

The Relevance of Female Entrepreneurs in Rural Development of Nigeria: A Study of Selected Rural Communities in Nsukka (1999-2014)

Anthonia Ogo Uzuegbunam¹

Abstract

Considering the importance of rural development to national development and the recent growth of entrepreneurship in general and female entrepreneurship (FE) in particular, this study was propelled to investigate the entrepreneurial activities that would promote better societal conditions, examine the reasons for engaging in entrepreneurial activities and analyse the major constraints to successful engagement in entrepreneurial activities. The study was a survey research conducted in Nsukka selected rural using a stratified random sample of 200 respondents, from the age range of 18-25 to 55 and above. Four hypotheses that guided the study were stated as female entrepreneurs engagement in economic activities and provision of services like health and water have improved the life conditions of the rural populace and FE have other reasons other than monetary gains for engaging in entrepreneurial activities. The findings include; the entrepreneurial activities engaged by FE in economic venture and provision of health and water services create avenues for monetary gains, self-employment and employment for others, capacity building and provision of useful commodities. The study recommended that female entrepreneurs should be recognized as partners in development and as such should be assisted financially through policy making and policy implementation.

Keywords: Relevance, female entrepreneurs, rural development, capacity building and entrepreneurship.

1. Introduction

The African traditional societies, Nigeria inclusive, perceive the relevance of women in home keeping and management while that of the males is in breadwinning. Females bear and raise up children, cook, gather firewood, fetch water and all kinds of domestic activities. It is generally believed that the females are naturally endowed with these domestic works. Hence, the saying, "the beauty of any home is a dutiful woman." Echoing the above statement, Ukonu and Tafamel (2011) thus narrate.

At the background in those days in the village, the girl children gather leaves and sticks (used as firewood) to prepare through play, food, while the male children use mud to build their little castles. This indirectly tells the girl of her future role in the upkeep of the home. A woman has four eyes; two at the front and two at the back....(pp. 226-246).

Furthermore, Folorunsho (2009) posits that people are born males or females, grow up to become boys or girls and take up roles as men or women. Recently, situations are changing. The females are being more educated, debunking the idea that women should only stay at home, bear and rise up children, cook, go to market and care for the house and members of the family. For instance, the number of women in Nigeria who are gainfully employed increase per day.

¹ (Ph.D) Associate Professor , Department of Public Administration & Local Government, Faculty of the Social Sciences, University of Nigeria, Nsukka, Nigeria. toniaogouzuegbunam@gmail.com, +234803 600 6195

Girl-child education is also increasing. Globally, women enlightenment is also visible in areas of work, political, economic and social positions. Such public responsible positions like judges, ministers, commissioners, chairpersons, directors, Deputy Governors etc in government and organizations are carefully assigned to Nigeria women. This paradigm shift emerged as a result of international and national laws governing equal opportunities and equal pay, fair employment practices changing societal attitudes towards females in the work place as well as organizations desire in placing qualified women in managerial positions for a favourable image and status.

Perceptively, Nigerian females started from the late twentieth century till date to engage in several entrepreneurial activities. As a result of hard times in families and societies and increase in the awareness of entrepreneurship, the desire for money, choice and financial gains from entrepreneurship prompted women to rise up to challenges. Again, the global call for gender equality and the 35% Affirmative Action by Her Excellency, Dame Patience Jonathan of Nigeria also influenced the women's interest in entrepreneurship. Thus, while some women engage in entrepreneurship for purposes of socializing and making friends, achieving popularity and high positions in life, others do so by co-operating with males in solving the teeming needs of the families and societies.

Rural development in societies has a broad and elastic concept depending on the interaction of many forces like the objectives of the programme, the availability of planning and implementation resources, etc. For developing countries like Nigeria, rural developmental projects include agricultural set-up, rural portable water supply, rural electrification, rural feeder-road construction and maintenance, rural health and disease control, rural basic secondary and adult education campaign, rural telecommunication system and rural industrialization projects. Therefore, considering the elaborate content of rural development, the general objective of embarking on rural development is to improve the total welfare of the rural people especially the low-income ones. Some of the specific objectives of rural development evolved include; enhancement of greater commitment towards budgeting allocation and actual expenditure of resources; creation of rural employment opportunities; expansion and improvement of rural infrastructure like market stalls, portable water and storage facilities, roads and electricity; increase in the use of total resources and promotion of local skills, increase in production and sustenance of food supply, encouragement of popular participation of rural people in identification of priorities, planning and implementation of programmes etc. It is in these projects that the women as female entrepreneurs are expected to contribute to the advancement of people and society.

