

STRATEGIES FOR CURBING THE IMPACT OF BELIEF SYSTEM ON THE ENTREPRENEURSHIP DEVELOPMENT OF WOMEN IN AFRICA

Alozie, Elsie.N and Umeh-Idika, S.A.

Department of Home Science/Hospitality Management and Tourism

Michael Okpara University of Agriculture, Umudike

dilimnedu@yahoo.com

ABSTRACT

Women play an important role in the economic development of their families and communities. In Africa, women's participation in economic activities has been identified to be of paramount importance, most especially in the area of entrepreneurship. However, they disproportionately experience barriers such as low income, household burdens, poverty, unemployment, lack of training, and discrimination due to the belief system in the continent. This paper reviewed relevant literature on culture as a contributor to economic activities of a nation in general and entrepreneurship in particular. The paper identified and explained cultural variables considered as obstacle to women's entrepreneurial development such as gender roles, domestic issues, and lack of access to resources, among others. It suggested among other things, the need for constant advocacy, including taking deliberate steps to build the capacity and develop relevant skills of women entrepreneurs. The traditional gendered role of women should never be a hindrance rather; equal opportunity is a necessary condition for achieving entrepreneurial development for women in Africa.

Keywords: Entrepreneurship, Belief System, Women, Africa, Impact

INTRODUCTION

Worldwide, women have contributed greatly to achieving sustainable development, promoting development and encouraging progress. Women, particularly those living in the rural areas of third world countries, play a key role in the development of their communities. They are in the agricultural and the informal sectors of the economy, accounting for about 60% of farm labour and producing over 90 percent of the domestic food supply. For instance, 80% of the food produced in Sub-Saharan Africa, 50% to 60 % in Asia, 26% in the Caribbean, 34% in the Middle East and North Africa, and more than 30% in Latin America, were manufactured by women (Iyiola & Azuh, 2014). Women contribution in economic development has been identified to be vital, especially in the area of entrepreneurship (Ahmed & Abubakar, 2019). Previous studies on entrepreneurship (such as Modi et al. (2010); Anggadwita et al. (2017) in Ahmed & Abubakar (2019), have clearly recognized the effort by women to become economically active and self-sufficient, and the major effects of their inputs on the labour market in economies of the world. According to Eijdenberg and Masurel (2013) cited in Ahmed and Abubakar (2019), people in developing economies are in most cases forced by poverty, survival and lack of jobs to become entrepreneurs, while in developed economies, entrepreneurial activities are as a result of utilization of an opportunity and innovation to start a business. There have been several accounts as to why some nations and ethnic groups are more entrepreneurial than others. One of the

justifications for the differences has been linked to cultural differences in values and beliefs (Ajekwe, 2017). This paper therefore contributes to the existing body of knowledge by suggesting the strategies for curbing the impact of belief system on the entrepreneurship development of women in Africa.

It has been observed that several hurdles affect all women-related ventures (Bosse & Taylor, 2012). For instance, most Nigerian women have the strong capabilities needed to speed up the growth and development of any society; nevertheless, their capabilities have not been fully employed due to various obstacles among which cultural perception is the most crucial (Tajudeen & Adebayo, 2013).

Statement of Problem

Despite the fact that women entrepreneurs play an important role in the development of their families and communities economically, recent studies have shown that business environmental factors such as economic, financial and socio-cultural beliefs, play a greater role in their utilization of entrepreneurial opportunities (Kuzilwa, 2005; Shastri & Sinha, 2010; Vob & Muller, 2009 in Amodu, Abeh & Yakubu, 2015). Women are incapable to execute their entrepreneurial desires due to a culturally enforced reliance on their husbands, partners, or relatives for financial support (Ekpe et al., 2014). In the views of Kuzilwa, (2005) and Shastri & Sinha (2010), as cited in Amodu et al, (2015), other conditions for utilizing entrepreneurial opportunities such as education, experience and energy may exist, but the environmental restrictions such as credit, societal prejudice and religious believes (particularly in budding economies), may deter the entrepreneur. This means that in societies where the socio-cultural system is gender biased, the overriding culture, attitudes, values and beliefs of the population at one particular time will result in a particular common mindset relative to the extent to which entrepreneurship is supported by society (Gilder, 1971; in Ajekwe, 2017). Thus, the traditional belief about the position and role of women in Africa do not allow women to engage in significant economic activities and as a result place a boundary on their commercial engagement (Amodu et al, 2015). There is inadequate information in the existing literature on strategies for curbing the impact of belief system on the entrepreneurship development of women in Africa. As such, this study is focusing on how cultural beliefs in Africa in relation to the role of women as dependents of their husbands, weaker vessels, or house wives, are influencing the business and economic development of women entrepreneurs on the continent.

