

Challenges of Women Participation in Entrepreneurship in Bayelsa State

Helen EbiemiOpigo, Ph.D.

Department of Entrepreneurship and Marketing,
Federal University Otuoke, Bayelsa State, Nigeria
Email: helenopigo@yahoo.com; opigohh@fuotuoke.edu.ng

Henrietta M. Okoro, Ph.D.

Adjunct Professor, Colorado Technical University
School of Computer & Information Sciences
Email: drettaokoro@gmail.com; Email: +1(202)361-5560
(Corresponding author)

Abstract

Women entrepreneurs contribute to job creation and socio-economic development of Bayelsa state and in doing so have undergone a lot of problems, in starting and running their businesses. The objective of the study was to examine the various challenges faced by women entrepreneurs in Bayelsa state with a view to proffering solutions. The research methodology adopted for this study was descriptive hence questionnaire was administered to 50 women owned proprietary enterprises in Manufacturing, Trading and Services in Yenagoa and its environs who owned a workforce of 10 and over. Data analysis was done in line with the objective of the study using frequencies, percentages, mean and simple linear Correlation. The findings revealed that women entrepreneurs in Bayelsa state are particularly constrained by financial problems, lack of adequate business knowledge, inability to get information, family pressure, a socio-cultural hindrances and inability to avail of government support.

Keywords: Women, entrepreneurs, challenges, socio-economic, development

Introduction

Importance of Women in Entrepreneurship

Women undertake enormous responsibilities in modern families, societies, and national affairs. Women entrepreneurs are contributors to the economy because they make changes in the socio-economic sector. They contribute a lot of ideas and spend a great deal of time, energy, and capital resources in their communities. They create jobs and generate additional work for other businesses (Iyiola & Azhu, 2014). Due to the economic downturn in many developing countries, causing job losses for the heads of the household, women as custodians of families took the responsibility of stabilizing the family through the running of microenterprises. Thus, women are known to forgo a lot of things for the survival of their families, along with their reproductive function (Garba, 2011). This

implies that to disregard women in any development process would mean a waste of human resources. Hence, research suggests that women in developing countries have acquired a measure of autonomy, as perceptions of their role seem to be changing. As Carrington (1994) would argue, international organizations and banks have acknowledged this changing position of women and their growing responsibilities through funding women-led small businesses and farming projects. Nevertheless, the acknowledgment of this changing position of women has nothing to do with politics and more with the economic experience that women face, especially in developing countries (Carrington, 1994).

Women in some developing countries play an important role in poverty reduction of their immediate families, especially where the income of the husband is very meager to cater for the family's basic needs. Women play a balancing role in the fight against poverty in the family. In Nigeria and by extension, Bayelsa, women entrepreneurs are significant contributors to the economic growth of the State because; they create jobs and generate employment (Iyiola & Azhu, 2014). The increasing rate of women participation in entrepreneurship has had a positive correlation with an increase in the economic growth according to several studies resulting in a greater understanding of the economic importance of women in nations (Thomson, 2002; Minniti, & Arenius, 2003; Allen, Minnit & Langouitz, 2006; Tambunan, 2008). In Nigeria and by extension, Bayelsa, the vast informal sector of businesses ranging from street vendors to hairdressing salons, are run by women, and the available statistics suggest that this sector accounts for more than half of the economic activities in the State (Soetan, 1997; Thomson, 2002; Aina, 2003; Garba, 2011). Women entrepreneurs are seen as essential agents of change for economic transformation and societal renewal (Soetan, 1997; Garba, 2011).

Challenges Facing Women Entrepreneurs in Nigeria

Several studies showed that Nigerian women are making a lot of progress in entrepreneurial activities, but they are confronted with a lot of challenges (Soetan, 1997; Thomson, 2002; Aina, 2003; Farrington, 2006; Barrett, 2006; Mordi, Simpson, Singh and Okafor, 2010; Arenius and Minniti, 2003). These challenges include high rates of business failures, low productivity, and no access to capital, credit, and labor, among others. Some of the government policies that emphasized economic enhancement are sometimes gender blind as women are excluded from some of the programs.