1.1 The Problem

Though women in Nigeria are involved in economic, social and political activities of the society in both rural and urban sectors, the relevance of the female entrepreneurs is yet to be examined. Females engage most in economic activities in the informal sector level. Such activities include fashion designing, hair dressing, crafts, beauty and health care etc, as these activities seem to require minimum level of education. Rural development in Nigeria and Nsukka in particular leaves much to be desired. Roads are not sufficiently built; rural electrification is still in poor state, health care services is yet to be assured. People still draw water from any source including gutters and dirty rain water collectors and containers and food is still in poor supply. However, rural development as a veritable tool for economic stability in any society encourages local production of basic necessary physiological needs of the people like food, water, shelter and health. Again, entrepreneurship offers opportunities for self-creation, innovation, profit-making on investments, self-employment and self-fulfillment for the participants and individuals. It stands then to reason that a significant relationship between rural development and entrepreneurship could be established if well harnessed.

The Nigeria populations of which many are females reside mainly in rural areas to the tune of about 70% population (UNDP). Currently, the awareness and the spirit of entrepreneurship has increased globally and in Nigeria in particular.

The Nigeria female entrepreneurs influenced by their male counterparts are also on the race to entrepreneurship. Thus, in the selected rural areas of Nsukka in Nigeria namely Opi, Ibagwa-Ani, Anuka, Obukpa, Umabo, Ede-Oballa, Lejja, Eha-Amufu, Orba, Okparigbo, Agbamere, Nsukka town and others, people still experience near deplorable conditions of living. The female entrepreneurs around these areas continually face socio-political, economic and cultural challenges that militate against their successes in entrepreneurship. Yet, they are eager to forge ahead with little or no recognition.

It is against this background that the study was prompted to examine the relevance of female entrepreneurs in rural development of Nsukka local areas with a view to proffering a way forward. Specifically, the study analyzed female entrepreneurship with particular reference to Nsukka local communities in Nigeria; examined rural development in Nsukka local communities of Nigeria and investigated rural entrepreneurship and the place of female entrepreneurs in Nsukka local communities of Nigeria context.

2. Conceptual and Theoretical Framework

Entrepreneur as a concept assumes various definitions depending on the proponents' perceptions, activities and nature of participants. Thus, the World Bank views entrepreneur as one who perceives profitable opportunities is willing to take risks in pursuing the opportunities and is able to organize and manage a business. Gartner (1990) and Gartner et. Al. (2004), perceive an entrepreneur as one that engages a commercial enterprise, an organizational innovator and creator; is one that prospects and exploits opportunities. An entrepreneur has a sense of urgency, robust understanding and ready to face challenges. He supplements his skills, knowledge and ability, (Winn, 2005, pp. 381-397). In the opinion of Meredith, Nelson and Neck, (1996) entrepreneurs possess abilities that could apply to a wide range of careers. Again, Inegbenebor, (1996) perceives an entrepreneur as an ordinary human being who has developed certain skills, attitudes and behavior enabling him to perform his role in the society. From these various perceptions of entrepreneur, we deduce that entrepreneurship refers to skills, knowledge, commercial enterprise, attitudes behavior and most importantly risks-taking.

Female entrepreneurs therefore refer to woman owned/run enterprises. Hence, the female entrepreneurs are those women who start and own a business. Such women exist in societies both in advanced and developing countries like Nigeria. In USA for example, it means a small business of about 51 percent owned, managed and operated by one or more women, (Women's Business Ownership Act, 2004, quoted in Okojie, 2006). Again, it is estimated that globally, women account for 25 – 30 percent of all businesses, (National Foundation for Business Owners, 1998:2), 23% in Sweden, 26% in UK and 33% in USA, (Carter, 2000). Furthermore, researchers and academics in Nigeria have also perceived entrepreneur in one way or the other. Some see entrepreneurship as a critical factor of production which has the responsibility of harnessing knowledge including technical progress for use in production; as an innovative economic organization; risk-taking venture and an engine of development and economic emancipation, (Anugwom, 2007:2, Agu, 2010:2 and Njoku, 2011:7).

Female entrepreneurs in the Nigeria context remain women that are skilled, courageous creative, resourceful, innovative and determined to embark on taking the risks of starting and owning a commercial enterprise usually on a medium and small scale level. In the areas under study, most of these businesses are on a small scale. Despite the socio-cultural, political, religious and economic conditions in Nigeria, women in Nsukka communities of Nigeria engage in entrepreneurial ventures. Consequently, both single and married women engage in low financial and risk involving business ventures from household goods to edibles like fruits, vegetables and foods on the streets, market places, schools, religious centres, etc.

