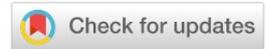


Original Research Report



Repositioning Small and Medium Scale Enterprises for Growth: Focus on Rural Women Entrepreneurs in Abia State, Nigeria

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Abstract: Entrepreneurship is a potential tool for economic transformation, considering the impact it has on employment, wealth generation, and spurring local entrepreneurship. Thus, women entrepreneurs the world over, have continued to contribute significantly to the growth and development of their economies through this medium. This paper assessed the ways in which rural women SMEs can be repositioned for maximum growth, based on two objectives: to examine the factors that affect rural women SMEs; and to ascertain the determinants of growth of rural women SMEs. The paper utilized survey research method, and deployed a structured questionnaire based on the 5-point Likert scale. 250 participants were drawn for the study, while face and content validity techniques were employed. Reliability rate was determined using Pearson's Correlation Coefficient Statistical Procedure. Findings revealed that rural women entrepreneurs are plagued with challenges ranging from lack of quality education, poor state of infrastructure, ineffective credit system as well as a harsh business climate. As a result, factors such as improved market access, ensuring an effective value chain, increased competitiveness, enhanced market entry, quality education/skill acquisition, efficient credit system, adequate infrastructure, and a friendly and enabling business environment were advocated for. The paper recommended among others, the need for financial inclusion and efficient credit system for rural women to enhance the growth of their SMEs.

Keywords: Entrepreneur, Growth, Reposition, Rural women, SMEs

1. Introduction

Women entrepreneurship constitutes a critical part of economic development, poverty reduction and employment availability in any nation. Their duty in the social, economic, and political life of any nation remains essential. Adim and Tamunomiebi (2018) defined women entrepreneurs as, “women who use their knowledge and resources to develop or create new business opportunities; who are actively involved in managing their businesses, and own at least 50 per cent of the business and have been in operation for longer than a year.” They further added that women entrepreneurs are simply women who are inclined to absolute entrepreneurial behavior, who are prepared to seize the opportunities that comes with building resources together in a manner that affords them the privilege to utilize the entrepreneurial prospects within their neighbourhoods through creation of goods and services.

The importance of female entrepreneurship can be seen in the fact that it helps stimulates indigenous women ventures; transforms traditional industry; creates employment opportunities; helps link the diverse segments of the financial systems, makes more efficient use of the raw materials, capital and labour; generate revenue from indigenous source, contributes to regional activity and co-operations, promote change in gradual and peaceful manner and present training opportunities and learning avenues for individuals at all levels and functions, both directors, managers, workers (Ekwochi, 2020). Rural women entrepreneurs constitute the major producers particularly in farming, food processing as well as the preservation and storage of goods, including selling of excesses of essential domestic items. They are also involved in skills such as weaving, spinning and several hand crafts (Kpelai, 2009) and possess characteristics which include adaptability, innovativeness/ creativity, strength, capacity to quickly come up with initiatives, decision-making skill, accountability and credit risk (Adim & Tamunomiebi, 2018). Majority of them own Micro Small and Medium Scale Enterprises (MSMES) which contribute about 97% of all ventures, 60% of the nation’s GDP and 97% of the total share of the employment (Adim & Tamunomiebi, 2018). The array of women entrepreneurs usually consist of home based businesses (HBB) to Micro, Small and Medium (MSEs).

The commencement of small and medium scale enterprises in Nigeria has brought about some structural monetary changes, given rise to competition between local and foreign entrepreneurs, and lessened the high level of joblessness and poverty (Eleodinmuo, 2015). The attention in SMEs increased after the negative effect 2007/2008 economic downturn on global markets (Igwe, Onjewu & Nwibo, 2018). Thus, Igwe, et al. (2018), outlined four necessary criteria for SMEs growth to include: To start with, SMEs require a steady market with financial control, practical monetary management and low inflation, tax and monetary transformation, exchange rates that reveal the potency of the financial system and the privatization of state ventures. Secondly, they need a vibrant market where costs and markets give clear indications to manufacturers and end users, a policy framework supporting competition devoid of needless obstacles to market access, legal and property rights that help the enforcement of contracts, and information and physical infrastructure (such as transport) that reduce operational expenditures. Thirdly, entrepreneurs require universal connections founded upon on directness in trade, investment, technology and ideas, low trade obstacles, the unrestricted movement of people and the support of exports through a reasonable exchange rate. Fourthly, they need investment in people in the areas of wellbeing, education and food, while stressing the need for basic education and preventive health care.

