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Determinants of Enterprise Choice of Women Participants in South East Entrepreneurship Development Programme, Abia State, Nigeria.

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ABSTRACT
The study investigated the determinants of enterprise choice of women in South East Entrepreneurship Development Center, Umuahia, Abia State. Multi stage sampling procedure was used to select 125 women from South East who participated in the training programme. Data for this study were collected using structured questionnaire and Focus Group Discussion and analyzed with descriptive and inferential statistics. Findings shows that mean age of the participants was 42 years. On different type of enterprise engaged in by the participants 20.0% were agro-processing, fish farming (8.0%), poultry (15.6%) , rice farming (8.0%), tailoring (8.0%), soap making (12.0%), hair dressing (8.0), confectionaries (11.0%), bead making (7.1%) and eatery (4.4%). Multiple regression analysis revealed that there was a significant relationship between age, marital status, household size, years of education, access to loan, access to network and choice of enterprise engaged in. The result further revealed business information of the participants after graduation, about 45.8% of participant registered their business while 54.2% did not register their business. About 46.7% were working alone while 28.9% employed other people and lastly 24.4% engaged family unpaid labour. The study concluded that age, marital status, educational level and access to loan were the major factors influencing the enterprise choice of women. The study therefore recommends that women should be encouraged by giving those grants and other financial assistance that will help them to be more productive in their enterprise choice.

Keywords: Enterprise Choice, Women Participants and Entrepreneurship Development in Nigeria.

INTRODUCTION

Entrepreneurship education is being emphasized today at all levels of education, in fact the programme is seen as apanacea to the problem of unemployment in the world today. According to (Akerele and Alhonusu, 2011), entrepreneurship is the solution to the growing employment among rural youths because it helps to generate employment of people within their own social system.
This is more beneficial for women as it enables them to add to the family income while taking care of their farm income and other related tasks. Rural women possess abundant resources to take up an enterprise which is a major reason for seeking a greater development process among them not

leaving behind the critical constraints hindering the growth of women entrepreneurship development in rural areas Kurakto and Richard (2001).

In the early 2000s, entrepreneurship studies were introduced into the Nigerian educational system especially in higher institutions as a mandatory course. The center for entrepreneurship development (CED), which has the following objectives of teaching and encouraging students of higher institutions especially in science, engineering and technological (SET) to acquire entrepreneurial innovative and management skills, was established. The center's goal was to make the graduate self-employed, create job opportunities for others and to generate wealth. Similar centers were developed in six geo political zones of Nigeria to capture the interest of the people that did not have similar opportunities while still in school, retirees and others to refresh themselves in entrepreneurial skills.

Abdi (2007) in this finding stated that entrepreneurship education is a form of educational programme designed to help students or participants acquire the knowledge of entrepreneurship and all, business skills needed for becoming an entrepreneur. Entrepreneurship education helps students develop capacity to identify investment opportunities, to establish and run enterprise successfully. These opportunities are said to be realized by starting a business and introduce production services or from doing thing differently form how others do them, aimed at achieving goals.

Various programme have been initiated by both military and civilian government and cooperate bodies in the country aimed at skill acquisition, self-reliant, job creation, poverty eradication, food adequacy, wealth creation, youth empowerment and reduction of crime in the social society.
The success rate of those programmes could be best imagined than discussed. There is a great need to develop skilled personnel to update relevant skills to meet the requirements in the world of work. Looking at skill acquisition from industrial development, there is need for training programme for persons of all working ages, to help meet demands for new skills and adaptation to changes in industrial structure.

Development connotes a human multifarious and divergent process manifested in every field of endeavor which entails the overall improvement of man and his wellbeing, to the level of social groups which involves on increased capacity to regulate both internal and external relations (Ayadike et al 2012). The other hand, environment is the inter-related and interdependent variables or forces which affects the ways business operates. Business environment is highly dynamics and hence controls the operations and activities of business ventures. the understanding of the dynamism and the effect of environment on women entrepreneurial is very important for policy making.

Women while entering business, count upon family support right from its planning stage through its setting up, managing establishing and diversification. Farnworth *et al.* (2013) cited that improving women's access to resources is a massive task which requires deliberate planned and radical transformation in gender relations. It has been envisioned that empowerment especially through entrepreneurship development programmes is a means of cushioning the effect of poverty, hunger and inequality which are the sustainable development Goal 1, 2 and 5 of the United Nigeria. Men and women have different reasons for starting their business (Ahiazu 2010). In some of the literature the consensus is that men are more willing to become owners of small business because of some financial consideration and more likely to be pulled into stating a business venture. Women are more likely to become owners because of their life style and are more likely to be pushed into self-employment. Women have been participating in the South-East Entrepreneurship Development Programme (SEEDC) with the sole aim of enhancing their entrepreneurial spirit to enable them manage their enterprise successfully.