Some females also engage in high degree of financial and risk involving ventures like printing, local foods processing mills, fashion and designing workshops, craft workshop, nutrition centres, health stores and clinics, etc. In such ventures above the women employ people (male and female) as apprentices and hired labour. These ventures are self-initiated, inherited or partnered in nature and profits are realized from them.



A Female Entrepreneur in her Health Care Clinic



Female Entrepreneurs in a local food processing mill

Historically, the term female or women entrepreneurship was first used in literature in the 1960s and 1970s but was widely used in 1980s and 1990s. Female entrepreneurship remains an essential part of human resource development. It is known as an important untapped source of economic growth from the last two decades because it creates new jobs for women and others by being different. It provides society with different solutions to management, organization and exploitation of entrepreneurial opportunities. It has gained momentum with numerical increase of female owned enterprises and increase in substantive contribution to economic growth, (Ezeibe, 2011, p.84). However, as a result of neglect of female-owned entrepreneurial ventures by government and society, women entrepreneurs present a minority of all entrepreneurs, (Ezeibe, *ibid*, p.84).

Rural development can be analysed based on characteristics of rural area, principles of rural development and problems of rural development. A rural community is a local area endowed with calm and natural environment. It is usually uncivilized and under-developed considering its geographical conditions.

Characteristically, a rural area is sparsely populated as a result of immigration due to low level of facilities. It is homogeneous in profession, and culture, transmitted from generation to generation. Its means of communication is slow, slow to change due to lack of education and modern technology. As a result of simple severe nature of rural areas, people experience low rate pollution from factories and automobiles. People's relationship and interactions remain strong exhibiting hospitality and less stress.

The principles that guide rural development include the following:

- (i) Total community involvement in rural development should be ensured through the use of suitable community participation approach and delegation of powers to community leaders and beneficiaries.
- (ii) A core of local leadership should be built-up to sustain the rural development efforts, through the use and mobilization of standing development planning committees in every community.
- (iii) The rural development schemes should affect all aspects of people's life so as to make for even development.
- (iv) Cultural values and practices of the people should be integrated into the rural development programmes through the use of indigenous institutions like age grades, youth organizations, town unions and clubs. This will promote easy understanding of the schemes and mobilization of peoples latent talents.
- (v) The policy-makers and leadership should be committed to the philosophy of rural development for the rural sector improvement so as to assure transparency and accountability.
- (vi) Appropriate skills (human capital development) and implementation capacity should be developed to create and maintain new technologies and improvement of social welfare.
- (vii) Adoption of incentives and motivation scheme like citations, honorary gilts and prizes, village, town and local government competitions and organizing rural development day for selection of cleanest communities, accident-free communities, best farmers, best disciplined communities, etc, (Ijere: 1990, pp. 66-67).

Problems affecting rural development in Nigeria

The problems as articulated by Ijere, (1990) are identified as follows:

- Defective local economics leading to people perceiving rural development programmes as welfare packages. Targets are rarely met since production is more emphasized at the expense of marketing and marketing outlets. Costing and evaluation of projects are usually neglected.
- Inadequate community participation as the top-bottom approach to rural development adopted by the relevant government functionaries induces unwilling responses from the rural beneficiaries.
- Lack of grassroots planning leading to neglect of the local experts, chiefs and community leaders opinions and involvement.
- Lack of national philosophical base which creates the situation where policy-makers and government functionaries are busy making slogans and expositions in their offices without giving life and direction to rural development. There is no ideological and holistic foundation.
- Absence of core project leadership leading to the failure of project leadership to work from within the community, motivating and sustaining people's enthusiasm in addressing conflicts depression, frustration and unfulfilled expectations.
- Lack of cohesive identity resulting in failures of rural development. This is because the social and cultural, aspects of development are regarded as minor and dependent on the economic development, giving room for neglect of integrated life, history and beliefs of the beneficiaries; and lack of ability to maximize local resources leading to much lust for foreign manufactured goods and products. Nigerian local made goods, talents, manpower skills and other raw materials are usually ignored. This is why Nigerians are unable to evolve appropriate technology due to the neglect of opportunities for such ventures.