In determining the success of development in any society, one factor is vital: the status and position of women (Olutunla, 2001, Ogundele & Opeifa, 2003; Ogunleye, 2004). Women are assumed to have a lower affinity for entrepreneurship compared to men (Koellinger et al., 2008 in Kirkwood, 2009). Studies such as Coleman (2007); Kirkwood (2009), and Garba (2011) argued that women are customarily not as growth-oriented as men. In Africa, the literacy rate for women is low among rural dwellers; thus, their entrepreneurial activities are usually centered on micro-businesses (Aina, 2003).

Another essential feature of entrepreneurship worldwide is their tendency to take risks. Thus, the number of risks women entrepreneurs take may probably define their level of involvement and success in entrepreneurial activity. Men entrepreneurs often are seen as taking more risk than their women counterparts. Garba (2011) would argue that if risk-taking was crucial to success in entrepreneurial activities, then men may be more successful than women who are risk averters due to their male-controlled home and challenging responsibilities.

According to (Aina 2003), women being 'the poorest of the poor' have no specialized channel to approach banks who are elitist for credit. (Iheduru, 2002; Thomson, 2002) would argue that bank loans are structured for short term lending operation with strict collateral conditions, which most women cannot meet. The banks are generally interested in short-term LPO financing with high interest and administrative charges. These are socio-cultural limitations that prevent women from approaching banks for loans. The poverty alleviation programs, and most banks failed because they were not designed to meet the needs of women. Banks prefer to give lend big to cover high administration costs involved with a large number of customers.

Due to the deterioration of the economic situation in Nigeria from the 1980s, to date, women in Nigeria have lacked access to resources. The Abuja Declaration on the unique role of women in contemporary society in Participatory Development in the 1990s noted that 'the condition of women has been affected adversely and unfortunately, sustainable development can only be achieved with the full participation of women who constitute more than 50 percent of the entire population. Yet, the role of women in development has only gained serious attention in the last few years. The declaration also emphasized that women lacked access to resources, including credit and technology: because of the deterioration of the economic situation in the 1980s, governments have been constrained from allocating the necessary resources to women, and this has affected their access to development (Adepelumi, 2011) adversely.

There is another constraint women entrepreneurs face with family issues. At home, most fathers restrain their daughters/wives from exploring opportunities in the name of protecting them against being exposed to the cruelty that characterized the business world (Ghosh, Gupta, & Dhar in Konungo, 1998; Mordi, Simpson, Singh, & Okafor, 2010; Arenius & Minniti, 2003). This notion of protection creates dependency syndrome among women, limiting the potential they require for business success. Thus, the after-effect is the overreliance on most women entrepreneurs on their family members, friends, husbands, and associations for decision-making (Singh, Mordi, Okafor, & Simpson, 2010).

Yet another challenge women face is the high rate of business failure among women entrepreneurs. Mullins (2011) argued that in his fifty (50) years-experience in entrepreneurship, he had read

hundreds of business plans that never made it past the recycling bin. He thus advised that aspiring women entrepreneurs should not "stick to Plan A of their business plan, but rather, stick to their Plan B." Many women entrepreneurs never consider lessons learned from other business models and how they can adapt their businesses to them. Very few of them find it necessary to model their interactions in line with the economic models suitable for their ventures. Few also consider the experiences of successful entrepreneurs as part of their financial and business models (Mordi, Simpson, Singh & Okafor, 2010; Arenius & Minniti, 2003; Mullins, 2011). The gender gap in ownership and control of property also limit the entrepreneurial disposition of women. Garba (2011) states that in contemporary society, the gender gap in ownership and control of the property constitutes the essential factor challenging women entrepreneurs. The main reason attributed to women entrepreneurs is that women are known to; have less confidence, less motivation for entrepreneurship, less preparatory education, less desire to start up business compared to their male counterparts (Kirkwood, 2009; Nelson et al. 2009). As noted by Kirkwood (2009) and Nelson et al. (2009), most family properties are typically reserved for men as family surviving representatives.

Traits such as aggressiveness, goal oriented-ness, proactiveness, competitiveness, innovativeness, etc. required for running a successful entrepreneurial venture are assumed to be masculine and highly demanding. Also, "being masculine" which refers to the practice in the construction of social situation in gender ways (Nelson et al., 2009; Mordi, Simpson, Singh, & Okafor, 2010; Arenius & Minniti, 2003) gives room for precise categorization between men and women entrepreneurs to say that men always prevail over women in places of meeting, negotiation, competition or presentations, etc. Men are usually assumed to do better than women, both in business and other human endeavors (Nelson et al., 2009). Thus, suggesting that women entrepreneurs are naturally disadvantaged contributes to their inferiority complex, which consequently affects their entrepreneurial growth and success (Lorber & Farrell, 1991; Mordi, Simpson, Singh & Okafor, 2010; Arenius & Minniti, 2003).