Institutions and individuals promoting rural development now see entrepreneurship as a strategy development intervention that could accelerate the rural development process. With current

challenges in the global economy, new and innovative strategies emerged in the bid to stimulate and sustain growth in national economies. And one of the strategies was establishment of Entrepreneurship Development Centers in six geo political zones of Nigeria of which South East Entrepreneurship Development Center is one of them.

The third millennium development goal, promote gender equality and empowerment of women is perceived not just as an objective itself but as a basic necessity for accomplishing every other objective. Multain and Prasad (2018) posit that strengthening women in monetary, social and political forms are the base for accomplishing other objectives. For quite a while, the African culture has limited the activities of women to home keeping and petty trading (Kayode – Adedeji, Ige and Ekanem, 2016). The thought is changing, because many more women are going into business and dominating a good percentage of economic activities.

Adequate research studies have not been observed to be carried out on the determinants of enterprise choice of women in South East, Nigeria. This study attempts to address the research gap, as small and medium size enterprise plays a significant role in the development of the national economy in Nigeria and constitute one of the main sources for the creation of new job positions. The role of female entrepreneurs in the development of this branch of economy becomes evident as more women choose to create their enterprise.

Many factors are linked to the increase in the number of women entrepreneur factors pertaining the environment and factors pertaining to the individual as a member of the society. A fundamental issue in entrepreneurial research is women's occupational choice as it affects entrepreneurial intentions regarding traditional verses non-traditional occupations and business ventures.

It seems that although during the last decades, changes in gender role has witnessed with respect to women careers, gender differences in occupational choice have persisted. Following the same line, stereotypes concerning occupations exists on number of dimensions, which include demographic and personality characteristics as well as occupational outcomes. Therefore, the study investigated the enterprise choice of women participants in South East Entrepreneurship Development Center with the following specific objective;

i. describe the socio-economic characteristics of the respondents
ii. ascertain the type of enterprise engaged by the participants
iii. examine the business information after graduation

METHODOLOGY

The study was carried out in South-East, Nigeria made up of five states namely Abia, Ebonyi, Enugu, Anambra and Imo State. The South-East-Entrepreneurship Development Centre (SEEDC) is an initiative of the central Bank of Nigeria, located in Umuahia Abia State. The center is aimed at developing the entrepreneurial skills of unemployed youth, retired and already business owners (SEEDC, 2017). To investigate present trends in female entrepreneurship as well as the type of industry women entrepreneur choose to enter, after the training. Data from the South East Entrepreneurship database were obtained. In particular, the data of the official database held by the Corporate Affairs Commission regarding newly registered enterprise during the years 2016 – 2019 by men and women as well as the type of these new businesses to belong to were sought and analyzed. The population of the study include all the women participants in the South-East Entrepreneurship Development Centre (SEEDC).

Multi-stage sampling procedure was employed in the selection of the sample size. In the first stage, list of all the participants from the five states involved were chosen with their enterprise (batch 1 – 5). In the second stage, 25 participants who were involved in agro-related and twenty-five (25) who were engaged in non-agricultural related enterprise bring the total 250 participants.

Data were collected from both primary and secondary sources. Structured questionnaire were used to elicit detailed information from the participants on determinants of their enterprise choice

development. Secondary data were obtained from SEEDC, journal, conference proceedings among others. Data generated from the study were analyzed with the use of descriptive and inferential statistics Multiple Regression models. Objective 1,2,3 were analyzed using descriptive statistics

H_{O1}: There is no significant relationship between selected socio-economic characteristics of the participants and their enterprise choice development. This hypothesis was tested using ordinary least square regression model. The implicit form is expressed as:

$$Y = \beta o + \sum j = 1.\ P\ \beta jXj + \sum \quad (1)$$

Where,
Y = Dependent variable (Enterprises choice)
B_o = Intercept of the model
Xj = Correspondents to the j^{th}, explanatory variables of the model (j = 1 to 2)
X_1 – 7 (independent variables)
X_1 =Age (measured in years as supplied by the respondent)
X_2 = Marital Status (dummy variable; married = 1; otherwise = 0)
X_3 = Household (number of people living together in a house)
X_4 = Level of Education (number of years of formal schooling)
X_5 = Income (measured in naira)
X_6 = Permission from Spouse (dummy variable; permitted = 1, otherwise = 0)

RESULTS AND DISCUSSION

Socio economic characteristics of the respondents

Results on Table 1; revealed the socio-economic characteristics of the respondents. From the results, the mean age of the respondents was 40 years signifying that they are still in their productive age. On marital status, the findings revealed that 30.2 % were single and 69.8 were married. Abdi (2007) established that married women worked harder and performed better in managing a business because of the social financial and psychological support than single, divorce or widowed because of family responsibility and community. Hence their enrollment in the programme to enhance their performance in their various enterprises.