Rural entrepreneur, as a concept refers to the idea that people in the rural areas shift from agricultural activities to the non-agricultural ones, like blacksmithing, spinning, carpentry, tailoring, craftwork, etc, (Petrin, 1994). These activities are carried out through the use of available raw materials. Thus, such ventures like sports and recreation facilities, tourism, professional and technological training, retail and wholesaling, crafts and engineering and consultancy, value added products like meat, fish, milk, wood, etc. as well as farm work, form the features of rural entrepreneurship. Hence, Akpomovie (2010) rightly observed that "a major characteristic of the developing countries is the increasing disparity between urban and rural areas" (p. 88-89). The gap, according to Igboeli (1993) is rooted in the new-classical, economic theories that presumed the acceleration of concentrating investments in the cities while rural poverty will only be reducing by the trickling down of the urban benefits from industrial growth. So what has been the situation in the developing countries is the continued strategy of accelerated growth of benefits in the urban areas without much attention to the strategy that could ensure bridging the gap between the urban and rural living conditions. Thus, an appropriate theory could be adopted for the improvement of the spread in the development benefits.

Entrepreneurship and gender career choice: We have earlier defined entrepreneurship in term of commercial or business acumen involving risk-taking, innovation and creation to make profits. In contemporary view, entrepreneurs are found in all sizes and types of firms, (Morris and Hopper, 1996; O'Neil and Viljoen, 2001). Again, a conceptional attribute of entrepreneurship indicates smallness, deregulation, innovation, competition, creation, motivation and co-operation, (Verheul and Thurik, 2000). Undoubtedly, female entrepreneurs are making significant contribution to development. For instance, the global estimate stated that women account for 25-33% of all businesses, (National Foundation for Business Owners, 1998:2).

In USA 33%, UK 26% and Sweden 23% of women account for all business start-up (Carter, 2000). Even in agricultural industry, entrepreneurial or economic activities remain higher. Examples could be given from Sub-Saharan Africa of which Nigeria is one where women account for 80%, Caribbean 26%, and Asia 50-60% of all economic activities (Kitching and Woldie, 2004). Despite the present trend in female entrepreneurial or economic activities, many females in Sub-Saharan African countries are still marginalized as a result of gender perception, (Kuada, 2009, p. 85-104). For a longtime, the women were not considered as entrepreneurs.

Considering the concept of gender is like viewing any social constructed expression of people in society. Gender is used in categorizing human beings with similar sexual qualities into masculine or feminine characteristics. The term according to Marlow and Patton, (2005, pp. 397-410) is not static but rather reactive, adapts and responds to the aspirations, constraints and opportunities of participants in a relative context, (Simpson, 2009). It is always difficult to introduce male-female biological and behavioural limits. The attempts to do so have been hampered by political, specific societal philosophical or religious persuasions, (Singh et al, 2010, pp. 435-460). Hence, entrepreneurship as a female career choice has until recently been viewed as a man's occupational endeavour as traits that are ascribed to entrepreneurship like organization, networking, superiority control and competitiveness are usually meant for males, (Bird and Brush, 2002, pp. 41-65). Consequently, the desire of females entrepreneurs to take-up entrepreneurship as a career is viewed in Nigeria and other Sub-Sahara countries as a threat to males (Brodsky, 1993, p.341). The idea alone sounds annoying and unpleasant to the traditional and cultural role perceptions of women who are supposed to be humble, modest and be prepared for marriage and motherhood. However, what matters most in contemporary democratic societies like Nigeria regarding female entrepreneurship remains the self assessment of females and their roles in society irrespective of gender.

Entrepreneurship as a career choice for women emerged as a result of the move towards democratic ideals that influenced people's societal perception of entrepreneurship, (Woldie and Adesua, 2004, pp. 78-93). Thus, the number of female entrepreneurs has increased in recent times. Different factors have actually prompted females to choose entrepreneurship as a career and these factors could be internal or external to the individuals. For instance, internal factors could range from person's personality to hereditary traits like being self-governed, positive, proactive and assertive personality, (Akrivos, Ladkin and Rekitis, 2007). External factors could range from the dominant features of human resources within the labour market, political-economic impact of the business environment to socio-cultural afflictions, (Ituma and Simpson, 2007). Yet, other external factors are the family orientation and demographic variables, level of education of the individual and wealth or lack of job opportunities, (Singh et al., p. 356). Sometimes, the urge of choosing entrepreneurship as females could emanate from such variables as self-sufficiency, economics, independence and prestige attainment, (Winn, 2004, 2005). From the foregoing, we were able to understand that in Nigeria, like any other patriarchal society globally, female's entrepreneurship was initially neglected until recently when the world is globally and democratically moving forward. The main reason for such attitudinal perception was mainly as a result of gendered categorization. Though, women on their own part face other challenges as female entrepreneurs.