The self-confidence of women entrepreneurs towards business engagement has been observed as a challenge because men are assumed to be more confident and optimistic in terms of exploiting business opportunities than women entrepreneurs (Kirkwood, 2009). Self-confidence gives one courage to exploit riskier business opportunities and implies that such persons have an internal locus of control, less fear of uncertainty and failure and thus are likely to be involved in risky ventures (Okafor & Amalu, 2010). Kirkwood (2009) equally argued that women do not want to grow their business because of fear of uncertainty, and this customarily affects their entrepreneurial prospects and activities.

As Aina (2003), Brush et al. (2009), and Emmanuel (2013) would argue, the environment and society in which entrepreneurship takes place is somehow related to the recognition of opportunities. For instance, women entrepreneurs' ability to identify business opportunities mainly depends on how the company defines their role. If the society defines women's position along with family responsibilities,

then society will attach less importance to women entrepreneurship (Aina, 2003; Brush et al., 2009; Emmanuel, 2013). Women entrepreneurs are inhibited in business opportunities identification due to their inability to access the required information quickly, as against their male counterparts who, by their position and work experience in the society, have a better opportunity at accessing the right information required for recognizing business opportunities (Emmanuel, 2013). In line with this, Arenius and Minniti (2003); Brush et al. (2009); and Mordi, Simpson, Singh, and Okafor (2010) would argue that opportunity identification is often linked with having enough and better information. There is a likelihood that men stay longer in employment, take wide range and tough decisions which have to do with evaluating and utilization of knowledge (Brush et al., 2009; Mordi, Simpson, Singh & Okafor, 2010)

The Family configuration also determines what kind of venture a woman can go into. As Brush et al. (2009); Mordi, Simpson, Singh, & Okafor (2010); and Garba (2011) observed, the family of women makes a tremendous impact on their entrepreneurial lives. Married women are faced with double influences of their immediate family and that of their husbands (Brush et al., 2009; Garba, 2011). Although these influences may vary from one society to another, the fact remains that families exert influence on the decision of women. In some homes, the husband and the wife jointly decide while, in other instances, the conclusion of the husband overrides that of the wife. Situations like these affect the extent to which women are involved in business and their decision-making process. In summary, Emmanuel (2013) sums the challenges facing women entrepreneurs in Nigeria as family issues, lack of supports from governments and donor agencies, personal characteristics peculiar with women's physiological nature, lack of access to capital, markets, and adequate information. Other challenges identified to be abnormal with Nigerian women are gender discrimination, lack of sufficient contacts and weak networking power, lack of access to critical assets such as land and equipment, cultural and religious barriers (Soetan, 1997; Aina, 2003; Olutunla, 2001; Emmanuel, 2013).

Business Profile of Bayelsa State

Bayelsa State is blessed with numerous natural resources, and it produces over 30% of Nigeria's internally generated revenue. However, it is characterized by a poor state of social infrastructure, which includes inadequate electricity supply, ineffective communication systems, bad roads, unavailable portable drinking water, etc. (Balogun, 2004). Another factor that impedes entrepreneurship in Bayelsa State is the lack of will power on the part of the state and local governments to provide the required environment for entrepreneurship (Ajagu, 2005). The political climate has suffered several maladministrations as well as corrupt leadership, which is why a state like Bayelsa, a region with substantial numerous human and natural resources, would be listed among the most impoverished region in the federation. The over-dependence on oil by the federal government has caused so much damage to the ecosystem that entrepreneurs cannot venture into agriculture and aquaculture in certain places because of the inferior State of the lands, waters, and

air that have been polluted. This has resulted in a series of crises, protests, and militancy within the region, which has also created an enormous setback for entrepreneurial activities. According to Onuoha (2012), some of the businesses and security challenges in Nigeria and, by extension, Bayelsa includes lack of infrastructure, inadequate security, inconsistent government policies, low transportation systems, insufficient power supply, lack of government support, and inability to access fund. Not including the self-induced problems of most entrepreneurs, which include entrepreneurs not employing the services of competent and qualified personnel to manage their technical and managerial positions as well as the lack of necessary knowledge of the business enterprise.

