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## Venture Creation, Gender Relations and the Reification of Women Traders into Womenpreneuers

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**Annotation:** Women, irrespective of race, colour, size, status and achievement face varied forms of vicissitudes of life and a concomitant of debasement, discrimination, feminisation of employment and entrepreneurship. These deleterious and punctured relations enunciated the study with KII, FGD and questionnaire to generate data from respondents in two most popular Akwa Ibom markets. The descriptive analysis annexed gender and development as theoretical anchorage for elucidation. Results indicate that the subjugated consciousness and inaccessibility to critical infrastructure, unquantified, unpaid, unappreciated labour and tamed spirit of venture creation have unceasingly massaged the ego, nature and existence of women in a male chauvinistic society. Findings also, provoke the imperatives to reformulate Nigeria's economic development policies towards one, which is womenpreneurship driven. It purports that such a model must target at women traders as one of the principal formal institutions, with potency to marshal venture creation processes. Intersectionality of gender, value chain connectivity, masculinity inclusiveness, streamlining governmental and donors' strategies, and initialising womencentric educational system would enthuse the expedition for venture creation and robust gender relations.

**Keywords:** Gender and development, gender relations, venture creation, womenpreneurship, women traders.

### Introduction

Seligmann (2003) evinces that there is a stark reality that stares at anyone dabbling into the analysis of actual economic activities of market women and their diverse contributions to societal growth. Such realities are obvious such that no one can even in the most sinister manner, bypass the difficulties and subtleties confronting women in the course of entering market work; engagement in unit or bulk buying and selling; pricing and bargaining; credit and debt negotiations; as well as, risk taking and risk avoidance. According to Robinson and Stubberud (2009), when gender differences are analysed in a range of economic settings that include entrepreneurial activity, it becomes palpable that some women

are less likely to engage in entrepreneurial activities, while those who dare to venture have lower rates of success. As noted by Minniti and Nardone (2007), it is unfathomable if these differences are related to personal attributes or to universal phenomena.

Artz (2016) is not comfortable with the continuous anecdotes about women entrepreneurial engagements as most of the analyses pushed forward suffer from a lack of key controls and biased conclusions. Instances of such controls are individual heterogeneity (Cliff, 1998), scale (Robb & Watson, 2012), and business size (Artz, 2016). Furthermore, many of these studies are carried out in the context of developed economies, which may be the reverse in developing economies. In developing countries for instance, there has been an increasing interest in the promotion of entrepreneurship in recent years (Minniti & Naudé, 2010). Although, evidence suggests that in these countries, women still have lower rates of labour force participation in comparison to men (Giménez-Nadal, Molina & Ortega, 2012). While those who venture in are overwhelmed by a number of cultural, familial, political, economic and educational obstacles (Awak, 2018). Yet, entrepreneurship in developing countries remains an under-researched phenomenon (Naudé, 2008). Additionally, is the case of feigning ignorance of the noble role played by women and their quest for sustainable womenpreneurship for many decades until recently.

Women entrepreneurship in developing economies is attracting global attention owing to the promotion of growth through entrepreneurship, the effects on household welfare, and the reduction of poverty (Campaña, Giménez-Nadal & Molina, 2017). According to Cabrera and Mauricio (2017), entrepreneurial activities of women have increased over the past decade to about two-thirds the level of men's activities. But in comparison to men, entrepreneurial activities of women perform poorly as observed by Artz (2016).

Although, Cacciotti and Hayton (2015); Stephan, Hart and Drews (2015) while reviewing GEM data on the study of entrepreneurship, came to a conclusion that the gender gaps in entrepreneurial activity have narrowed, especially in some countries of Latin America and the Caribbean, Asia, and Africa, it is still disturbing to observe the disheartening and strangulating pangs that women traders or entrepreneurs in these regions go through, Nigeria is a case in point.

Trading is a very important business as it favours both the traders and the country. Through trading business, discoveries are made and development is brought to the countries involved. Trading opens new frontiers through exchange of goods and services, establishment of companies, usage of raw materials, equipping people with jobs and creation of wealth, (Rodrik, 2001). Indeed, the development of a nation cannot be complete without women playing vital role mostly through trading, (Awak, 2015).