Theoretically, this study applied the structural transformation theory propounded by W. Arthur Lewis in the Mid-1950s and later modified, formalized and extended by John Fei and Gustav Ranis in 1961 and 1964, (Ranis, 2004, p.2). As a theory of the industrial transformation among sectors along the balanced growth path equilibrium, using the endogenous growth theory, it allows a slight upward trend in the productivity of the human capital sector, combined with ascending degrees of human capital shares of sectoral output like in agriculture, manufacturing and services. The output gradually shifts relatively over time from agriculture to manufacturing and to services. This theory is characterized by the features of abundance of large population and agricultural activities in the rural areas, which results in the starvation of other sectors in the areas and the urban as well, of enough human labour. This affects both production and development. But if the excess labour could be harnessed into other sectors of the rural (and/or urban) area, like provision of goods and services a robust economy could be developed.

Applying this theory to the study, the female entrepreneurs would be seen as a newly discovering and growing modern sector of the economy where females could be engaged to invest. Consequently, the rural sector, which is mainly characterized by subsistence agriculture and male domination, should be diversified economically to create more job opportunities, improve the rate of circulation of purchasing power and make for speedy rural development.

3. HYPOTHESES

The following hypotheses guided the study:

- (1) Relevance of female entrepreneurs in provision of services, employment, and social amenities: Female entrepreneurs engage in such economic activities as sewing, hair dressing, embroidery, decoration, bead making, wire works, garri processing, computer training, etc. Female entrepreneurs provide social amenities like pipe-borne water, schools, health facilities, etc that improve the standard of living of the rural populace. It is therefore hypothesized that female entrepreneurs engage in economic activities and provide services like health care and water supply that could improve the life conditions of the rural populace.



A Female Entrepreneur in her Sewing Workshop

Female Entrepreneurs in a Bead and Wire Making Workshop

(2) Relevance of Nsukka female entrepreneur’s economic activities to Nsukka rural development: The Nsukka communities are traditionally agrarian areas with major markets at Nsukka, Opi and Ede-Obolla. Female entrepreneurs brought in new sector of the economy along with their male counterparts, but the females engage more in these economic activities, therefore creating services and employment for themselves and the communities. It is thus hypothesized that female entrepreneurs have other reasons apart from profit making for engaging in entrepreneurial ventures.

3. Relationship between provision of services and social amenities with female entrepreneurs economic activities and factors impinging on their role to rural development. This follows that adequate and sufficient provision of services and other economic activities depend highly on zero conditions of such constraints like lack of funds, illiteracy of the rural people, inaccessibility of some interior villages, boss-like spouses, etc. It is therefore hypothesized that some factors like lack of funds, inaccessibility of some interior villages, boss-like spouses have significant impact in the role and relevance of female entrepreneurs to rural development.

4. It is hypothesized that the relevance of female entrepreneurs in provision of services, social amenities and new economic sector to rural development of Nsukka communities will be enhanced through the aggregation of female entrepreneurs into women associations and unions along trade and skills strategies.

4. Methodology

4.1 Study Area:

Geographically, the area referred to as Nsukka is one of the local government areas situated in the north-east Nigeria, about 65 kms away from Enugu, capital of Enugu State of Nigeria. It has seventeen (17) towns in its local government namely Nsukka Ede-Oballa, Opi, Obukpa, Agbamere, Umabo, Eha-Alumona, Orba, etc. In vegetation, the area is dominated with broad leaved trees, herbaceous plant and some streams like Adada River, Iyi Nsukka and some lakes like Opi Lake within the lowland escarpments.

Traditionally, Nsukka area has a number of festivals like Omaba masquerades, the Onweto, which are celebrated every year. In archeology, many sites have been escarvated all showing the existence of early settlement of man like University of Nigeria Agricultural garden with a date of 2555BC, Umundu and Orba with date of 200-1450AD etc, Lejja – 4005BC and 3445 and 3445BC Nsukka, (OFSP, 2014).

Educationally, Nsukka has some of the most recognized educational institutions in South-East Nigeria; namely – St. Theresa College, Queen of the Rosary Secondary School, Model Secondary School, St. Cyprians Special Secondary School, Urban Girls Secondary School and many primary education schools and the University of Nigeria as well as other private schools and public schools.

Economically, Nsukka communities are rural and agrarian with major markets at Ogige Nsukka, Afor-Opi, Eke Ede-Oballa, Oye – Orba and Obukpa. The areas are endowed with natural resources. Politically, Nsukka communities have Mkpo-Ozo titled men, the Umuada and the age-grade group that help in the maintenance of peace and order. The ‘Igwe’ is a new title initiated by government and they contribute a lot in smooth running of the communities.