Given the resources that abound in the State, one can easily assume that there are proliferations of opportunities for women entrepreneurs in Bayelsa State. One can also think that for entrepreneurs to exploit these resources, they would have to undergo a lot of constraints. Hence, this study wants to establish the various challenges women entrepreneurs who are into schools, cottage industries tailoring hairdressing, and trading undergoes in Bayelsa State to find solutions to them.

Objective of the Study

1. To examine the various challenges of women entrepreneurs in Bayelsa State
2. To suggest measures in solving the challenges of women entrepreneurs in Bayelsa State

Research Questions

1. What are the various challenges of women entrepreneurs in manufacturing, trading and services Bayelsa State?
2. What are the solutions to the challenges women entrepreneurs in trading and services Bayelsa State face?

Significance of the Study

The significance of this study is in the opportunity to offer strategies to the government of Bayelsa State or any other states looking for ways of solving the challenges of women entrepreneurs that will contribute to economic development. The study can also serve other researchers wishing to embark on the same topic, knowing that women entrepreneurs face challenges, which government and donor agencies can help solve.

Research Methodology

The research methodology adopted for this study was descriptive as the intention was to carry out primary research on women entrepreneurs with the view to finding out the problems they face while starting and running their enterprises and proffering solutions. The population of the study was 65 women owned proprietary enterprises in Manufacturing, Trading and Services in Yenagoa and its environs who owned a workforce of 10 and over. Using the sample size calculator at 95%

Confidence level and 5% confidence interval, the study arrived at a sample size of 56. Structured questionnaire was employed on the sample population of 56. Convenient sampling technique was adopted to select respondents. Of the 56 women to whom questionnaire was administered, 50 responded amounting to 89% of data retrieved. Data analysis was done in line with the objective of the study using frequencies, percentages, mean and simple linear Correlation

Data Analysis & Interpretation

Table 1: Period of Establishment

Period of Establishment	Frequency	Percent
Before 2010	1	2.0
2010-2012	7	14.0
2012-2014	12	24.0
2014-2016	7	14.0
2016-2018	12	24.0
2018-2020	11	22.0
Total	50	100.0

Source: Field Survey, 2020

Table 1 shows that 12 (24.0%) of the respondents claimed that period of establishment was between 2012-2014 and 2016-2018 respectively, 11 (22.0%) of the respondents claimed that the period of establishment was 2018-2020, 7 (14.0%) of the respondents claimed that the period of establishment was 2010-2012 and 2014-2016 respectively.

Figure 1: Period of Establishment

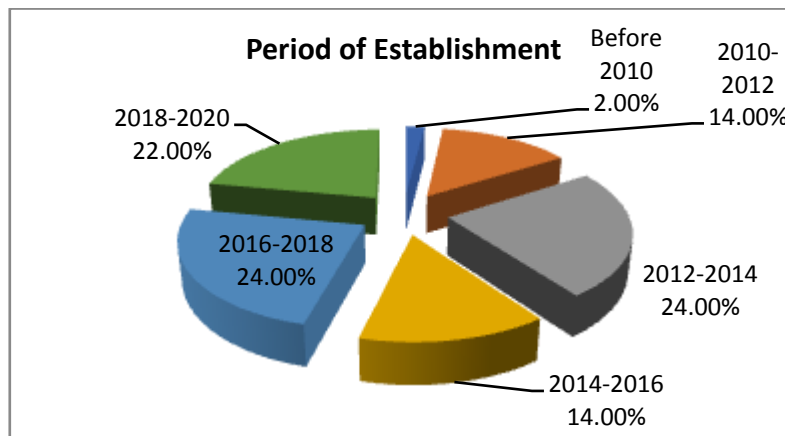


Table 2: Line of Activity

Line of Activity	Frequency	Percent
Manufacturing	11	22.0
Trading	22	44.0
Services	17	34.0
Total	50	100.0

Source: Field Survey, 2020

Table 2 shows that 22 (44.0%) of the respondents claimed that they are traders, which involves Fancy & General Store Cloth and Garments Ladies Accessories Dealers and wholesalers others. Also, 17 (34.0%) of the respondents are into services like Nursing Home, Beauty salon, Schools, Training Institute, Others while 11 (22.0%) of the respondents are into manufacturing industries such as Garments, Food Products Engineering Agriculture Others.

