Challenges to Entrepreneurship Among Nigerian Women: Information and Communication Technology (ICT) A Panacea

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Abstract

This paper begins with conceptualization of entrepreneurship and information and communication technology. It discusses women and entrepreneurship. It highlights the prospect and challenges to entrepreneurship among Nigerian women. It recommends among others that women should be provided with skills and good knowledge of ICT to fit properly into today's entrepreneurship and business world.

Introduction

Change is a necessary stage of development. It must be made when there is need for improvement in existing situations. Change becomes obvious when new ideas, new knowledge and new methods are discovered. New ideas, innovations and change however must be relevant to and reflect the changing needs of the society to be desirable. Change which does not take this into cognizance is undesirable.

The world is characterized by change. It s characterized by progressive growth in complexity. The world has been reduced to a global village due to changes brought about by revolution in information technology which has collapsed the boundaries between different parts of the world. Internet connectivity has afforded the world an unparallel degree of communication collaboration and resources sharing. This has intensified worldwide social relations with which distant localities are linked in such a way that local happenings are shaped by events occurring elsewhere. That is, things that happen on one side of the world affect those on the other side while those things an individual does in their environment can have worldwide impact.

Nigeria has witnessed a lot of changes between independence in 1960 and today, there has been exponential growth in population, rapid expansion of education system and high level rural-urban migration which has led the population of the cities to expand exponentially resulting in increased social, economic and psychological stress and tension. Adesina, (1981) opined that Nigeria's overriding development problems are the high rates of population growth, the sharply rising unemployment in the urban areas, the proverbial under employment of the rural masses which result in huge under-utilization of human resources, the shortage of critical skill, the mis-direction of formal education and the problem of reverse transfer of technology.

The greatest worry now is how to use education to develop people's ability to manage and induce change as the nation's education system has remained certificate oriented, lacks linkage with labour market and it has remained a preparation for employment in a salary job. The only solution is to encourage self reliance. This could be achieved through the development of entrepreneurial skill and vocational training for all citizens' men and women. Entrepreneurship training is an avenue through which skills and competences

are acquired for creating employment and wealth. It reduces joblessness in the society and by this reducing crime through effective engagement of the entire populace and enabling them to stand on their own economically.

All citizens within the society must be aware of and be sensitive to changes and challenges of the society. They must equip themselves with knowledge, skills and attitudes that will make them competent enough to meet up these challenges. Women, as members of the society are critical elements in the development of the society. They need to be adequately educated to be able to make meaningful contribution to the development of the Nigerian society. They need training in the acquisition of skills that would assist them towards income generation that is they need entrepreneurial skills.

Information and Communication Technology (ICT) is an umbrella term that refers to any communication device or application which includes radio, television, cellular phone, computer among others. Information and Communication Technology (ICT) enables individuals to develop skills that will empower them in modem society. It plays important roles in the personal and social life of all citizens' men and women.

Computer has however remained the most important component of ICT. As Jatau, (2005) noted it is used in virtually all works of life and it has come to replace all other information gadgets. Women need to take advantage of online facilities offered by the computer in their entrepreneurial efforts. There are a lot of prospects in the computerisation of various operations in the management of small business women can engage in on-line buying and selling without leaving the comfort of their homes. Today many people use the compute to search new items on the world market. They can check prices and even place orders for what they need.

A worrisome situation which has constituted a major challenge to the development of the Nigerian society is gender stereotype which determines how males and females think about themselves, how they react with others and what position they occupy in the society as a whole. Gender stereotype has confirmed women to the home only to be admired and used but not to be heard. This has negatively affected women's involvement and progress in education. It has seriously hampered their ability to realize their full potentials and limited their impact on economic activities. This raises the following questions –

1. Can entrepreneurship education make Nigerian women self reliant and self dependent?
2. Can ICT appreciation and application in business boast the economic status of Nigerian women?

This paper, begins with conceptualization of entrepreneurship and Information and Communication Technology (ICT) it discusses woman and entrepreneurship, highlights the prospects and challenges to entrepreneurship among women in Nigeria.

Entrepreneurship

Entrepreneurship is the act of initiating ideas and turning the ideas into actions with the purpose of earning a living. It involves the ability to identify economically viable ventures that are capable of income generation. Wikipedia, (2009) defined entrepreneurship as the practice of starting new organizations or revitalizing mature organization particularly new businesses generally in response to identified opportunities to make money. Opara, (2003) also defined entrepreneurship as the willingness and ability of a person to find out investment

opportunities, establish and run enterprises successfully. It is a logical mechanism for achieving self reliance, which connotes self sufficiency and economic transformation. Ubanji, (2007) defined entrepreneurship as a reform, innovation, wealth creation and risk taking.