Studies by the IFC show that nearly 96% of Nigerian businesses are SMEs compared to 53% in

the US and 65% in Europe and contribute approximately 1% of GDP compared to 40% in Asian countries and 50% in the US or Europe (Igwe, et al., 2018). Notwithstanding the numerous SMEs in Nigeria, they are confronted by several obstacles, which result in poor performance and affect their survival and productivity. Because of this, a lot of SMEs in Nigeria hardly survive the first five years of existence, while a smaller percentage completely disappear between the sixth and tenth year with only about five to ten percent surviving the point of maturity (Aremu & Adeyemi, 2011). This paper therefore examines the factors that can enhance the growth of rural women SMEs in Abia State, Nigeria.

1.1. Statement of Problem

Women entrepreneurs extensively contribute to their economies. Universally, they enjoy maximum-growth prospects, and constitute 31–38% of all SMEs in budding economies (Ahmad & Arif, 2015). However, in Nigeria, scholars have found that the tempo at which female entrepreneurship develops is relatively slow (Mashi & Yusof, 2016). The failure of female entrepreneurs, especially those in rural areas to expand at the projected speed, is because of to the difficulties they are confronted with being that, they are perceived as the custodian of their families (Imhonopi, Urim, Kasumu, & Onwumah, 2016). Similarly, women confront challenge of inequality, and are regarded as subordinate of men, and often placed below them. Opportunities for growth and development, such as education, capacity to penetrate the labor market, and assume entrepreneurial roles, are more easily accessible to men than women, especially in Nigeria (Terjesen, Bosma, & Stam, 2016). In addition, the lack of capacity training, career guidance, inadequate support structures, and absence of information on business expansion are problems affecting rural female entrepreneurs (Agboola, Ademiluyi, & Ademiluyi, 2015; Ajani & Igbokwe, 2015). Others include restricted access to financial support, and possession of landed property (Akinbami & Aransiola, 2016). Hence, Ojinta and Halkias (2020) assert that rural women represent part of the most economically and society disempowered groups. Govender (2012) further asserts that rural women constantly contend with the challenge of utilizing public services, social securities, employment and markets, as a result of traditional customs, safety measures and absence of identification materials, way more than men.

Empirical findings by Ekwochi (2020) indicates that the non-possession of landed properties, monetary access, rigid competition, unavailability of capacity training opportunities, low technological expertise and short supply of raw materials are the basic market features that impinge on the efficiency of female entrepreneurs in Small and Medium Enterprises (SMEs). This study aims to ascertain the causes that impinge on the continued existence of rural women SMEs, and to find out the possible determinants for growth of rural women SMEs in Abia State, Nigeria.

1.2. Purpose of the Study

The general reason of this study is to find out the factors that affect rural women SMEs. Specifically, the study intends:

- (a) To examine the factors that affect rural women SMEs.
- (b) To ascertain the determinants of growth of rural women SMEs.

1.3. Research Questions

- (a) What are the factors that affect rural women SMEs?
- (b) What are the determinants of growth of rural women SME?

2. Materials and Methods

2.1. Design for the Study

This study adopted the survey research method, involving the gathering of data through the distribution of questionnaires to the study population.

2.1.1. Ethics Statement

Consistent with the provisions of the World Medical Association (WMA), which requires that a researcher must act in the interest of the participants in researches involving human subjects, authorization was obtained from the Local Government Area Council before giving out the questionnaire to the respondents. Meanwhile, oral consent was also sort from each participant before proceeding to answer the questions from the research instrument.

2.2. Area of the Study

The place of study is Abia State. Abia State has three senatorial districts, which include Abia South, Abia Central and Abia North. The state has seventeen Local Government Areas. Abia State is situated between latitude 5° 47' and 6° 12' North of Equator and Longitudes 7° 23' and 8° 02' east of Greenwich meridian and takes up a land mass of about 5,243.7sq. km which is around 5.8 percent of the total land area of Nigeria.