Figure 2: Line of Activity

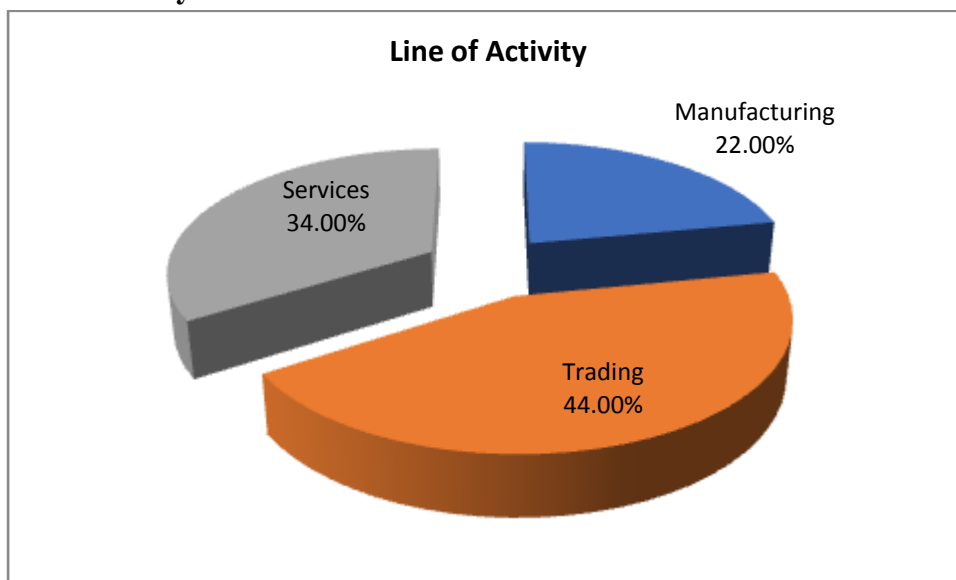


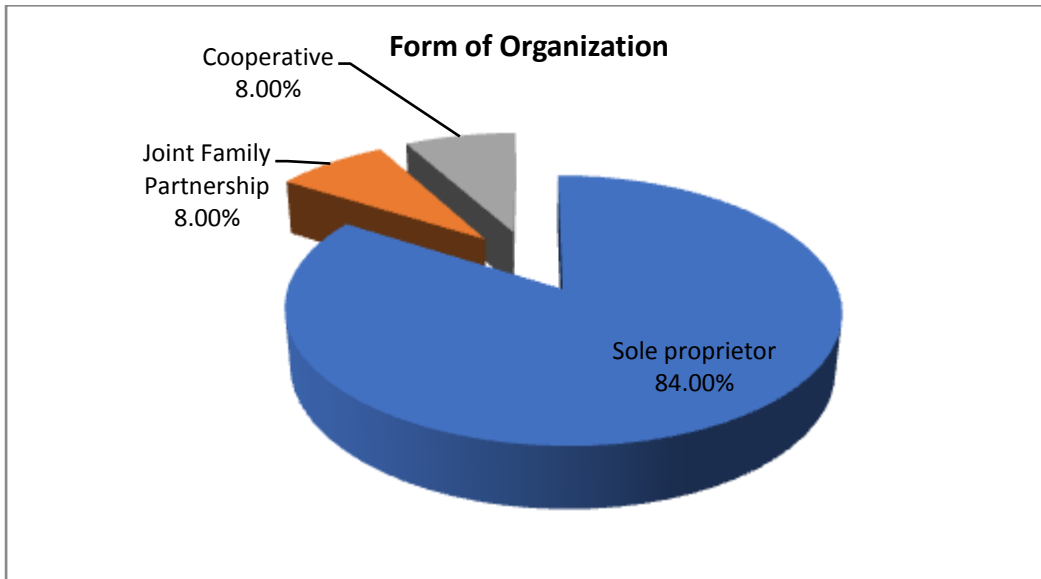
Table 3: Form of Organization of the Enterprise

Form of Organization	Frequency	Percent
Sole proprietor	42	84.0
Joint Family Partnership	4	8.0
Cooperative	4	8.0
Total	50	100.0

Source: Field Survey, 2020

Table 3 shows that 42 (84.0%) of the respondents are sole proprietors, 4 (8.0%) are into joint family partnerships and cooperatives respectively.

