrepreneurship
- ii. Determined the effect of the cultural values on the development of women in small scale enterprises.

Hypothesis:

- Ho:** There is no significant relationship between cultural values and women involvement in small scale enterprises.

### **Relevance of Study**

The desire to go into this study was aroused as a result of the passion to see more Nigerian women adequately empowered through involvement in entrepreneurship and thereby contributing their quota to the economic advancement of the country at this present time when Nigeria is experiencing economic downturns as a result of dwindling price of crude oil in the international market. There are lots of retrenchment and disengagement of workers both within the private and public sectors. This study is expected to stimulate the South Western State governments to embrace and promote entrepreneurship especially through women in the area of agriculture, mining, tourism, vocational trading etc in order to improve on their internally generated fund and reduce dependence on the Federal allocation. This study should be of interest to policy makers and aid policy decisions that will promote the involvement of more women in entrepreneurship.

The traditional belief that women should be at the home-front and take care of their husbands and children has subjected many women to various financial problems upon the death of their husband. This present effort should arouse the interest of the society and policy maker to the need to critically examine our cultural values and promote the ones that will make the country advance economically like the other developed nations.

This study further uncovered the importance of entrepreneurship to women and will further be an eye opener to them, the community and the society at large on the gains of promoting entrepreneurship through women.

### **Review of Relevant Literature**

#### **Who is an Entrepreneur?**

The word entrepreneur is French and literally translated means “between-takers” or “go-between” (Hisrich and Peter, 2002). Going by the history of entrepreneurship right from the middle age, the term entrepreneur was used to describe both an actor and a person who manage large production projects and in such large production he did not take any risk but merely managed the project using the resources provided, usually by the government of the country. It was in the 17<sup>th</sup> century that the connection of risk with entrepreneurship

developed and Richard Cantillon, an economist viewed entrepreneur as a risk-taker. In the 18<sup>th</sup> century, the entrepreneur was distinguished from the capital provider that is the venture capitalists. This was as a result of the development of new technologies which the innovators were unable to finance themselves. However, in the 19<sup>th</sup> century, entrepreneurs were viewed mostly from an economic perspective. An entrepreneur according to the economist is a person who brings together the factors of production that is land, labour, and capital for the purpose of producing goods or services for the satisfaction of the consumers. In the mid-20<sup>th</sup> century, the notion of an entrepreneur as an innovator was established. Innovation and newness therefore become an integral part of entrepreneurship. In the light of this, Olatunji (2004) defined an entrepreneur as an exploiter of an idea who creates an enterprises (small or big), not only for personal gain, but also for social and developmental gains. As such, he establishes his enterprise to promote one idea or the other for the benefit of the society and from there he derives his living. Dionco-Adetayo (2014) also stated that the entrepreneur always generates or looks for ideas and integrates these into his stored ideas or newly deliberated ideas. The entrepreneur must focus on generation of innovative ideas as the bedrock of his enterprises survival. He must always search for change, respond to it and exploit it as an opportunity (Olatunji, 2004). Gottlieb (2014) defined entrepreneur as someone who can take any idea, whether it be a product or service, and have the skill set, will and courage to take extreme risk to do whatever it takes to turn that concept into reality and not only bring it to market but make it a viable product or service that people want or need.

### **Involvement of Women in Entrepreneurship**

Woman entrepreneur is defined as 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.

Ahmad, Xavier, Perumel and Nor (2011) defined female entrepreneur as 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.

In the time past, the participation of women in establishing businesses was seen in a negative way because the culture of some societies did not support this. The culture of such societies looked at business creation as men's affairs since the husbands have the responsibilities of providing for their families while women stay at home and managed the home front. Some religion sects also restricted women from moving around in public without men escort therefore women in this society could not have the liberty of engaging in really business activities that will take them out of their homes.