2.3. Population and Sample

Abia State consists of two million, eight hundred and thirty thousand, nine hundred and ninety-nine (2,830,999) people. The female consists One million, three hundred and ninety-nine thousand, eight hundred and six (1,399,806), which is around 49.4 percent of the entire population (National Population Commission, 2006).

Abia north senatorial district, comprising Umunneochi, Isukwuato, Ohafia, Bende and Arochukwu Local Government Areas was specifically chosen for this study. The respondents were selected using multi stage sampling technique. In the first stage, three Local Government Areas (Umunneochi, Bende & Arochukwu) were selected from the District. In the second stage, two autonomous communities were chosen from each of the selected LGAs, comprising Umuchieze, Nneato, Uzuakoli, Umuhu-Ezechi, Abam and Isu, bringing it to six (6) autonomous communities. In the last stage, a total sample size of two hundred and fifty (250) female entrepreneurs involved in various small scale businesses within the villages were selected for the distribution of questionnaires.

2.4. Instrument for Data Collection and Study Procedure

A set of structured questionnaires was used to elicit information from the selected respondents. The instrument contained 15-items developed from extant literature (Igwe, et al., 2017) to elicit relevant information from respondents. The Likert scale comprised Strongly Agree (SD); Agree (A); Undecided (U); Disagree (D); and Strongly Disagree (SD). Face validity technique was adopted in this study, whereby the questionnaires were given to two lecturers in the Department of Home Science/Hospitality Management and Tourism, Michael Okpara, University of Agriculture, Umudike. These experts helped to validate the instruments. Similarly, to ensure the reliability of the questionnaire, a pilot study was carried out around the Umudike community, where around thirty (30) respondents were drawn for the purpose, to determine whether the responses would be in line with the expected outcome of the study. The instrument was employed twice and the data collected were compared to see if they met the expected reliability rate. The data were subjected to reliability test using Pearson's Correlation Coefficient Statistical Procedure, which showed a correlation coefficient of 0.89. According to Osuala (2005), in the test of reliability, using Correlation Coefficient, "high reliability is indicated by high correlation coefficient. Thus, for most measures, the correlation would

probably be at least +80”.

2.5. Data Collection Technique

A set of structured questionnaires was used to elicit information from the selected respondents. The questionnaires contained only closed-ended questions, which were mainly Likert type of questions. The researchers as well as two trained research assistants, each attached to one researcher, administered questionnaires to 250 small and medium scale female entrepreneurs. All ethical concerns were adhered to, while serving respondents with questionnaires. Researchers obtained the oral consent of each respondent before handing out the questionnaire.

2.6. Data Analysis Technique

The data gathered were analyzed quantitatively using frequency counts, percentages, and weighted mean. The benchmark for weighted mean was 3.5, while each question had a grand mean response, which determined acceptance or rejection. Subsequently, the demographic characteristics of the respondents were analyzed using descriptive statistics, like percentage distribution, while objectives one and two were analyzed using 5-point Likert-type scale. The weighted mean score generated was used for decision-making.

3. Results and Discussion

Table 1: Demographic data of respondents

Variables	Response			
	35 – 44	45 – 54	55 – 64	65 and above
Age				
Frequency	75%	48%	80%	47%
Percentage (%)	30%	19.2%	32%	18.8%
Marital Status	Single	Married	Divorced	Widowed
Frequency	9	236	5	-
Percentage	3%	95%	2%	-
Education	Primary	Secondary	Tertiary	None
Frequency	90	75	37	48
Percentage (%)	36%	30%	15%	19%

Table 1 indicates that 75% of the respondents are within the age bracket of 35-44, while the majority (80%) falls within 55-64 years of age. In addition, a good majority of the women (95%) are married, which implies that women support the family’s upkeep through entrepreneurship. Nonetheless, the women’s educational qualification indicates that their educational level is still low as only 15% had tertiary education.