Figure 3: Form of Organization of the Enterprise



Problems and Hardships

What are the financial / monetary problems faced by women entrepreneurs?

Table 4: Financial / monetary problem faced by women entrepreneurs

Statement	Yes	No
The lack of encouragement by financing agencies in extending loans or credit	46 (92.0%)	4 (8.0%)
A lack of sufficient safeguard or monetary security	45 (90.0%)	5 (10.0%)
Harsh and hard repayment rule	35 (70.0%)	15 (30.0%)
Inability to understand nitty-gritty of financial management	39 (78.0%)	11 (22.0%)
No specific governmental policy to create an awakening in generating extra income.	43 (86.0%)	7 (14.0%)
The lack of capabilities to mop up financial resources at the time of emergency	38 (76.0%)	12 (24.0%)

Source: Field Survey, 2020

Table 4 shows that 46 (92.0%) of the respondents claimed that the lack of encouragement by financing agencies in extending loans or credit is one of the financial /monetary problem faced by

women entrepreneurs. Also, 45 (90.0%) and 43 (86.0%) of the respondents claimed that lack of sufficient safeguard or monetary security and the problem of no specific governmental policy to create an awakening in generating extra income. In addition, as part of the financial/monetary problem faced by women entrepreneurs, 39 (78.0%) and 38 (76.0%) of the respondents claimed that inability to understand nitty-gritty of financial management and lack of capabilities to mop up financial resources at the time of emergency while 35 (70.0%) mentioned the problem of harsh and hard repayment rule.

Based on the financial / monetary problem faced by women entrepreneurs, the top 4 main problems as expressed by the respondents are lack of encouragement by financing agencies in extending loans or credit, lack of sufficient safeguard or monetary security, no specific governmental policy to create an awakening in generating extra income and inability to understand nitty-gritty of financial management.

Table 5: The domestic and social commitments problems faced by women entrepreneurs

Statement	Yes	No
Objections by husbands/family members at the time of launching the project	37 (74.0%)	13 (26.0%)
Dual kind of duties	40 (80.0%)	10 (20.0%)
In different attitude of the society	33 (66.0%)	17 (34.0%)
Non-cooperation by family members	35 (70.0%)	15 (30.0%)
Suspicious attitude of the people about their capabilities and their very feminine mind set.	36 (72.0%)	14 (28.0%)
Confronting the traditional male dominated society	39 (78.0%)	11 (18.0%)
Limited liberty to women	43 (86.0%)	7 (14.0%)
Lack of biological confidence in their own capabilities and abilities as women	40 (80.0%)	10 (20.0%)

Source: Field Survey, 2020

Based on the domestic and social commitments problems faced by women entrepreneurs, table 5: The problems becoming professional/social/occupational mobility of women entrepreneurs, 43 (86.0%) of the respondents claimed that there is limited liberty to women, 40 (80.0%) of the respondents claimed that there is a problem of dual kinds of duties and lack of biological confidence in their own capabilities and abilities as women, 39 (78.0%) and 36 (72.0%) claimed that there is a problem of confronting the traditional male dominated society and suspicious attitude of the people about their capabilities and their very feminine mind set respectively. Also, 37 (74.0%) of the respondents claimed that objections by husbands/family members at the time of launching the project and 35 (70.0%) of the respondents claimed that non-cooperation by family members.

Based on the responses on the domestic and social commitments problems faced by women entrepreneurs, the top 5 main problems as expressed by the women are the problem of limited liberty to women, dual kind of duties, lack of biological confidence in their own capabilities and abilities as women and confronting the traditional male dominated society.