Table 1: Socio-economic characteristics of the respondents

Variables	Frequency	Percentage
Age		
18 – 30	45	20.0
31 – 40	75	33.0
41 – 50	50	22.2
51^{+}	55	24.4
Total	225	100
Marital status		
Single	68	30.2
Married	157	68.8
Total	225	100
Educational attainment		
Secondary	65	28.9
NCE/Diploma	35	15.6
B.Sc.	70	31.1
Others	49	21.8
Family Background		
Self-employed	62	27.6
Employee	51	23.0
Unemployed	85	37.8
Retiree	27	12.0
Previous ('000)		
100 – 130	89	39.6
140 – 160	38	16.9
180 – 200	23	10.2

Source: field survey, 2018.

The table further revealed educational level of the respondents all the participants had one form of educational attainment or the other. Education and training are essential factors for achieving better performance, effectively and growth. According to Adesope (2014), enterprises who have the necessary education and expertise in a particular business area have opportunity for a better business performance. Family background of the participants indicated that 28% of the respondents were self-employed, others are employees in other enterprises and 38% of the respondents were retirees. Results on monthly income of the respondents revealed that about 39.6% earned between 100,000 and 200,000, 33.3% earned between 140,000 and 160,000. The result further revealed that mean income of the respondents to be 150,000. According to income is the household principal determinants of household is the key determinants of the type of business enterprise to embark upon.

Distribution of Respondents on Enterprise engaged by the respondents

Table 2, shows the different enterprise choice of the women during the study. The result indicated that most of the women were engaged into agro-processing (value addition) 16% were into poultry production, 12% into soap making, 11% into hair dressing, 8% were into rice farming and tailoring respectively. None of the women were into service sectors, probably as a result of the technical skills needed to set up the business. This finding is in line with Ahiauzu (2010) who stated that undeniable that women entrepreneur are the major actors in that sector and contributors to economic development. In addition, due to social factors, women tend to choose specific sectors that are considered acceptable for women and because they face certain barriers in other sectors. Also, according to Nachimuta etal (2012) limited access to skills and training is among the main obstacle when it comes to the choice of business enterprise.

Table 2: Distribution of Respondents on Enterprise engaged by the respondents

Types	Frequency	Percentage
Agro-processing	45	20.0
Fish farming	35	8.0
Poultry	18	15.6
Rice farming	18	8.0
Tailoring	18	8.0
Soap making	27	12.0
Hair dressing	18	8.0
Confectionaries	25	11.0
Bead making	16	7.1
Eatery	10	4.4
Total	225	100

Source: Field survey, 2018.

Business information of the Respondents after the training

Table 3, revealed business information of the respondents on graduation. According to the results, about 46% of the women were able to register the business while 54 % were still in the process of registration. On motive of starting the business enterprise (28%) of the respondents stated to make money, 25% to meet needs identified in the market (30%) said for job creation while 17% said that they were preparing for their retirement. The table further revealed business duration of the women (42%) of the women have been in the business for over one year now, 19% 2 – 3 years, 24% 4 – 5 years while 17% have been in the business for 6 – 7 years now. Employment status indicated that about 47% of the respondents are working alone, 29% of them were able to employ paid workers while (24%) are working with unpaid family labours. Take-off capital indicated that (15%) started with 100,000, 27% (100,001 – 400,000), 23% (400,001 – 8000,000), 26% (800,001 - 1,000,000) while 27% started with over 1,000,000. The implication of the result is that the respondents have been busy after graduation, indicating that they acquired the necessary skills and were also empowered.