However, in the past 30 years, there has been increase in the number of women entrepreneurs although the percentage varies from country to country Carter and Jones-Evans (2006). According to the National Women's Business Council, 2012, women own 30% of small businesses in the United States with a total of 7.8 million companies generating \$1.2 trillion a year in sales. This is compared with 40 years ago when women owned just 5% of all small business in the United States. The United States Census Bureau predicts that by the year 2025, the percentage of women entrepreneurship in the country will increase to over 55%. In the United Kingdom however, researchers have shown that about 15% of UK businesses are solely owned by women, 50% are male-owned while 35% are co-owned by males and females (Small Business Service, 2004). Across the European Union, there are fewer self-employed women in all age groups and across all business sectors. To be precise only 8% of women are self employed. In African and Nigeria in particular, research shows that although women constitute about 50 per cent of Nigeria's population, the important roles female entrepreneurs play in the Nigerian economy has not been fully realized because they

are still largely hidden within the informal sector. However, things are changing drastically recently as more women are venturing into business activities in Nigeria now. Odeyemi (2013) noted that women-owned businesses are one of the fastest growing segment of small business in Nigeria. He further stated that before 1980, women own about 6% of all Nigerian businesses but in the recent years, women own nearly 30% of all businesses, 50% of all retail business and 10% of all service companies. Efforts are being made by the government in this regard but there is need for a lot of improvement. Women in the South Western region of Nigeria are into entrepreneurship but greater percentage of them are into retail businesses, school businesses, craft work, hairdressing, fashion designing etc.

### **Cultural Values**

To actually understand what cultural values are, it will be necessary to breakdown the key words “culture” and “value” in the phrase. The American Heritage English Dictionary defines culture as the totality of socially transmitted behaviour, patterns, arts, beliefs, institutions and all other product of human work and thought while Business Dictionary looks at culture as a pattern of responses discovered, developed, or invented during the group’s history of handling problems which arise from interactions among its members, and between them and their environment. These responses are considered the correct way to perceive, feel, think and act, and are passed on to the new members through immersion and teaching. The Centre for Advance Research on Language Acquisition defines culture as shared patterns of behaviours and interaction, cognitive constructs and understanding that are learned by socialization.

Culture consists of norms, beliefs, customs, laws, values, expectations etc shared by members and groups of a given society that affect many activities and processes within that society. Culture is the characteristics and knowledge of a particular group of people, defined by everything from language, religion, cuisine, social habits, music and arts Zimmermann (2015). It is the growth of a group identity fostered by social patterns unique to the group. It is as well the complex and elaborate system of meaning and behaviour that defines the way of life for a group or society; the predominating attitude and behaviour that characterize the functioning of a group or organization.

The Oxford Advanced Learner’s Dictionary (2003) defines value as the beliefs about what is right and wrong and what is important in life. It is the beliefs of a person or social group in what they have an emotional investment.

Cultural value therefore is the commonly held standard of what is acceptable, unacceptable, important or unimportant, right or wrong, workable or unworkable in a community or a society. It is important to note that each society has its own cultural values which members of the society are expected to conform with.

### **Cultural Values and Women Entrepreneurs**

According to Cohen (2000), religious, cultural and traditional values and prejudices are among the key determinants that influence the success of women entrepreneurs. He further asserted that religious beliefs can set the boundaries within which some women entrepreneurs in countries such as Tunisia, Bangladesh and Egypt. This is because the Islamic religion has great influence on the activities of women entrepreneurs in these countries as many of the female entrepreneurs do home based enterprises as the cultural norms do not allow them to go out of their homes without male companion. What this translates into is that many of the women cannot venture into big businesses which can easily take them out of their homes. The issue of culture in entrepreneurship is in line with the Sociological theory of Max Weber. Sociological theory holds social cultures as the driving

force of entrepreneurship. Max Weber holds religion as the major driver of entrepreneurship.

Cultural boundaries and traditional belief system in Nigeria has hindered the start-up and growth of female owned enterprises. Female entrepreneurs are often underestimated and overlooked and are also often stalled because of cultural barriers, 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 Motilewa, Onakoya and Oke (2015).