Table 6: The problem associated with becoming professional/social/occupational mobility of women entrepreneurs

Statement	Yes	No
Multiple duties	41 (82.0%)	9 (18.0%)
Limited resources	43 (86.0%)	7 (14.0%)
Pre-requisite of stability/security responsible for creating certain problems	36 (72.0%)	14 (28.0%)
Lack of self-confidence usually required for establishing one's self in a lasting manner	37 (74.0%)	13 (26.0%)
Lack of fully grown up business	38 (76.0%)	12 (24.0%)
Expanding one's base in a stable manner	36 (72.0%)	14 (28.0%)
Other unseen miscellaneous problems	37 (74.0%)	13 (26.0%)

Source: Field Survey, 2020

Based on the problem associated with becoming professional/social/occupational mobility of women entrepreneurs, 43 (86.0%) of the respondents claimed problem of limited resources, 41 (82.0%) claimed the problem of multiple duties. Also, 38 (76.0%) of the respondents claimed that there is lack of fully grown up business, 37 (74.0%) of the respondents claimed there is lack of self-confidence usually required for establishing one's self in a lasting manner and other unseen miscellaneous problems respectively while 36 (72.0%) of the respondents claimed that there is pre-requisite of stability/security responsible for creating certain problems and problem of expanding one's base in a stable manner.

The top 4 problems associated with becoming professional/social/occupational mobility of women entrepreneurs as expressed by the respondents are problem of limited resources, multiple duties, lack of fully grown up business, lack of self-confidence usually required for establishing one's self in a lasting manner and unseen miscellaneous problems.

Table 7: The problems in availing of the government's help

Statement	Yes	No
Delaying tactics by the concerned government department	41 (82.0%)	9 (18.0%)
A large number of official formalities	35 (70.0%)	15 (30.0%)
Discrimination with women entrepreneurs	44 (88.0%)	6 (12.0%)
Unnecessary governmental interference	40 (80.0%)	10 (20.0%)
Ignorance of laws, procedures by women entrepreneurs	42 (84.0%)	8 (16.0%)
Lack of specific policy towards the protection of the interest of women entrepreneurs	43 (86.0%)	7 (14.0%)

Source: Field Survey, 2020

Concerning the problems in availing of the government’s help, 44 (88.0%) and 43 (86.0%) of the respondents claimed that there is discrimination with women entrepreneurs and lack of specific policy towards the protection of the interest of women entrepreneurs. Also, 42 (84.0%) and 41 (82.0%) claimed that there is ignorance of laws, procedures by women entrepreneurs and delaying tactics by the concerned government department respectively.

The top three problems in availing of the government’s help as expressed by respondents are discrimination with women entrepreneurs, lack of specific policy towards the protection of the interest of women entrepreneurs and ignorance of laws, procedures by women entrepreneurs.

Table 8: Marketing Problems

Statement	Yes	No
Competitive challenges	33 (66.0%)	17 (34.0%)
Inadequate information about changing market forces	41 (82.0%)	9 (18.0%)
Challenges posed by the availability of fake/spurious products with the same label	37 (74.0%)	13 (26.0%)
Lack of encouraging response from the customer	37 (74.0%)	13 (26.0%)
Lack of traveling mobility and facility	34 (68.0%)	16 (32.0%)
Delay in collection of payment	31 (62.0%)	19 (38.0%)
Indifferent attitude of the fellow entrepreneurs	37 (74.0%)	13 (26.0%)
Lack of adequate publicity in the midst of competitive market forces	48 (96.0%)	2 (4.0%)

Source: Field Survey, 2020

Concerning the marketing problems encountered by women entrepreneurs, 48 (96.0%) and 41 (82.0%) of the respondents claimed that there is lack of adequate publicity in the midst of competitive market forces and inadequate information about changing market forces respectively. Also, 37 (74.0%) of the respondents claimed that there is indifference attitude of the fellow entrepreneurs, lack of encouraging response from the customer and challenges posed by the availability of fake/spurious products with the same label respectively. In addition, 34 (68.0%) and 33 (66.0%) of the respondents claimed that there is lack of traveling mobility and facility as well as competitive challenges respectively. The top 5 marketing problems that entrepreneur women faces in Bayelsa are lack of adequate publicity in the midst of competitive market forces, inadequate information about changing market forces, challenges posed by the availability of fake/spurious products with the same label, indifferent attitude of the fellow entrepreneurs as well as lack of encouraging response from the customer.

Conclusions and Recommendations

What are the financial/ monetary problems faced by women entrepreneurs?

Result of our survey revealed a lack of encouragement by financing agencies in extending loans or credit, lack of sufficient safeguard or monetary security, no specific governmental policy to create an awakening in generating extra income and inability to understand nitty-gritty of financial management

This study recommends that Bayelsa women entrepreneurs should endeavor to join informal financing scheme usually known as 'ISUSU', AJO', ITU UTU', 'daily or weekly credit contribution schemes. This has become very popular in all parts of the country. Most communities in Nigeria have designed 'self-made type of primitive financing structures' in form of cooperatives and informal trade associations whose strategy is to develop a loan-able capital base from the financial contributions of the members. Most of these cooperatives have recorded huge successes in poverty alleviation and economic development programs especially the ones that are been managed and controlled by women.