However, the height attained by rural and urban poverty is attributed to the inability of all players in the development circle to take active part and contribute maximally to the growth and development of the urban and rural centres of the society. The cultural alienation of women from the mainstream of the economy is telling on the perception of women and the willingness to get free hands in the management of their business ventures. This is worsened by the fact that most women take to labour that is unquantified and unpaid for. Yet, they remain a veritable tool in the development stride of the society, (Awak, 2015).

The market structure and the competitiveness in the market-place is strongly influenced by the unavailability of capital, poor storage facilities, transportation and inefficient and substandard market information, as well as sexual discrimination against women, socio-cultural factors, and inaccessibility to education, among others. Traders cultivate and nurture economic alliances; make use of the social relationship in various trading activities for increased turnover, but as women are involved, this is hampered as they are ruled and teleguided by their male counterpart. Hence, how could market women transmute to womenpreneurs in the face of a mirage of problems?

## Literature

Gender discrimination is apparent and delicate, manifesting in diverse dimensions including politics, commerce, agriculture, and industry, military, religious, social and educational institutions. Indeed, the magnitude and the attendant pejorative twinges are demeaning and granulated. They are despondent, subjugated and traumatised in the allocation of social good including raised status. The situation has disavowed social status to women except the status inherited or acquired through consanguine or conjugal affinity, (Abdullahi, 2015; Awak, 2015).

To Amadi (1982 in Abdullahi, 2015), women have been stereotyped, marginalised and trivialised in such a way that whatever men know and do in the society is considered superior to that which women do and know. It is believed by the society that it is impossible for a woman to achieve resounding success without first compromising her self-worth or exchanging her body for whatever success actualised. This deleterious and precarious situation has caught the attention of many writers including Abdullahi (2015), Awak (2015, 2013) and Amadi (1982). They have posited that gender discrimination is perpetuated, driven, reinvigorated and aggravated by multifarious factors including economical, religious, educational, traditional /cultural, among others. These have concomitantly strangulated any effort of women to actively participate in various segments of the society, just as it defines and detects the content and pattern of gender relations. For instance, before now, women were not to speak in the public, no matter the gravity of the problems they might have experienced. No woman was to mix up with other gender; else, she would be given some derogatory names. She was to be an appendage of her husband because she was regarded as one of his property. As such, he can do whatever he deems pleasing to him and would get away with it.

House-Midamba and Ekechi (1995 in UN, 1999) noted that women in some parts of Africa have been involved in trade since the seventeenth century. For some years in recent times, African market women have become the subject of considerable academic interest. Much of the ethnographic and sociological research conducted in the marketplaces and streets throughout Sub-Saharan Africa has been guided by one of two major goals, namely (a) that feminist scholars have sought insights into fundamental questions about the relationship between capitalism (or economic development) and patriarchy and (b) employment and food security in rapidly growing cities.

An interdisciplinary study of market women from all parts of Africa indicates that African women have used the economic power they have derived from market activities and commercial enterprises to improve their social and political status in a man's world. They used their wealth in pre-colonial times to obtain titles and even chieftainship. As a result of their involvement in trade, many women acquired considerable property, especially real estate, (Awak, 2015). Irrespective of the positive aspect of women's economic activities, there is also the prevalence of sexual division of labour in Africa as a discriminating and limiting factor. There is a concomitant struggle between men and women over certain market items traditionally associated with one or the other sex. Hence, the cultural, social, and economic barriers that restrict female involvement could be assessed in some economic activities. Nevertheless, women play a major role in the economic sector of all the regions of the continent.

**Women Traders and Development:** Many women today engage in trading as an important occupation for livelihood. Women account for half percent of labour force in trade, (Kucera & Milberg, 2000). Trade plays important role in the promotion of national and state economy. Market activities in any society are predominantly the affair of women. In terms of attendance at market, the majority are women. Some women are to buy, some to sell and some to gather information or deliver messages, (Awak, 2015).