4.2 Research design: The survey research design was adopted.

4.3 Population: The target population was 309,633 (Census, 2006 and Nsukka OFSP 2014).

A stratified random sampling technique was adopted and 200 respondents were selected from five selected areas of Nsukka, Opi, Ede-Oballa, Orba and Obukpa – meaning 40 from each town.

Data were collected from both primary and secondary sources using oral interviews, observations and questionnaires. The secondary data collected were from textbooks, magazine, journals, dailies and the internet publications. The analysis of data was carried out through the use of frequencies, percentages and χ^2 square test of significance to determine relations.

5. Interpretation and Analysis of Data

5.1 Data and Variables

The questionnaire had two parts which included socio-demographic information and key research questions. On the whole a total of 200 questionnaires were distributed and only 177 were validly returned while 23 were either invalid or not returned. So we were made to work with the 177 returned using 17 item questions, 5 questions on demographic information and the rest for substantive data.

The demographic information was deduced as follows:

5.1.1 Age Range Group - 1: This variable ranges from 18 – 55 and above. From the coded age range of female respondents who are on the business, 18-25 were 26 (14.69%), 26-34 were 44 (24.86%); 35-44 were 59 (33.33%); 45-54 were 18 (10.17%) while 55 and above were 30 (16.95%). This finding explains that the age range of 35-44 dominated the sample population followed by 26-34 and 55 and above in that order.

5.1.2 Marital Status - 2: The analysis showed that married status were 52 (29.38%); single respondents were 35 (19.77%), divorced were 42 (23.73%); while separated were 20 (11.30%). The analysis explains that those that are married and are still living with their spouses dominated the sample followed by those who are divorced and those who are single in that order.

5.1.3 Education - 3: Educational qualifications range from FSLC to Post-Graduate Degree. The analysis revealed that respondents with FSLC were 22, (12.43%), SSCE/GCE were 30 (16.95%). ND/NCE were 42 (23.73%); HND/DEGREE were 58 (32.77%) while those with post graduate degree 25 (14.12%).

From the above analysis, respondents with HND/Degree educational qualification dominated the sample followed by ND/NCE respondents and SSCE/GCE in that order.

5.1.4 Family - 4: Respondents with one – two children 37 (20.90%), 3 and above children 140 (79.10%). The analysis above explains that respondents with 3 and more children are more than those with 1 – 2 children.

5.1.5 Location - 5: Location of female entrepreneurs in Nsukka village quarters = 45 (25.42%), Opi = 37 (20.90.5%); Ede Oballa = 30 (16.95%); Orba = 37 (20.90.5%) and Obukpa = 28 (15.82%).

The analysis above shows the Nsukka village quarters 45 (25.42%) dominated the sample followed by Opi and Orba 37 (20.90.5%) each and Ede-Oballa 30(16.95%) in that order.

5.1.6 Source of Start-up Capital - 6: The analysis explained that personal income scored 26 (14.69%), spouse scored 36 (20.34%), from parents score 25 (14.12%), from friends, 18 (10.17%). From loans, 28 (15.82%) while others scored 44 (24.86%). This explains that female entrepreneurs get most of their start-up capital from other sources outside those in the options.

5.1.8 Reasons for Economic Activities – 7: Female entrepreneurs engage in economic activities for monetary gains = 56 (31.64%), self-fulfilment 38 (21.47%), forced by their spouses = 42 (23.73%) forced by provision of employment for themselves and others and for services of the people = 41 (23.16%).

The analysis shows female entrepreneurs in Nsukka rural communities engage in entrepreneurial activities mainly for monetary gains, provision of employment for themselves and others and self-fulfilment. The rest are implication of their activities.

5.2 Testing the Hypotheses

The hypotheses that guided this study were earlier stated. Questions were posed to the respondents to test these hypotheses using statistical test of χ^2 chi-square.

Hypothesis I:

Female entrepreneurs are relevant to rural development in Nsukka communities by engaging in such economic activities like hair dressing, embroidery, computer workshop, bread making, decorations, bakery, wire works, bricklaying, health services etc. that could improve the living standard of the populace.

Table 1: Testing of Hypothesis I

The relevance of female entrepreneur’s activities to the improvement of living standards of Nsukka rural populace

Response	Observed (O)	Expected (E)	O-E	$(O-E)^2$	$\frac{(O-E)^2}{E}$
Strongly Agree	64	44.25	19.75	390.06	8.81
Agree	47	44.25	2.75	7.56	0.17
Strongly disagree	42	44.25	-2.25	5.06	0.11
Disagree	24	44.25	-20.25	410.06	9.27
Total	177	177			$\chi^2 = 18.36$

X² calculated value = 18.36; Tabulated value = 7.82; D/f = 3, P< = 0.05.