### **Factors Inhibiting the Development of Women Entrepreneurship**

There are lots of constraints facing women entrepreneurs in the development and growth of their businesses. Many studies have been carried out by researchers on this and problems like lack of experience, lack of capital, lack/poor educational background, risk perception, gender discrimination, etc have been identified. These obstacles are universal and similarly confronted by female entrepreneurs in different parts of the world (Gupta, Turban, Wasti and Sikdar, 2005) but the degree varies from society to society. In his unpublished research, Mulugeta (2010) in his study on Factors Affecting the Performance of Women Entrepreneurs in Micro and Small Enterprises, A Case of Dessie Town in Ethiopia identified conflicting gender roles, social acceptability and network with outsiders as major socio-cultural challenges facing women entrepreneurs in Ethiopia while access to policy makers, high amount of tax/interest, bureaucracies and red tapism are challenges being faced by women entrepreneurs in Ethiopia. He asserts that more than half of all women entrepreneurs in Ethiopia often face gender related challenges related to establishing new businesses as well as operating or expanding existing businesses. Women are disadvantaged due to culture, religion and tradition.

Okurut and Njoku (2013) in their study on Assessing Factors That Affect Women and Youth Micro Entrepreneurs in Botswana found that lack of access to government institutional credit and capacity building was the major challenge facing women and youth entrepreneurs in Botswana.

Yusuf (2013) in his study on Influence of Gender and Cultural Beliefs on Women Entrepreneurs in Developing Countries with particular attention to Malaysia attempted to link gender bias and sub culture like regional, ethnicity and religious practices within the context of national culture that affect women entrepreneurs in developing countries. His findings indicated that gender, ethnicity and religion play important role in entrepreneurship development and how women entrepreneurs are perceived and valued.

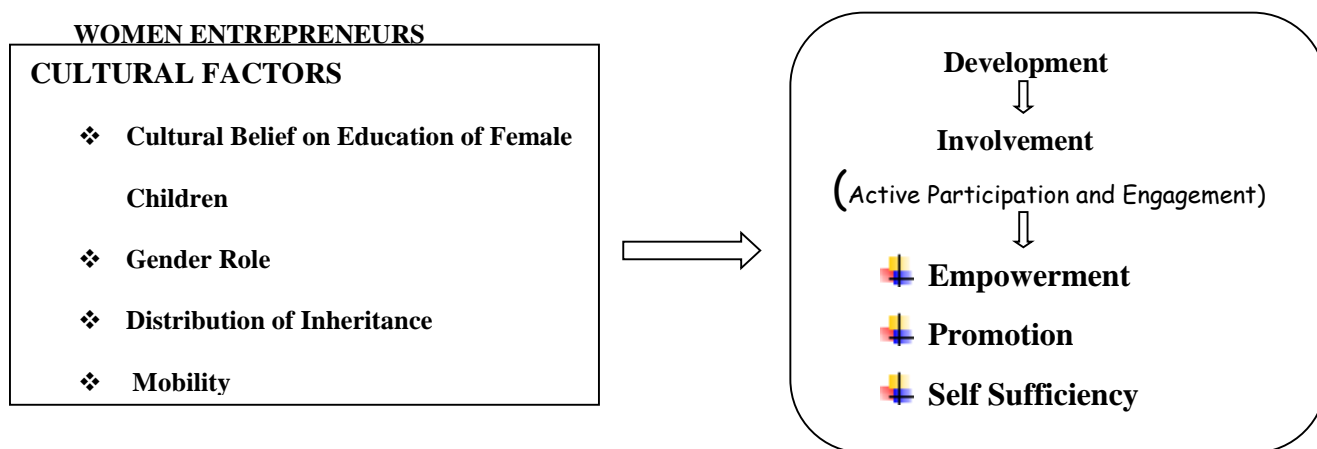
Otunaiya, Ambali and Idowu (2013) assessed the constraints limiting the success of women entrepreneurs in 3 selected local government areas of Lagos State and from the sample of 120 women entrepreneurs selected and through descriptive statistics, constraints analysis and multiple regression analysis, they found out that poor shop location was the first major constraints faced by women entrepreneurship in Lagos State and lack of long term finance was ranked second while competition from rivals was ranked third.

Ifthikar and Senathiraja (2014) while researching on The Factors Influencing on Income Generating Activities of Women Entrepreneurs: A Case Study of Selected Muslim Women in Colombo District of Sri Lanka examined factors for starting a business and also looked at the social, economic, cultural and background factors affecting Muslim women. Their findings revealed that factors such as early childhood experiences, psychological characteristics, family support, social networks and socio-cultural values had a major influence on these women entrepreneurs to engage in income generating activities.