Women traders also engaged in the development of cane products such as shopping baskets, trays, chairs, room dividers, newspaper stands and others. There are other women who are involved in ceramic making and merchandising, while others are into fashion designing and preparing food and delicacies of high

standard. Still, another set of market women travel to other towns and countries like Old Bendel, Aba, Onitsha, Kano, Jos, Lagos, Cameroun, Benin Republic, Ghana, Dubai, France, Italy and London to buy some of their goods. The bottom-line of these activities is that a good number are acting as middle men who buy and sell to other buyers at a profit. For the mere fact that these middlemen traders go to the interior villages where goods are produced and bring them to the urban centre or travel long distances to foreign countries to buy and sell their goods despite various challenges, is a practice that cannot be ignored. Therefore, women traders are the bridge-builders between the producers and the buyers. They struggle to provide the basic needs for their households and the society. They make sure that goods are available throughout the season thereby, adding to the gross domestic product (GDP) of the country. But despite the earnest contributions by women traders, their role in the development agenda is often underestimated by the society; just as they are stultified by a mirage of constraints that only aggravate their vulnerability to male chauvinism prevalent in the society, (Awak, 2015).

### Conceptual Clarifications

**Venture creation:** Entrepreneurship or venture creation is a complex process, which includes the identification and evaluation of a business idea, the assessment and assemblage of the resources necessary to operate the business, and the development of the business, (Timmons, 1982 in Awak, 2018). Gnyawali & Fogel (1994) conceptualise three key elements of the venture creation process building, to include, opportunity, propensity to enterprise and ability to enterprise.

- a. **Opportunity** relates to the macro economic conditions of the economy in which the entrepreneur is located. It is obvious that the ability to recognise and identify business opportunities often begins with a vision of idea for a product or process, in addition to a passion or zeal to make that idea a reality, and this is what Honda in Schumpeter (1994) calls entrepreneurship.
- b. **Propensity to enterprise** is strongly linked to the overall attitude of society towards venture creation process. People will be more encouraged to start a new business when the social environment values entrepreneurship. The entrepreneur's perception of desirability and feasibility of starting a business is critical to this process. Therefore, a positive attitude among society members towards venture creation process is necessary for new business to emerge and grow in the society.
- c. **Ability to enterprise** includes knowledge of the venture creation process; the stages and steps of entrepreneurship; the legal framework of the particular region, and the support resources available. It is also necessary that the entrepreneur becomes familiar with the problems, which most commonly arise during the stages of gestation and creation of the new venture, and the problems of the firm in the initiation stage; and acquisition of business capabilities or skills in some functional aspects of business.

The key elements of the venture creation process imply interaction between individual and the social-economic environment or institutional framework. Moreover, this interaction occurs in a particular historical context and therefore, changes continuously. The formal and informal institutions may impede or enhance the entrepreneurial activity by influencing the key factors of the process. Formal institutions here include political, judicial, educational, economic organisations, rules (law) and contracts (social relationship). On the other hand, informal institutions are the ideas, attitudes and values that come from socially transmitted information and are part of the heritage that is known as culture, (North, 1990 in Awak, 2018). Formal and informal institutions interact continually, causing a particular performance to manifest in a region. Also, it is important to consider that institutions are in continuous evolution since their role may change in response to a changing environment.

**Women entrepreneurship:** This is where the organisational structure, norms, roles, and ownership revolve around women. It depicts an organisation, whose managerial and strategic architecture including equity contribution, control, exercise of authority and power and occupation of vital positions are held by women.

**Women entrepreneurs:** These are women, who conceptualise and conceive a business enterprise; initiate it, organise and combine various factors of production to operate an enterprise. They also, undertake risks and handle diverse economic uncertainties encountered in the course of running a business enterprise. The type of business engaged could be micro, medium or large-scale enterprise in whatever area of business that fancy their aspirations and the expedition for a profitable venture creation.

**Women Traders:** Majority of women traders are demographically mixed, including drop-out from primary school, secondary school and tertiary institutions, while others are unemployed graduates. Many are aged and elderly women who are semi-literate, defined by inability to attain formal education. Majority hardly had basic education as such; they are not perfect in both reading and written English. But because of daily practice, they can accurately count their money and goods, and also communicate with visitors using “pigin” English. They occupy open stalls, while wealthy ones build or rent lock-up shops for their businesses, (Awak, 2015). The activities of one person is closely watched and monitored by others. Consequently, there is in existence gossips, jealousy, quarrelling, fighting, calling of names and exchange of foul words when tempers rise. However, women traders are also characterised by their informal ties and the spirit of sportsmanship even in the face of bitterness with one another. They exhibit social cohesion through formation of different associations such as Periwinkle Sellers Association, Garri Sellers Association, Vegetable Sellers Association, Dry Fish, Crayfish, Fresh fish Sellers Association for those trading on foodstuffs, while those whose stock in trade include articles, domestic wares, clothing, and other goods equally have their umbrella organisations. The political wing includes the formation of various women traders’ unions or associations for political mobilisation and participation.