Women entrepreneurs in Bayelsa State could also raise funds for their businesses by joining the Country Women's Association of Nigeria, (COWAN), which `was founded in 1982 in Ondo State Nigeria by a social worker Chief Bisi Ogunleye who has been instrumental in working on important issues in women's development.

Since its inception, COWAN's activities has spun 32 states within Nigeria and there are at least 260,000 members belonging to different working cooperative societies numbering 35,000. In her presentation Chief Bisi Ogunleye addressed COWAN's Women Political Participation and Development Fund (WOPOPDEF), created to increase women's political awareness and representation in government. COWAN was established as an NGO to fit into 'isusu' model that has similarities to the Grameen Bank model. The clients of COWAN are mainly women (both in the rural and urban areas). The primary goal of COWAN is to promote "the wellbeing of women in agricultural, manufacturing, economic decision making for the total development and capacities of women to contribute to self-reliance and sustainable development (Iheduru, 2002). Its specific objective include to; (I) empower rural women economically, socially, politically and thereby promote sustainable development; (ii) promote popular participation and bottom-up approach in decision making (iii) develop skills, improve knowledge, promote culture and consultation in decisional process; (iv) give poor rural women a sense of belonging and the opportunity to benefit from and contribute to the development of Nigeria and (v) give the youth a sound knowledge of the local technology, tradition and culture that are sustainable for economic development. While most of these organizations have succeeded over the years with little resources, it is shameful that

Bayelsa government with access to foreign aids and proceeds from oil and internally generated revenue has failed woefully in alleviating poverty in Bayelsa (Adepelumi, 2011).

The domestic and social commitments problems faced by women entrepreneurs

Result of our survey above revealed the problem of limited liberty to women, dual kind of duties, lack of biological confidence in their own capabilities and abilities as women and confronting the traditional male dominated society.

This study recommends that family members such as parents, husbands should not restrain women from taking on entrepreneurship under the guise of protecting them from unhealthy relationships as these relationships can help them gain easier access to market information whilst networking, particularly for those women living in the rural areas. This can enhance their capabilities in expanding their entrepreneurship both locally and in the global market, even though most of them started their businesses at micro and informal levels. Women entrepreneurs require access to global markets to sustain and grow their ventures. Finding global and international market for women entrepreneurs is important so that they do not have to limit their market to Bayelsa alone, which is presumed to be closer to their homes, in order to blend their domestic chores with their family engagement.

The problem associated with becoming professional/social/occupational mobility of women entrepreneurs

Result of the survey revealed problems of limited resources, multiple duties, lack of fully grown up business, lack of self-confidence usually required for establishing one's self in a lasting manner and unseen miscellaneous problems.

This study recommends acquisition of managerial skills and training as these are very essential to the success of entrepreneurs and are considered as building blocks for successful entrepreneurial venture (Brush et al., 2009; Emmanuel, 2013). Since most women entrepreneurs grew their businesses as micro and small enterprises and treated them as family enterprises they need accounting, marketing, financial and managerial skills for effective management of these operations.

The problems in availing of the government's help

Result of the survey shows discrimination with women entrepreneurs, lack of specific policy towards the protection of the interest of women entrepreneurs and ignorance of laws, procedures by women entrepreneurs. This study recommends that women entrepreneurs in Bayelsa state would need constant access to important business information that can help them identify and recognize opportunities and treats. They would also need to have the capacity to process information, as that ability will determine their possibility to identify the variety of business opportunities and threats.

Brush et al., (2009); Emmanuel (2013) suggested that material and financial challenges emanate from; personal characteristics peculiar to women physiological nature. That being the case, government and donor agencies need to support women in fund raising and marketing to enable women have access to the required resources.

Banks in Nigeria have to borrow a leaf from countries like Indonesia, China and Bangladesh with their banking processes. The Grameen Bank in Bangladesh is known as the most successful micro-credit finance system in the world and also for pioneering the micro-credit movement all over the world (Aina, 2003; Todaro & Smith, 2009).

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