An entrepreneur is a person who makes plans for a business. Encarta dictionary (2007) defined an entrepreneur as risk-taking business person who initiates or finance new commercial enterprises. According to Opara, (2003) an entrepreneur is an individual who has the zeal and ability to find and re-evaluate opportunities, gather necessary resources, take sequential and systematic steps towards utilizing the advantages of such opportunities. Also Nwobasi, (2011) defined an entrepreneur as a person who develops new product, a new market or a new means of production. An entrepreneur is therefore anyone that has the ability to produce for his/her own needs and those of others without necessarily relying on others. He/she is a self-reliant person, an innovator and inventor who can stimulate investment and make a success out of it.

To develop an entrepreneurial personality one must have entrepreneurial skills. According to Nwobasi (2011) entrepreneurial skills are skills that enable an individual to be self employed and self-reliant by creating job and wealth through rendering services that are unique and essential. Developing entrepreneurship skills requires that a person has the ability to look inward and turn potentials into reality. To operate effectively as an entrepreneur the following qualities are required:

Good interpersonal relationship – The greatest strength of any organization is its personnel. Proper understanding between the entrepreneur and his subordinate will yield good results in a business, creates a good social atmosphere for interaction and ensure that the environment in which people work is comfortable and secure. This will raise the quality of the organization's services.

Administrative skills – Good entrepreneurs have planning skills. People who plan ahead are likely to get things done efficiently. Good entrepreneurs expect change and plan to accommodate it. They are always planning, adjusting and revising their plans to make them fit changing situations. They consider and consult all relevant segments of the organization before effecting changes to ensure that all different units are in tune with the rest. This ensures smooth functioning of the organization.

Management capabilities (time management) – Business management is a continuous process of decision making through planning. Good entrepreneurs are rational and efficient decision makers. They determine the exact time when work should begin every day and when it should end. They determine what is done and who does what based on expertise to maximize efficiency.

Self motivation – People who are internally motivated are always devoted to their work and always put in utmost effort to achieve the goals of their organization. Entrepreneurs are self motivated, they have high morale and the desire to attain the goals for which the organization is set.

Honesty and the ability to keep appointments – Good entrepreneurs ensure honest, complete and trusted communication with employees and others to keep people abreast of organizational plans, problems, successes and failures, so as to be seen as trusted business partners. They maintain punctuality and discipline at all times.

Nwabuona, (2009) identified the followings as entrepreneurial skills.

Managerial or administrative skills – These are skills for efficient and proper management of human and material resources.

Job/technical skills – Acquisition of practical skills relating to occupation.

Human relations skills – The ability to appreciate views and feelings of others, to convey ones own feelings and opinions in ways that would help to sustain personal and working relationship.

Innovative/enterprising skills – Ability to generate, develop and successfully implement ideas into new or improved product.

Competitive skills – Using fresh initiatives for strategic and competitive activities.

Communicative skills – Ability to access available information, capitalize on and make use of available knowledge to enhance productivity of the organization. It involves using appropriate language in specific situations to achieve specific goals.

Conceptual planning skills – To broaden mental horizons, to awaken intellectual curiosity, to think and act creatively and turn concepts and specifications into reality.

Supervisory/guidance skills – Provide professional assistance and guidance to subordinates, to exhibit great interest and commitment to monitoring.

Investigation/problem solving skills – This involves thinking about, evaluating and solving anticipated problems. It involves the ability to task one's analytical power to the maximum in devising possible solutions to problems in a wide variety of situations.

Having entrepreneurial skills therefore involves the acquisition of skills, ideas and managerial abilities necessary for self reliance. That having entrepreneurial skills involves the ability to identify investment opportunities, decision making as to the opportunities to exploit, promote and establish, aggregation of scarce resources required for production and distribution, organization and management of human and material resources for the attainment of the objectives of the enterprise, innovation and risk bearing

Entrepreneurship Education

Entrepreneurship education is the training that provides individuals with skills and practicalised knowledge. Oyebola, (2009) refers to entrepreneurial education as competency-based education capable of satisfying the needs of individuals and that of the economy. Nafukho, (1998) sees it as a catalyst for business formation which teaches individuals how to start and run their own business, play the stock market and personal life and more. It teaches marketing, entrepreneurship, business, economic, finance and office application with a real world theirs. It is a training that provides individuals with skills that can make them stand on their own. During such training individuals learn to be capable of independent work through which they discover their talent and learn to be productive.