**Gender relations:** World Development Report (WDR, 2012) conceives of gender as socially constructed norms and ideologies, which determine the behaviour and actions of men and women. Understanding these gender relations and the power dynamics behind them is a prerequisite for understanding individuals’ access to and distribution of resources, the ability to make decisions and the way women and men, boys and girls are affected by political processes, economic relations and social development.

### **Theoretical consideration**

Strands of gender and development is adopted to provide the theoretical foundation upon which this work is based.

### **Gender and Development**

The origins of the GAD perspective lie with women working in the mid-1970s at the Institute of Development Studies, University of Sussex (U.K.). This feminist group was interested in analysing women’s subordination within the development process from the vantage point of gender relations between men and women, and it drew impetus from Marxist analyses of social change and feminist analyses of patriarchy (Young, 1993). GAD differed from WID in its conceptualisation of the sexual division of labour. Whereas WID tended to accept the sexual division of labour as allocating tasks between men and women, hence arguing that more value needed to be placed on the tasks done by women, GAD proponents argue that the sexual division of labour in a society was one of the connections in which men and women became dependent on each other and therefore, the allocation of tasks should be changed. In GAD approach, gender relations, rather than “women” becomes the main analytical category, while also a number of assumptions ignored by WID and WAD are explored in greater depth. For example, it is argued in GAD that women were not a homogenous group but rather, were divided by

class, race, and creed. Women's roles in society could not be seen as autonomous from gender relations, and this perspective became a way of looking at the structures and processes giving rise to women's disadvantaged position, which was a function too of the globally pervasive ideology of male superiority, that is, men had power and control over women, (Awak, 2015). Young (1993) notes that GAD is a holistic approach in which culturally specific forms of inequality and divisions occurred, and gender became interrelated with this overall socially created hierarchy. Consequently, gender had to be acknowledged as part of a wider international system. For example, capitalism used gender relations to produce a reserve of labour, while women's unpaid labour in the household was a way of creating wealth for global corporations.

When it comes to developmental practice, GAD is seen as opening doors for women as social actors within wider structures of constraints, and this is specifically noted by Young:

It is therefore, necessary to analyse how these other forces (political, religious, racial and economic) intersect with and dynamize gender relations, provoking in some instances structural rather than individual responses to produce rational configurations which may be reinforcements of old forms or may be quite new ones. Alternately, individual responses may take on a momentum and massification which leads to structural change, (Young, 1993, p. 139).

Proponents of GAD perceive the state as an important actor promoting women's emancipation. This is why Kabeer (1994) argues that GAD has opened new strategies for feminist intervention. Indeed, GAD's multifarious approach has distinguished between capitalism, patriarchy, and racism, and also, enables feminists to identify key weak links in official policies for strategic interventions, (Awak, 2015).

## Methods

The study is limited to gender relations, venture creations and the transmutation of women traders to womenpreneurs for the economic development of the state and country as a whole. The study specifically centred on women traders from all walks of life, residing or doing business in Uyo. The respondents were drawn from two most popular and daily markets around Uyo Metropolis, Akwa Ibom State. The markets are Akpan Andem Market, Itam Market and the suburb of former Uyo Main Market (Nyong Essien, Eniong, Etuk and part of Udo Umana Streets). Educational attainment, social status, marital status, types of goods and services sold, frequency of attendance in the market, places of purchase of goods and services for distribution, amount of capital involved in the business did not serve as criteria for sampling of the respondents.