Table 2: Factors that affect the growth of rural women SMEs

S/N	Item	5 SA	4 A	3 U	2 SD	1 D	Mean
1	Lack of quality education	122 (48.8%)	56 (23.6%)	16 (6.4%)	43 (17.2%)	10 (4%)	3.9
2	Poor infrastructure	137 (54.8%)	48 (19.2%)	11 (4.4%)	36 (14.4%)	20 (7.2%)	4
3	Ineffective credit and financial system	142 (56.8%)	45 (18%)	4 (1.6%)	39 (15.6%)	20 (8%)	4

4	Unfavourable business climate	110 (44%)	56 (22.4%)	9 (3.6%)	44 (17.6%)	31 (12.4%)	3.6
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Table 2 shows the factors that affect the growth of rural women SMEs. Thus, the mean sum of 3.9 agreed that lack of quality education affects the growth of rural women SMEs. In addition, the mean sum of 4 believed that the poor state of infrastructure inhibited business success. 4 agreed that ineffective credit system constituted a serious barrier, just as 3.6 observed that the harsh business environment affected rural women entrepreneurs.

Table 3: Growth determinants of rural women SMEs

S/N	Item	5 SA	4 A	3 U	2 SD	1 D	Mean
1	Improve market access	143 (57.2%)	53 (21.2%)	7 (2.8%)	32 (12.8%)	13 (5.2%)	4.1
2	Establish effective value chain	138 (55.2%)	49 (19.6%)	5 (2%)	39 (15.6%)	19 (7.6%)	3.9
3	Increase competitiveness	115 (46%)	72 (28.8%)	8 (3.2%)	41 (16.4%)	14 (5.6%)	3.9
4	Facilitate market entry climate	119 (47.6%)	68 (27.2%)	11 (4.4%)	37 (14.8%)	15 (6%)	4.0
5	Enhance quality education/skills	141 (56.4%)	45 (18%)	10 (4%)	17 (6.8%)	37 (14.7%)	3.9
6	Improved credit system	165 (66%)	39 (15.6%)	6 (2.4%)	18 (7.2%)	22 (8.8%)	4.2
7	Adequate infrastructure	147 (58.8%)	52 (20.8%)	3 (1.2%)	14 (5.6%)	34 (13.6%)	4.1
8	Favourable business climate	102 (40.8%)	71 (28.4%)	9 (3.6%)	47 (18.8%)	21 (8.4%)	3.7

Total number of respondents = 250, Grand Mean = 3.9

Table 3 revealed that the mean sum of 4.1 agreed that improved market access will greatly enhance the growth of rural women SME; others are effective value chain (3.9), increased competitiveness (3.9), easy market entry (4.0), quality education/skill acquisition (3.9), improved credit system (4.2), adequate infrastructure (4.1), and lastly, favourable business climate (3.7).

In line with objective one, findings supported the fact that lack of quality education (3.9) constituted a challenge to the growth of rural women SMEs in Abia State. This appears tenable considering the fact that, Aikaeli (2010) is of the opinion that learning enables individuals to become naturally accustomed to both societal and scientific revolutions in the nation and to transformations in the requirements for labour; while the World Bank (2011) reports that education is a vital quality that affords a good number of individuals the chance to try out in new business, search for better jobs and possible move to other climes. Similarly, irrespective of the size of the business, respondents rated highly, the poor state of infrastructure (4), ineffective credit and financial system (4), as well as harsh business climate (3.6), as huge barriers to the growth of rural women SMEs in Abia State. These results are further consistent with the position of Global Entrepreneurship Monitor (2013) that stated that, monetary problems occupy the number one place on the list of hindrances (55%) for Nigerian youths who crave to manage their own enterprises. The financial service scenery in the

country largely fails to provide the needed variety of reasonable, secure and efficient monetary grip that is required in businesses (Igwe, Newbury & Icha-Ituma, 2018). Igwe and Icha-Ituma (2016) reported that the official fiscal arrangement offers services to nearly 35% of the financially active people whereas the other 65% are barred from monetary provisions in Nigeria. Because of this, several individuals seeking for credit facilities have had to defer to unofficial loan sources, some of whom collect exorbitant interest rates for providing short-term small loans. In the same vein, the World Bank (2011) observes that, erratic electricity supply and the overall dismal performance of the Nigerian electricity distribution companies constitute one of the worst in Africa, providing a partial amount of the required quantity about half of what is required, with subsequent social costs of about 3.7% of GDP. Concerning transportation, Nigeria's road networks suffer from poor maintenance and are in a very deplorable state. The nation equally has not performed optimally in air transport safety. In this case, to enhance the output, productivity and viability of SMEs consequently, will necessitate expansion and improvement in general infrastructure including road and rail networks, institutions of learning, health facilities, power supply, water, among others (Igwe, 2016). Equally, findings indicate that, unfavourable business climate attracted the mean score of (3.6). This supports the findings of Asrawi (2010) who examined trade setting for small and medium businesses in Lebanon, focus directed at on the present authorized, regulatory and policy environment for small business growth in the country. The population of study consisted of sixty-four small businesses, while questionnaires were served. The retail atmosphere was used here as an independent factor and the study suggested the need for providing the proper environment for easy performance of small businesses in Lebanon.