Note: See text for details of the result.

Table II: Testing of Hypothesis 2

The reason for female entrepreneurs to engage in entrepreneurial activities is just for monetary gains and or profit making.

Response	Observed (O)	Expected (E)	O-E	$(O-E)^2$	$\frac{(O-E)^2}{E}$
Strongly Agree	56	44.25	11.75	138.06	3.12
Agree	38	44.25	-6.25	39.06	0.88
Strongly disagree	42	44.25	-2.25	5.06	0.11
Disagree	41	44.25	-3.25	10.56	0.24
Total	177	177			$\chi^2 = 4.35$

X² calculated value = 4.35, Tabulated = 7.82, d/f = 3; P< level of significance 0.05

Note: See text for details of the result.

Table III: Testing of Hypothesis 3

Certain factors like lack of funds, inaccessibility of some interior village areas, boss-like spouse, gender disparity negligence, etc., have significant impact on the role and relevance of female entrepreneurs to rural development.

Response	Observed (O)	Expected (E)	O-E	$(O-E)^2$	$\frac{(O-E)^2}{E}$
Strongly Agree	58	44.25	13.78	189.06	4.25
Agree	52	44.25	7.75	60.06	1.36
Strongly disagree	39	44.25	-5.25	27.56	0.62
Disagree	28	44.25	-16.25	264.06	5.98
Total	177	177			$\chi^2 = 12.21$

X² calculated value = 12.21, Tabulated = 7.82; d/f = 3; P< level of significance 0.05

Note: See text for details of the results

Table IV: Testing of Hypothesis 4

The relevance of female entrepreneur's economic activities and social services to rural development of Nsukka communities could be enhanced through the aggregation of female entrepreneurs into women associations and unions along trade and social lines strategies. Populace.

Response	Observed (O)	Expected (E)	O-E	$(O-E)^2$	$\frac{(O-E)^2}{E}$
Strongly Agree	64	44.25	19.75	390.06	8.81
Agree	47	44.25	2.75	7.56	0.17
Strongly disagree	42	44.25	-2.25	5.06	0.11
Disagree	24	44.25	-20.25	410.06	9.27
Total	177	177			$\chi^2 = 18.36$

χ^2 calculated value = 18.36, Tabulated = 7.82; d/f = 3; P < level of significance 0.05

Note: See text for details of the result

5.3 Results

Table 1 indicates that since the calculated χ^2 value 18.36 is greater than the tabulated value 7.82, the null hypothesis that female entrepreneurial activities in Nsukka rural communities do not provide services, employment and other economic activities that could improve the standard of living for the people is rejected. Thus, women engage in such activities like hair dressing, printing, embroidery, bread and bead making, decorations, baking, wire works, computer workshop etc. The female entrepreneurs also provide health services and water services in their stores and clinics. These are relevant to the living conditions of the rural populace. Although, they operate on a small scale level the relevance is still remarkable.



A Female Entrepreneur in Skill Acquisition Workshop



ICT Training Centre owned and Managed by Female Entrepreneurs



Female Entrepreneurs in Cassava Food Processing Centre

Table II: since the χ^2 calculated value 4.35 is less than the tabulated value of 7.82, the null hypothesis that female entrepreneurs have no other reason except to make monetary gains is accepted. This implies that their only reason for engaging in the business is just to make monetary gains. The other options like self-fulfilment, spouses and other conditions did not cross their minds in taking up the activities.

Table III: Since the calculated X^2 value 12.21 is greater than the tabulated 7.82, the null hypothesis that there are no factors like lack of funds, inaccessibility of some interior Nsukka villages, boss-like spouses etc which impinge on the role and relevance of female entrepreneurs to rural development is rejected. This explanation implies that such factors like lack of funds, inaccessibility of land and some interior villages, boss-like spouses, gender disparity, negligence, family chores and cultural values, etc. have significant impact on the role and the relevance of female entrepreneurs towards rural development of Nsukka communities.

Table IV since the X^2 calculated value 18.36 is greater than the tabulated 7.82, the null hypothesis states that the aggregation of female entrepreneurs into women associations and unions along trade, social and religious lines are not strategies that could enhance the female entrepreneurs' role and relevance to Nsukka rural development is rejected. This implies those women's associations along trade, social and religious lines are strategies that could enhance the role and relevance of female entrepreneurs towards rural development. These groups enable the women to co-operate and articulate their needs and challenges towards the development of rural populace. Through this medium the government and public will easily recognize and understand their relevance towards societal improvement.