Cluster random sampling method was adopted in the selection of respondents because of cultural homogeneity of the study population. With this method, it was convenient to select a group of women traders who are usually together. They therefore, constitute a cluster in so far as they share common conditions of life including doing the same business and congregating daily in the same environment for the purpose of selling their wares. They are governed by the same group norms, laws, practices and goals. The shared focus of the group is identical in terms of profit maximisation.

Key informant interview (KII), Focus group discussion (FGD) and questionnaire were applied in gathering data. The market officials and people with known shops were selected for discussion. There were five members from the two categories of fgd. One for each market. Members of the fgd were market leaders and other traders adjudged to possess sufficient knowledge about the market, operations and its challenges. key informants were selected from ordinary traders with shops, irrespective of whether it is owned or rented. The discussions lasted for thirty minutes in each of the three sessions held. At the end, the discussants were given copies of the questionnaire to be filled and brought back after five days.

Additionally, key informants were visited in their shops for ten minutes chat with the researcher. They were asked pertinent questions about the operation of the markets and their desires. To expand the sample

size, others were given copies of the questionnaire. This led to a total sample size of one hundred respondents.

The questions were both open and close-ended. Copies of the questionnaire were given to respondents to fill in their responses in the shops and stalls where the traders were found. But for those who found it difficult to read or write, the researcher used the questionnaire as an Interview Schedule where questions were read and interpreted in the local dialect and responses were filled in by the researcher.

The questionnaire had section A and B. Section A consisted of a total of nine questions that were on personal data of the respondents, while Section B had questions that were geared towards providing responses to the topic of investigation. Data for Discussion of findings came from this section of the questionnaire.

### **Findings and Discussions**

The study discovered that a good number of the respondents took to trading business because of their desire to beat the ravaging effect of unemployment; 20% of the respondents got involved in trading as a result of either the demise or failing health situation of their parents or spouses, which made them to inherit the business in order to keep it going; 40% was found to engage in trading for self-reliance. However, others were involved because of interest they have for trading and yet, an insignificant number of traders did not specify reasons they took to trading, perhaps, such might be personal.

In terms of receiving business training since getting involved in trading, 95% of the respondents answered in the negative, leaving just 5% for those who have at least attended one business advancement training programme on their own since their business came alive. When the researcher probed to know how the traders raise their working capital, it was discovered that majority got the money from their daily/weekly/monthly contributions made in the church and other social organisations. They have this mode of capital formation even when they are on the business. Others indicated that they raised money through personal savings, while others raised their working capital through loans from banks and cooperative societies, with a few of them raising part of their capital from donations from friends and family members. From the survey, it was clear that a good number of the respondents have not received or benefited from any financial assistance from the government. The fgd with traders at Akpan Andem market pointed to the fact that the emptiness of the market is as a result of non-availability of financial aid, which would have encouraged traders to pick up shops in the market. But since there is no assistance, the new traders prefer to locate their business at the already saturated suburb of former Uyo main market.

Prompting to know if women traders have contributed to the development of the state, the respondents observed that they have actually contributed through their daily activities in the markets such as making foodstuff and other items available to members of the public. To them, trading also provide employment to members of the public who ordinarily would not be employed.

The most astonishing discovery was made when 89% of the respondents indicated that they do not always keep records of activities such as sales, withdrawals, among others since they are not making any account to anybody. In response to the question whether they know if they make profit or not, 90% indicated that they know when they make profit or loss through application of primitive method of counting cost of goods and volume of sales.

Based on what they have experienced in the market, they suggested that government should come to their aid by making funds available and accessible to market traders, mostly women so that they can contribute maximally to the development of the state. The traders also want to see training courses organised for them so that their knowledge on the best marketing strategies could be enhanced. They are in need of adequate and effective means of transportation, as well as sufficient storage facilities. On the issue of gender discrimination, women traders more particularly are interested in seeing such barrier eradicated as

soon as possible so that they can function very well and contribute meaningfully to the development of the state like their male counterpart.