Dharmendra (2014) while studying on The Socio-Cultural Influence on Women Entrepreneurs: A Study of Uttarakhand State in India analysed the influence of socio-cultural factors on women entrepreneurs with specific aim to identify social-cultural factors on women entrepreneurs and also examined the effect of these on them. He used 3 districts each from Gerwil and Kumanum regions and 280 women entrepreneurs were selected as sample through random and quota sampling. The result revealed that entrepreneur’s socio –cultural status and their residential background have significant impact on the opinion, views and behaviour of women entrepreneurs. The research also concluded that socio-cultural factors significantly affected women entrepreneurs in Uttarakhand State and their contribution towards state economy. Many of the socio-cultural factors identified are highly influential on entrepreneurship.

Mordi, Simpson, Singh and Okafor (2014) in their study on The Role of Cultural Values in Understanding the Challenges faced by Female Entrepreneurs in Nigeria confirmed that female entrepreneurs in Nigeria enjoy risk-taking, they value independence and autonomy and see themselves as creative and innovative. The findings of the study identified family responsibilities as the most important gender based and family factor challenge affecting Nigerian women in Lagos, Ogun and Oyo State while lack of access to finance was a major market based challenge affecting them. The study concluded that women entrepreneurs in Nigeria are not disadvantaged because of personal factors such as lack of mental, educational or other kinds of abilities but more as a result of gendered categorization and cultural norms.

### Conceptual Framework



**Source:** Researchers Design

This study looked at the cultural factors that influence the development of women entrepreneurship in the South Western region of Nigeria. The study therefore covered the states in the South Western region of Nigeria. Three states of Ogun, Osun and Oyo were picked randomly as area of study. Primary source of data in form of questionnaire was used in collecting data for the study. In this study, the dependent variable is “cultural values” while the independent variables is “development of women in entrepreneurship”. Three local government areas were also randomly picked from each of the three states making a total of nine local government areas. The researcher explored the assistance of some associations of women in chosen service businesses - hairdressing, fashion designing, event planners and outdoor catering service - to get figures of their members. Based on the information from the associations and the personal survey conducted by the researcher, a sample size of 336 out of

470 was arrived at based on Slovin Formula. Judgement sampling technique of Non-probability sampling Technique was used because the information required is from specific element which are women. The Independent variable was measured based on the traditional role of women conflicting with business, women access to education and training, mobility of women for business purpose, non denial of inheritance due to gender. The dependent variable was measured based on women involvement in entrepreneurship, looking at factors inhibiting them from participating in business and factors motivating them to participate in small scale enterprises. Likert Scale type of measurement was used because it gives the respondents the opportunity to indicate a degree of agreement or disagreement with a variety of statements related to the cultural factors. The descriptive analysis in the form of frequency distribution tables, and simple percentage were used to describe the data collected. Inferential statistical analysis involved the use of Linear regression statistical test, ANOVA and Pearson's Chi Square were used to investigate and ascertain the significant influence of the independent variable (Cultural Values) on the dependent variable (the development of Women Entrepreneurship) in order to achieve the objectives of the research and to test the hypotheses formulated.

### **Results and Findings**

Demographic variables of the respondents were summarised in the Table 2 below. From the table, information gathered revealed that majority of these entrepreneurs were between 26-35 years of age (35.2%). Closer to this age group are those between 18-25 years of age with 24.5% of the total respondents. This implies that people who are involved in small enterprises are between the vibrant and active ages of 18-60 years. The study also revealed that majority of the small enterprise owners are married with 38% representation, followed by single women entrepreneurs with 30.3% representation. Nevertheless, women entrepreneurs who are divorced and are widow have a reasonable representation of 19.5% and 9.1% representation respectively. The implication of this to the study is that majority of women entrepreneurs get involved in entrepreneurship so as to support their family and meet varying needs of their children who are so dear to them. The study also revealed that majority of these women have either B.Sc. or HND (32.2%). That means they have good educational background to help them tackle difficulties and hurdles in their entrepreneurship establishments. Many of the respondents have spent from 5-7 years (39.6%), 8-10 years (23.5%), 10-12 years (13.1%) in business as shown in Table 2. The implication of this for the study is that majority of the respondents have passed the 5 years mark which determines whether an entrepreneurship business will survive or not and one may also deduce that the high level of education of the respondents could also be responsible for the survival of their business.