6. Summary, Discussion and Policy Implications

Rural development, as a tool to national development cannot be over emphasized among nations of the world. As the world is growing globalised in all human endeavours, especially the economics, competition is also fast increasing along the same line. With the rapid growth of the world competition in economy, participation of the beneficiaries is consistently being emphasized globally. Thus, a rallying call is being made to all nations and their citizens irrespective of gender, race status, religion, political affiliation etc for development. That is why the International Community promulgated and emphasized the Millennium Development Goals (8 in number) of which women's empowerment and partnership in development were included, (MDGs, 2000). As people's participation in development especially in rural areas increases the concept of entrepreneurship emerged and the world quickly embraced it. Males embraced the principle and involvement of entrepreneurship as male entrepreneurs, before the 18th century while the females embrace and involve, themselves in it in the 18th century, (Anugwom, 2007). Now it is spreading rapidly across the world and Nigeria cannot be left out.

The foregoing scenario prompted this study of the relevance of female entrepreneurs to rural development using Nsukka local communities as an example. This study carried the researchers through stating the problem, rising of research questions, objectives, conceptual and theoretical framework, hypotheses that guided the study, methodology in data collection and finally data presentation and analysis. The findings were as follows:

Nsukka selected local communities have female entrepreneurs who engage in such entrepreneurial economic activities like hair dressing, communication works, bead making, bread baking, decorations, wire works, embroidery, block laying works etc. They also provide such services like health and water services in stores, maternity clinics and water supply shops and centres. These activities are relevant to the improvement of the living conditions of the rural populace.

Nsukka FE was discovered to have the main reason of making monetary gains and profit in engaging in entrepreneurial activities. However, they do not realise that in taking up these activities, they are also creating employment for themselves and other people as well as creating avenues for self-fulfilment, self-empowerment and capacity building. It also implies the inculcation of competitive spirit required for global economic development especially in the rural areas. Again the engagement in these activities creates avenues for the supply of commodities and provision of social services though on a small scale.

The relationship between the operations of FE and factors impinging on their role and relevance to rural development was statistically established. This explains that adequate and sufficient provision of services and commodities depend highly on zero conditions of such constraints like lack of funds, illiteracy, inaccessibility to some interior villages and land, boss-like spouses, family commitment, gender disparity and negligence, cultural determinants, political environment etc. Hence they have significant impact on the role and relevance of Nsukka FE to rural development of the sampled communities.

The aggregation of Nsukka FE into women associations and unions along trade, social and religions lines are strategies that could enhance the role and relevance of FE in Nsukka particularly and Nigeria at large. These groups can co-operate and articulate their needs, problems and measures for improvement.

7. Recommendations

Based on the findings of the study, the researcher suggests the following:

- Government, well-meaning individuals, organizations and donor agencies should recognise the efforts of FE and provide them with funds to enhance their role and relevance in rural development.
- FE should be provided with training facilities and mechanism by government so as to enable them functions effectively.
- Though the overriding motive behind entrepreneurship generally is monetary gains, as the FE in Nsukka rural communities perceived in their entrepreneurship ventures but we recommend that fulfilment should also form part of their reasons for the desire. This is because any loss incurred by money-minded individuals may adversely affect the health of such individuals. But with the acquisition of self-fulfilment, the adverse effects could be less.
- FE should strive to enlarge and strengthen their entrepreneurial ventures at least to such a degree that other social services could be embarked upon. The trade unions and associations should also be strengthened to enable them to pull their resources together and meet the community needs with one voice and strength.
- The male spouses of FE should learn to be more democratic, lenient and understanding instead of being bossy on their wives.
- FE should as a matter of fact endeavour to accommodate their family commitments so as to cope with the challenges of engaging in entrepreneurial activities with peace of mind.

In conclusion, despite the fact that some respondents disagreed that social amenities like roads, pipe-borne water, schools, etc are not provided by Nsukka FE, research has proved that the role of FE in rural entrepreneurship for development is quite relevant to development. Notably, the time for such traditional perception of women as only good for home making and keeping has passed. Women are now perceived as partners in development if things are to move effectively. The global call for equality, empowerment, partnership etc has not fallen on deaf ears.

The clarion call is evident in the 35% Affirmative Active of Her Excellency, Dame Patience Jonathan, wife of the president of Nigeria. General Obasanjo's regime of the immediate past administration started the implementation of the global call when women were engaged in various political and economic positions as Directors, Ministers, and Commissions etc. As entrepreneurship group as a virile measure of the private-public partnership in development, many women have taken up the challenge.

The policy implication is that the government at all levels should recognise the efforts of FE and pursue its ideals in partnership to rural development through the policy of the funding, monitoring, supervision and evaluation of the ventures.

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