### Constraints to Womenpreneurship

**Modes of production and social forms of gender relations:** Engels cited in Awak (2015) has argued that the position of women, relative to men deteriorated with the advent of class society. In a significant elaboration of these insights, Etienne and Leacock (1980 as seen in Awak, 2015) advocated for the primary importance of social relations for understanding socioeconomic and sexual inequalities and hierarchies. The authors developed a historical framework for considering relations between socioeconomic and sexual hierarchies through four broad historical types of production relations:

- a. **Egalitarian relations:** When egalitarian relations existed among most hunter-gatherer and many horticultural people, women had autonomy, a multiplicity of economic roles, and decision-making power.
- b. **Inequalities:** Inequality in tribal ranking societies was attributable to the growth of trade, specialisation and the reorganisation of production relations. In particular, a “public” sector of the economy concerned with production for wealth accumulation and trade was differentiated from a “private” household, or lineage, sector concerned with production for subsistence and sharing. Men’s responsibilities in hunting and warfare often led directly to their dominating trade and external political relations. The growth of the public sphere undermined women’s previously egalitarian position.
- c. **Stratified relations in preindustrial societies:** The patriarchal household became an economically independent unit, while women’s work was further privatised.
- d. **Exploitation:** Exploitation in industrial capitalist society where the subjugation of people generally was paralleled by the special subjugation of women.

The above is the transition from earlier egalitarian relations to later male domination in history. This depicts a nexus between modes of production and social forms of gender relations that have come to define the status of women.

**Patriarchy:** Fleshing out the challenges of women further, Hartmann surfaces with the conception of additional component called “patriarchy”. Hartmann (1981, p. 14) defines patriarchy as a “Set of social relations between men, which have a material base, and which, though hierarchical, establish or create interdependence and solidarity among men that enable them to dominate women”. To Peet and Hartwick (2009), patriarchy’s material base lay in men’s control over women’s labour power. Control was maintained by excluding women from access to essential productive resources. Here, the analytical potentials lay in connecting the social institutions that coerced and legitimised unequal power relations with the personal processes of psychology and consciousness through which people, especially women, accepted and rationalised their unequal positions in society.

**Lack of / poor access to finances:** This unhealthy relationship has crept into trading business by women such that there is not enough money for the women to expand their businesses. Where loan is to be granted by finance houses, collaterals are normally demanded. Women do not have inherited land of their own to pledge and only a few could afford to own houses. Their businesses are therefore, slow, for they mostly depend on informal funding arrangement. Also, Modo and Umoh (1994 cited in Awak, 2015) conclude that the interference by husbands and relatives, especially, in the area of financial demand makes such forward looking women to be unable to plough back gains to the business. The inability to package their goods in the most sellable form, lack of sophisticated business ideas as a result of non-exposure to formal training continue to affect women traders negatively.

**Politics of handout:** As noted above, women hardly have free or unhindered access to finances that would have enhanced their market. However, in recent years, Nigerian government has tried providing handout such as “**conditional cash transfer**” and “**tradamoni**”, where five thousand to twenty thousand naira are given to women traders. The question is, how many real women traders have access to this money? How were the beneficiaries selected? How much has it impacted positively on the targeted beneficiaries? Going through these questions leaves one with mixed feelings.

**Low access to education:** Low access to education by women traders automatically denies them the opportunity and power of influencing significantly public policies and programmes unlike their male counterparts. This entails that women will continue to play second fiddle in the socio-political and economic scheme of things, and it is obvious that they would remain marginalised and exploited even as they continue to grapple with daunting task of contributing to the development agenda of the country. Indeed, the quantity and quality of education available to Nigerian women will invariably determine the developmental pace of Nigerian children, families and the nation in the nearest future.

**Feminisation of entrepreneurship:** This concept poses tremendous challenge to women just like its twin in the formal sector employment, where owners of employment seem to have purchased the rights and soul of the woman employee, and can do anything without recourse to conscience and the law. The family members including husbands, male relatives and competitors see women involvement in entrepreneurship as misplaced priority, and that such women should not dabble into a man’s world. Therefore, women may end up being cajoled. If she fails, she is taunted and ridiculed. Where she succeeds, she is called names and branded “wayward”. She is hardly celebrated for achieving milestones in her chosen venture. For instance, a woman mechanic, carpenter, commercial driver, trader or motorcyclist are received with awe by both men and women; yet, she contributes to the peace and finances of the home, and everyone enjoys the proceeds, while rejecting the sources and the determination of women to “sweat-out” for the well-being of the entire family and the society.