Oyedusa, (2008) identified the followings as the objectives of entrepreneurship education.

i. Provision of meaningful education for the youth which could make them" self-reliant and subsequently encourage them to derive profit and be independent or self dependent.
ii. Provide small and medium size earners with opportunity to recruit qualified graduates who will receive training and tutoring in the skills relevant to the management of small and medium size business centres.
iii. Provide graduates with the training in skills that will make

them meet the man power needs of the society.

iv. Provide graduates with enough training ill risk management to make uncertainty become possible and easy.

v. To stimulate industrial and economic growth, of rural and less developed areas and.

vi. Provide graduates with 'enough training that will make them creative and innovative in identifying new business opportunities.

While stressing the importance of entrepreneurial skills Nwakola, (2009) noted that Nigeria's social and economic problems will be drastically reduced if people are given adequate entrepreneurial training. That integration of formal education and training with self-employment skills is a' means of producing for all students who on graduation resort to self-employment. It was in line with this that Ojukwu, (2000) emphasized the need for. integration of entrepreneurship education in the mainstream of formal education system because it holds the key for raising people from poverty level to gainful employment thereby encouraging them to embark on their own small scale business ventures.

Information and Communication Technology (ICT)

Information and Communication Technology is an umbrella term that includes a wide range of technologies such as telephones, telex, television, video, satellite, fax computer. It involves the handling and processing of information by means of electronic and communication devices such as the computer. It is the processing, storing, retrieving and communicating data. Ikemelu, (2005) defined ICT as a wide range of technologies that include land and cellular phones, computers, internet (network of computers all over the world) and World Wide Web (WWW). World Bank, (2002) sees ICT as generally modern equipment and tools that includes hardware and software networks and media for collecting, storing, processing, transmitting and presenting information. Lampard, (2005) also defined IC'T as the acquisition, processing, storage and distribution of vocal, pictorial, textual and numeric information by means of computers and communication networks.

ICT has impacted the world in so many ways. It has become part of every day life and a necessity to function and be productive in the age of information explosion and technological advancement. Every aspect of life such as medicine, industry, education, and businesses has or are being affected by ICI. It has enhanced flights and traffic navigation, online banking transactions. It has brought a new consciousness of the world as a single place in a global village which is borderless and where there is a direct flow of information through modern technologies. People can communicate with one another any where in the world and get instant response. Of all the components of ICT or tools of ICT computer. This is because the computer is capable of solving complex problems quickly and accurately.

A computer is an automatic electronic input-output device or machine that can accept, store, process and output data by following a set of carefully written instruction called a programme. Agbonifoh, (2006) A computer has also been defined as an electronic machine designed to automatically accept input, store, manipulate data and produce output under the direction of a detailed step-by-step stored instruction called a'

programme. A computer according to Agbonifoh, (2006) is an avenue for world wide communication on the world information highway. It offers opportunities for simple and complex analysis of data, massive information storage and retrieval and access to virtual libraries on the World Wide Web. The most outstanding of the benefits of a computer is its speed, cost effectiveness, accuracy versatility and its ability to handle complex jobs (Agbonifoh, 2006).

An international computer network is called internet. Internet is a way of sharing information between individuals and their computers in respect of their geographical location. It is a linked multimedia form to manage and share information of an organized world. It creates more access to information through global networks among different users who may be located in geographically dispersed areas.

Women and Entrepreneurship

Most Nigerian women are located in the rural areas and they have always participated in the economic areas of the nation. They have been actively engaged in farming, food processing, craft works such as weaving, pottery. while others have engaged in petty trading. However the impact of women in economic activities has remained limited perhaps due to gender related stereotypes which have continued to affect life in a patriarchal society like Nigeria. Gender relations have remained male dominated and always insisting on the subordination of women. According to Usuman, (1997) most Nigerian women live in the rural areas and they are engaged in non-market economy where 70 - 80 percent are engaged in subsistence work. Women need to participate in the production of goods and services which conforms to modem standard, goods that can be marketed beyond the traditional communities.

Women's access to innovation is restricted by lack of knowledge. Rural women lack knowledge of what goes on in the society, they lack knowledge of how to improve their living standard and also lack knowledge of what to do to increase and better their production to make them economically strong. Information is important in the social and economic life of the women. It is a basic tool in the performance of managerial functions. Women can be brought into contact with the rest of the world by focusing on training for entrepreneurship in information and communication technology. This can go a long way in empowering women to really live and function as productive members of the society by earning a living and contributing to family and societal progress.

Prospects of Entrepreneurship among Nigerian Women

Every individual is expected to do something to earn a living. According to Egwu, (1996) a person who works cannot be expected to be in want of the basic necessities of life. Work is therefore the medicine for poverty (Egwu, 1996) and that works is directly related to wealth and good use of one's time.