**Table 1: Demographic Variables of the Respondents**

VARIABLES	MEASURE	FREQUENCY	PERCENTAGE
Age Range	18 - 25	73	24.5
	26 – 35	105	35.2
	36 – 45	58	19.5
	46 – 60	55	18.5
	Above 60	7	2.3
	<b>Total</b>	<b>298</b>	<b>100</b>
Marital Status	Single	90	30.3
	Married	113	38.0
	Separated	9	3.0
	Divorced	58	19.5
	Widow	28	9.1
	<b>Total</b>	<b>298</b>	<b>100.0</b>
Educational Qualification	O’Level	83	27.9
	OND/NCE	79	26.5
	B.Sc./HND	96	32.2
	Masters/Ph.D.	22	7.4
	Others	18	6.0
	<b>Total</b>	<b>298</b>	<b>100.0</b>
Years in Business	2 – 4	23	7.7
	5 – 7	118	39.6
	8 – 10	70	23.5
	11 – 12	39	13.1
	13 -15	27	9.1
	Above 15	21	7.0
	<b>Total</b>	<b>298</b>	<b>100.0</b>

**Source:** Field Survey, 2016

The data were analysed using both descriptive and inferential statistics. The regression result ( $R^2$ ) of 12.8% revealed that cultural value account for 12.8% variation in women entrepreneurship involvement and development. That is, variations in women entrepreneurship involvement and development can be explained by cultural values up to 12.8%. Likewise, the adjusted  $R^2$  value of 11.5% explains that the level of variation in women entrepreneurship involvement and development can be explained up to 11.5%. The variable coefficients summary as shown in the study revealed that all parameters used to measure the independent variable showed significant values (Distribution of inheritance 0.022, education 0.014, gender role 0.032 and moility 0.003). That is, the p values are significant to the dependent variable ( $p < 0.05$ ). The Chi-square results show ( $\chi_c^2 243.19, p < 0.05$ ) that is, there is a significant relationship between cultural values and women involvement in small scale enterprises. Furthermore, from the test of the hypotheses, the Chi-square result show ( $\chi_c^2 1321.23, p < 0.05$ ) that is, there is a correlation between cultural values and women development in Small Scale Enterprises. The hypothesis was tested using the Pearson’s Chi-Square test as stated.

**Table 2: Chi-Square Tests on Hypothesis One**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	243.191 <sup>a</sup>	129	.000
Likelihood Ratio	130.034	129	.458
Linear-by-Linear Association	1.708	1	.191
N of Valid Cases	291		

**Source:** Field, Survey, 2016

**Table 3: Chi-Square Tests on Hypothesis Two**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1321.230 <sup>a</sup>	585	.000
Likelihood Ratio	532.753	585	.940
Linear-by-Linear Association	51.170	1	.000
N of Valid Cases	298		

**Source:** Field Survey, 2016

### Conclusion

The conclusions reached based on the findings of this study are; that there is significant relationship between cultural values and women involvement in small scale business and also there is a positive correlation (although low) between cultural values and women development in small scale business in the South Western region of Nigeria.

Based on the findings of the study it is also concluded that women in the South Western Nigeria have access to education and that cultural values do not have negative effect on their education. However, majority of these women entrepreneurs started their businesses from their personal savings and this established their commitment and zeal to engage in business while only very few got grant from Government and this showed that majority of women in Nigeria have not been enjoying government assistance in terms of grant or loans for the establishment of small scale businesses despite huge amount government had invested in agencies of government in charge of small and medium scale business in the country.

### Recommendations

Based on the results and findings of this study, the researcher is recommending that women should be given enough support and encouragement by their spouses and family members so that their role as mothers will not conflict with their business. Women should be given opportunity by their spouses to embark on travels that will promote their businesses. Business can only expand when there is growth. Women therefore should look at the ways of expanding their businesses beyond their locality. Businesses like Catering and Event planning requires lots of travels from one place to other and this might be the reason why the percentage of women into this business is low. The South Western state governments should encourage people of the state to embrace entrepreneurship especially women so that the states will be less dependent on allocation from the Federal purse and this will be an avenue to increase their internally generated fund.

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