**Control over resources and decision making:** Apart from households affected by the demise of husbands or male members, men dominate household headship and are also, the breadwinners of the family, especially in a patriarchal system. This has often translated into men making the family’s financial and non-financial decisions. These decisions may involve the status of the wife as a housewife or worker, the type of work or business the wife and daughters would be engaged and the distance, as well as whom they can relate or partner with in the course of doing the business. Others bother on family planning and domestic affairs. As observed by Esplen (2009), in agricultural societies where women frequently do most of the work, male family members often own the land and make the agricultural decisions. Therefore, as women are usually at the receiving end, making decision in the family is limited and can be confined to childrearing concerns and domestic tasks. Factors that exacerbate women’s low bargaining positions include large age gaps between husband and wife, which intensify already existing gender inequalities, cultural factors that devalue women’s unpaid work, lower levels of education and economic dependence.

However, in some circumstances, women have manoeuvred their ways to some vantage positions where they take control over resources and decision making. For women to do this, some have to dwell in lies and fraudulent behaviours, such as claiming to spend on items never bought or doubling the cost of items on the list, just to have some surplus money. One amazing fact is that in most times, some of these women are honestly doing this for the betterment of the family. Although, such acts are ethically wrong, but they are perpetuated by men’s inconsiderate stance. In most households, women come to terms with family resources and control only when they prepare household budgets either through resources provided by the husband or through their earnings from petty trading and agricultural labour, or when served as household financial managers. In any of these, they are able to manipulate how money is spent and they may adopt various strategies to ensure they can access and reserve part of these resources for

rainy days. Any interventions geared towards women's control over resources, such as conditional cash transfers and Tradamoni, if they are well designed, coordinated and honestly implemented can be a story changer.

**Competition and high cost of production:** High cost of production are affected by high prices of raw materials, low productivity and under-utilisation of capacity. Also, management of family may be more complicated than the management of the business.

**Family responsibilities and infrequent mobility:** Full involvement in the domestic chores is a distraction to entrepreneurship, just as occupational backgrounds of the family and education level of husband has a direct impact on the development of women entrepreneurship. Again, the inability of women entrepreneur to travel from one place to another for business purposes is a problem. Women entrepreneurs or traders who embark on business journey are harassed by authorities and scorned by others for seeking accommodation in a hotel or even relating harmoniously with a business partner(s).

**Lack of training and capacity to bear risks:** Women entrepreneurs may engage in entrepreneurial venture for the first time in their late thirties or early forties as a result of personal and familial commitments. This is further affected by insufficient business training and freedom to make freewill decisions including taking risk, which is one of the cardinal features of successful entrepreneurs.

## Conclusion

There are physical challenges such as reproduction, high birth rate, and introduction of childbirth at an early age. Educational constraint also limits the contribution of women traders to the economy. There is abundant evidence to suggest that education increases the productivity of both men and women, but this is not accessible to most women, especially the rural dwellers. Despite the disparaging terrain that women walk through, there is strong indication that Nigerian women traders have contributed significantly to entrepreneurship and the overall development of society, and would do more if provided with enormous opportunities and propensities to enterprise.

## Recommendations

Any strategies, decisions or issues about entrepreneurship development must incorporate women traders since they play vital role in the informal sector of the economy. This is coupled with the fact that they are imbued with abundant unutilised resources that are capable of instigating formal sector participation. By gearing towards mainstreaming women traders to formal development agenda, an obvious demonstration cannot ignore the following:

- **Globalisation and women traders:** Globalisation is a near disappearance of economic borders and instant response through ease of transferring ideas and information. Globalisation is the extension of the market of the industrial nations and in theory, would enable developing nations to grow their economies, and compete with other economies. In practice, it has resulted in widening the gap between the rich and the poor nations (ADB, 2003). Even programmes set up to help the small producers, such as New Partnership for African Development (NEPAD), have benefited the western investors more than the African producers. Globalisation is based on the theory of large-scale production and absolute advantage of production (Wade, 2004). This follows that for Nigeria to launch herself into world map, government must encourage large scale production by instigating and grafting women traders to womenpreneurs.
- **Initialising womencentric education:** Education is the principal means through which ideas, values and mannerism are communicated. It therefore, means that women traders must be given opportunity to receive basic educational training that is tailored towards the advancement of their trading business beyond the shores of Nigeria. A good number of women traders are intelligent, but the display of this

business intelligence is hampered by lack of formal education. Therefore, educational programme must be arranged in specific terms, designs and approaches for women. Whatever educational arrangement that is proposed, must be hands-on knowledge, skills and abilities to enterprise. Womencentric education for women traders is the fulcrum of womenpreneurship, since being a successful entrepreneur is piloted by educational training and know-how to accomplish venture creation.