Entrepreneurship training provides knowledge and skills that relate to successful performance in business with the main goal of wealth creation. Skill acquisition is a means of empowering women to really live and function as productive members of the society. Communication is essential to all business ventures. It is said to be "the soul of business". All business ventures need knowledge and information is knowledge. Information is increasingly being regarded world wide as an important resource of development. Today ICT is critical to development just as petroleum resources (Alegbafe, 1980).

To partake in the business and social life of today, there must be a computer literate citizenry. That is there must be a generation of citizens that appreciates the potential of computer in all aspects of life. The use of computer and the internet has made business communications in various forms possible. Internet links customers to commercial websites where they can get information about business venture relevant to their goods and services. Customers can be linked to commercial websites where they can engage in on-line buying and selling of products. Small entrepreneurs have the opportunity to publicize and advertise themselves and their products to the whole world.

Even with rising rates of unemployment in Nigeria a woman who is computer literate has the prospects of being gainfully employed in many sectors of the economy. These sectors includes banks and other financial institutions, manufacturing companies, hospitals and government departments such as boards of internal revenue, office of statistics and census board, agricultural projects, research institutes and educational institutions. This eradicates unemployment and boosts the economic status of the women.

Challenges to Entrepreneurship among Nigerian Women

It is difficult for one to detach oneself totally from ones own society. Nigerian society is still traditional in orientation. Even though there are some gradual changes, sex-role standards are still set by the society. Up 'to today Nigerian women are not oriented towards success outside the home. Jobs and careers outside the home are still considered as unfeminine. Since women cannot operate outside the social system of which they are a part and to avoid conflict between societal image and developing their abilities, women seems to be hiding themselves behind the screens. According to Otakpor, (2006) an entrepreneur who disregards the interests of society or reduces such interests to self-interest will not succeed in the long run because public interest is always to be preferred to private interest. As a result of this a lot of women that should aspire high are settling down for the less prestigious jobs and businesses. The followings however are among the challenges to women entrepreneurship in Nigeria.

1. Illiteracy and lack of entrepreneurship training and management skills. Women lack access to education which is the major handicap to involvement in the productive sector. They also lack knowledge of modern practices and lack understanding of modern business management techniques.
2. Socio-cultural stereotypes and social control mechanism. Early in life girls are socialized to be submissive, dependent, cooperative and supportive as a result of this women's training has remained in feminine skills such as sewing, knitting, weaving among others.
3. Lack of capital-Lack of money is a constraint to women entrepreneurship. Both small and big businesses requires money. In most cases women are engaged in home-based money earning activities which lead to low income generation. Because of the low income level of the women they have no savings from which to draw. Women also suffer from lack of access to funds other than what they can provide. Financial institutions do not make their resources available to women. This is because most women cannot present the acceptable collateral securities required by banks. Rural

women also have no knowledge of how to borrow money from banks and how to invest the money in business to make profits.

4. Lack of physical and infrastructural facilities for distribution of inputs and marketing of output: - Most Nigerian women are located in the rural areas out of touch with the cities and because development processes in Nigeria favours the concentration of development projects and facilities in the urban areas at the expense of the rural areas, women cannot transport inputs and finished products to be able to earn some money.
5. Lack of emphasis on vocational skills and apprenticeship training. Women lack opportunities to develop requisite skills through the formal school system due to the nature of the curriculum which is "examination schedule" and 'certificate oriented'. Non formal education system is also not emphasized especially for out-of-school women which can provide training for entrepreneurship especially in ICT.
6. Lack of cooperative collaboration among women- Most women are ignorant of the benefits derivable from teaming up as a group to establish, coordinate and manage business organisations.

Conclusion

It is concluded in this paper that societal norms, belief systems and ideas have an effect on personality construction process. The home and school should therefore be supportive and should encourage women to see the need to succeed. They should develop entrepreneurial skills to be capable of independent work and learn to be productive members of the society. A basic knowledge of computer is desirable for women to live better and fulfilled lives.

Recommendations

1. The crave for social change should start with change in training at childhood. All children should be taught and encouraged to be assertive, versatile and self-reliant.
2. Women need to benefit from social change, they need knowledge and skills to make them more productive in whatever economic activity they undertake. Women need relevant and functional education.
3. Women need skills and good knowledge of ICT to fit properly into today's entrepreneurial and business world.
4. The culture of entrepreneurship should be fully integrated into the school curriculum at all levels of our education system. Integration and mainstreaming of non-formal skills acquisition programme with basic education system can also provide a flexible option. Provision should also be made of non-formal entrepreneurial skill acquisition programme to out-of-school women so that they can get training on small business operations to make them self reliant.
5. Women should be given training in the development of entrepreneurship skills in science technology, vocational education and information and communication technology to be self employed.

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