Table 3: Business information of the Respondents after the training

Items	Frequency	Percentage
Official status of the business		
Registered	103	45.8
Not registered	122	54.2
Total	225	100
Motive for business		
To make money	64	28.4
To fill a need in the market	56	24.9
Job creation	67	29.7
Prepare my retirement	38	16.9
Business duration		
< 1	95	42.2
2 – 3	42	18.7
4 – 5	53	23.6
6 – 7	35	15.6
Employment status		
Working alone	105	46.7
With workers	65	28.9
Family unpaid workers	55	24.4
Startup capital ('000)		
100,000	33	14.7
100,000 – 400,000	61	27.1
400,001 – 800,000	73	32.4
800,001 – 1,000,000	58	25.8
1,000,000 and above	61	27.1

Source: Field survey, 2018

Determinants of enterprise choice of women during the training

Results on table 4, shows that the multiple regression result of the determinants of the enterprise of women in the study area. The four functional forms of multiple regression were tried and the exponential functional form was chosen as the lead equation. The lead equation was chosen based on the magnitude of the R^2 (co-efficient of multiple determinants), F-ration and the number of significant variables. The R^2 value of 0.7163 which indicated about 71.63% of the variations in the dependent variables was accounted for while others were due to error. The F-ratio of 35.1334 was statistically significant at 5% alpha level indicating fitness of the model used for the analysis.

Age was positive and significantly related to (Y) at 1% level of significant. This relationship implies that any increase in their age will lead to a corresponding increase in their choice of enterprise. Nachimuta *et.al;* (2012), women embrace entrepreneurship between the age range of 31 – 44 years indicating that the start at an older age. This late entry may be explained by several factors including family obligations. Ahiauzu (2010), cited that age has an impact on how one approaches his environment and activities.

The co-efficient of marital status was (3.729) was positive and significantly related to enterprise choice of women. The status of women in a patriarchal social structure like in the South East Nigeria makes women dependent on males in their lives- husband or father and family resistance is a major factor to business startup. Spouse or other close family members make decision for them hence going against the independent spirit of entrepreneurship (Watson, 2001). Also, Brus etal (2006) cited that the interest of the family members is a determinant factor in enterprise choice of women. Pressure to run the home, look after children and care for the husband and family limits women choice of business are less time demanding.

House size was positive and significantly related to enterprise choice of women. Family obligations also bar them from becoming successful entrepreneurs. Having primary responsibilities for children, home and older dependent relatives, affects choice of enterprise because only few of them can devote all their time and energies to do their business.

Education (4.308) was positive and significantly related to enterprise choice (Y) at 5% level of significance. The implication of the result is that the higher the level of education, the better choice in enterprise choice. Entrepreneurs who have the necessary education and expertise in a particular business area have the opportunity for a better business performance.

Access to loan (3.515) was positive and significantly related to enterprise choice of women at 1% level of significance. The financial institutions discourage women in selecting their enterprise choice on the belief that they can at any time leave their business and become house wives. The implication is that they are forced to rely on their own savings and loan from friends and relatives. Afolabi (2015) in his study, stated that access to loan is the most important factor for entrepreneur to pursue growth and development.

Access to Network was not significantly related to (Y). This is against *apriori* expectation because women entrepreneurs face difficulties to access support. According to (Garukipati 2008), the major difficulty women entrepreneurs face difficulty in getting access to network is because most women are victims of gender discrimination. The main existing contact are male dominated because majority of networks that support women takes places after regular working hours, which is unfavourable time for women (Abdi, 2007).

Table 4: Determinants of enterprise choice of women during the training

Parameter	Linear	Semi-log	Double-log	Exponential
Constant	319.016	266.241	183.937	141.338
Age	10.833	3.106	0.068	0.007
	(2.522)*	(2.412)*	(3.016)***	(3.113)**
Marital status	13.092	2.008	0.078	0.009
	(1.673)	(1.539)	(1.903)	(1.826)
Household size	10.991	3.096	0.088	0.088
	(2.893)**	(1.517)	(3.046)**	(3.729)**
Years of education	11.506	3.416	0.075	0.008
	(2.542)*	(1.832)	(3.013)**	(3.515)**
Access to loan	13.007	2.599	0.097	0.009
	(1.833)	(1.713)	(3.519)**	(4.308)**
Access to network	10.816	3.572	0.035	0.008
	(1.944)	(1.683)	(1.848)	(1.759)
R^2	0.5752	0.6158	0.6341	0.7163
F-value	12.6115**	9.9284**	24.1286**	35.1334**

Figures in parentheses are t-ratios. *Significant at 5%, **Significant at 1%. + indicates lead equation
Source: Field Survey, 2018.

CONCLUSIONS AND RECOMMENDATIONS

Findings from the study indicated that Age, Marital status, Educational level and access to loan were the major factors influencing enterprise choice of women. From the findings it is a sort of great challenge combining marital responsibilities with enterprise they are involved into, thereby reducing their level of success.

Based on the findings of this study

1. It is recommended that personal traits such as access to loan, education among others should be looked into
2. Since the women are still active, they should be encouraged by quick approval of the loan provided by Central Bank of Nigeria.

3. The center should create a forum for official networking for proper guidance and mentorship.

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