- **Provision of infrastructure:** The extent to which a country provides infrastructure for its citizens to obtain financial support, land, facilities, employee's supplies, government assistance, utility costs, good transportation, tax concessions, subsidised loans and other items or components required in producing goods and services determines the level of economic growth and development (Awak, 2015). Therefore, in consonance with the above position, government must provide necessary infrastructures that are congenial to women entrepreneurial activities. Additionally, there must be in existence accessible equity financing, and suitable professional services and development transfer within a country to harness economic prowess of Nigerian women.
- **Intersectionality of gender and other forms of discrimination:** People are discriminated against for a multiplicity of reasons including ethnicity and race, religion, caste, age, health status, disability, sexual orientation, socioeconomic status and geographic location, in addition to gender bias. Therefore, when gender intersects with other axes of marginalisation, women are more likely to experience many layers of discrimination. Indeed, male ego deflects success of women entrepreneurs. Chow, Segal and Lin (2011) have pointed out that in some cases, these other forms of discrimination can be more intense than gender discrimination. In consonance with the authors, intersectionality could serve as a veritable tool for appreciating how these discriminations materialise and intersect. It is based on an understanding that men and women have layered identities, which have resulted from social relations, history and power structures. Through a deeper appreciation of multiple identities and consequent patterns of discrimination, more effective responses can be specifically designed to address them. This would reinvigorate social bond and strengthens positive gender relations.
- **Masculinities to the rescue:** It is becoming increasingly acknowledged that there is a need to better understand how the gendered identities of boys and men are formed and how they can be better mobilised as a force for gender equality. According to Cornwall, Erdström and Greig (2011), the Australia's National Action Plan on Women, Peace and Security (2012-2018) depicted the essence of male champions in ensuring the security of women and girls. Arising from this is the fact that men and boys can be powerful advocates for gender equality, helping to reduce and prevent violence against women and ensure that women's needs are taken into account, and included as crucial elements in development agenda. Although, older men are often seen as barriers to women's empowerment, but small-scale programmes that work with men and boys demonstrate some success towards more gender equitable attitudes. This is so because most men and youth who suffer from exclusion do not get involved in violence and can be positive agents of change.
- **Streamlining and implementation of strategies by governments and donors:** Governments at various levels, as well as donor agencies have devised a number of strategies, tools and resources to ensure their development programmes take account of gender inequality. These strategies include organisational gender mainstreaming, conducting gender analysis, and gender assessments to determine impacts of programmes, strategies and laws. However, the implementation of these strategies has resulted in gradual and temporary gender awareness and gender equality. This stems from lack of commitment on behalf of stakeholders and insufficient resource allocation. There are also, gaps in the collection, compilation and reporting of gender-sensitive data for effective gender analysis. While gender issues are often acknowledged as important, states and donors often give them lower priority, it is disheartening that focus on other aspects of development including democracy,

poverty, conflict or security issues are deemed urgent and pressing. This has to change in order to address the need of women traders.

- **Investment, not empowerment of women traders:** Women play a major role in the global economy. They invest more in their families than men do, in areas such as education, health and nutrition. They create a secure foundation for the future of their families and communities. So “investing”, not “empowering” women economically, especially through their involvement in entrepreneurship creates job opportunities, wealth and sustainability for everyone.
- **Value chains connectivity:** Women are owners and operators of majority of micro, small and medium enterprises, in addition to a negligible number of large-scale industries around the world. It is obvious that increasing women competitiveness will boost the chances of creating more jobs, formidable homes and peaceful society. Indeed, instigating value-added and active participation of women in entrepreneurship portends nothing, but sustainable economic growth, the achievement of development goals, equitable society and robust womenpreneurship.

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