The results of this study further provide support to research objective two. Eight determinants of growth: improved market access (4.1), effective value chain (3.9), increased competitiveness (3.9), easy market entry (4.0), quality education/skill acquisition (3.9), improved credit system (4.2), adequate infrastructure (4.1), and lastly, favourable business climate (3.7); received mean scores indicative of agreement. Subsequently, this result aligns with the opinion of Cervantes-Godoy and Dewbre (2010) who itemized the essential features that enhance market output. These factors include ability source for raw materials, gain market entry, provision of good road networks and other social amenities, marketing, processing, equality in tax and trade regulations, maximum investment in agricultural research and expansion, instituting ownership rights that promotes enterprise, job creating SMEs, functional institutions, and good governance, among others.

The absence of key infrastructure and monetary assistance reduce the greater chance of SME expansion, particularly among rural women. These lacks constitute the obstacles that detract from the capacity of rural women to sustain their businesses at various periods, up to the maturity stage. The implication is that when key infrastructures are in place, and easily accessed, the performance of rural SMEs will greatly improve. Particularly, the availability of finance facilitates business success, and energizes entrepreneurs. Hence, both the rural women and other stakeholders should understand the imperatives of securing the enabling environment needed to nurture their businesses, and ensure its continued existence beyond the first generation. This study relied on the information provided by the respondents in the questionnaire, and there is a chance that some of the information may not be accurate. There is need therefore for a larger population to be sampled, to achieve a complete perspective of the topic. Also for further research, a comparative analysis should be carried out to determine the variables that facilitate the growth of SMEs owned by women in urban setting,

paying particular attention to their literacy level, and how it affects their entrepreneurial efforts.

4. Conclusion

This paper explored the factors that affect rural women SMEs as well as the determinants of growth for such SMEs. Finding revealed that rural women entrepreneurs are plagued with challenges ranging from lack of quality education, poor state of infrastructure, ineffective credit system as well as a harsh business climate. As a result, factors such as, improved market access, ensuring an effective value chain, increased competitiveness, enhanced market entry, quality education/skill acquisition, efficient credit system, adequate infrastructure, and as well as a friendly and enabling business environment were advocated for. Consequently, to promote the growth of women entrepreneurs in Abia State, this paper recommends as follows:

- i. Financial inclusion and efficient credit system is paramount for SMEs to grow. Hence, women entrepreneurs, especially those in rural areas should be largely accommodated in credit facilities. Most of them are uneducated and lack the outrageous collaterals needed to secure loans. As such, special considerations should be accorded them by financial institutions, considering the impact that such empowerment has in both the family, and the economy at large.
- ii. Government (federal and state) should engender a friendly and enabling business environment that would be conducive for rural women entrepreneurs and investors to thrive. This can be achieved by putting in place, viable policies that promote the growth of SMEs.
- iii. There should be adequate provision of infrastructural facilities by the government to facilitate the growth of small and medium businesses especially in rural areas.
- iv. Adequate attention should be paid by government to the girl-child-education, particularly in rural areas by overhauling primary and secondary education. Education has the capacity to improve the entrepreneurial activities of rural women.
- v. Efforts by the government especially at the local level should be directed toward providing rural women entrepreneurs with useful market information, appropriate data on customers/suppliers, as well as access to mentors. They should be encouraged to build local networks to enhance the sharing of valuable knowledge among themselves.

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Conflict of Interest

The author declares that there is no conflict of interest.

Author Contributions

Conceptualization: ENA. Formal analysis: ENA. Funding acquisition: ENA. Investigation: ENA. Methodology: ENA. Writing – original draft, review and editing ENA

Data Availability Statement

The original contributions presented in the study are included in the article. Further inquiries can be directed to the author.

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