METHODOLOGY

The paper is qualitative in nature. It uses analytical approach of secondary sources to draw insights from scholarly articles. The paper is presented under the following select themes.

Conceptual Review

Entrepreneur

By way of definition, an entrepreneur is someone who builds a business (Ihugba Odii & Njoku,

2013 cited in Amaechi, 2016). An entrepreneur could also be an integrated person who has the foresight, is exceptional, resourceful, and possesses leadership qualities (Ihugba et al., 2013). It is important to note that owning and running a small firm is not the same as starting an entrepreneurial venture (Amaechi, 2016). An entrepreneurial venture is an effort that leads to the creation of small and medium enterprises (SMEs) and business ventures (Lucky & Olusegun, 2012).

Women Entrepreneurs

Entrepreneurship is one of the main catalysts of economic growth, productivity, and expansion in both advanced and up-and-coming nations. Women entrepreneurs are women who start, establish, and operate business enterprises (Belwal, Belwal, & Al Saidi, 2014). Women entrepreneurs also offer ideas, energies, and capital resources to their diverse communities in addition to job creation and input to related businesses (Iyiola & Azuh, 2014).

There are three types of women entrepreneurs: conventional, innovative, and domestic (Ukonu & Tafamel, 2011). Conventional women entrepreneurs are those who are dedicated to both entrepreneurial ideas and customary gender roles (Ukonu & Tafamel, 2011). Innovative women entrepreneurs are individuals with strong beliefs concerning entrepreneurial ideas but have a low connection to conventional gender roles (Ukonu & Tafamel, 2011). Women entrepreneurs whose lives are organized around their businesses are largely domestic entrepreneurs; these are women who have strong beliefs in traditional female roles and have low connection to entrepreneurial ideas. Some women entrepreneurs in Africa fall within this category (Ukonu & Tafamel, 2011). Other women have dual features, as they are both women and entrepreneurs, and thus have attributes such as innovativeness, adaptability, creativity, strength, as well as the ability to quickly think and reason (Adeola, 2014).

Entrepreneurs initiate new businesses that create employment and offer services and products that increase the wealth of both the local and national economies (Boateng, 2014). Before now, men formed most of these new businesses because the notion of women as business owners is a new occurrence (Boateng, 2014; Kuckertz, Berger, & Allmendinger, 2015). Empowering women to become entrepreneurs gained reputation in the 1980s when it was known that women empowerment is one of the ways to attain poverty reduction, as well as economic growth and development (Ascher, 2012; Boateng, 2014). Most women have since become entrepreneurs; nevertheless, most are in the small and medium enterprises as they end up playing a restricted roles as co-owners and co-managers in the formal entrepreneurship segment as opposed to the informal entrepreneurship division where women entrepreneurs are likely to play an active role (Atef & AlBalushi, 2015; Boateng, 2014). There is a need for emerging nations to recognize that by creating a sufficient environment for entrepreneurship, entrepreneurs will serve the nations through jobs and wealth creation (Adeelanjum, Khan, Naz, Raza & Fatima, 2012). It is essential to understand that entrepreneurship membership should not be reliant on gender because economic contribution requires equal involvement (Adeelanjum et al., 2012). Most of the women

that are involved in entrepreneurship in some African countries are involved in small income generating ventures mainly, farming activities (Boateng, 2014). Without the active involvement of women, it can be difficult to achieve economic development because women play a crucial role in the entrepreneurship (Boateng, 2014; Sarfaraz, Nezameddin, &Majd, 2014). Nevertheless, women's ability to make input depends on the encouragement of gender equality within each of their individual societies (Atef & Al-Balushi, 2015; Boateng, 2014). When women are treated as a second-class citizen; their potential human resources are underrated and neglected (Boateng, 2014; Panigrahi & Satapathy, 2014). This is more prevalent in emerging nations where unemployment among women is high; whereas, becoming an entrepreneur could help women work at home and earn money to lessen poverty (Bajpai, 2014; Boateng, 2014). Although several women around the world are either beginning a new business or are proprietors of established business, this is not the situation in all places as only 27% of women in Sub Saharan Africa are entrepreneurs and only 4% of the women in the Middle East and North Africa and Mid-Asia region are entrepreneurs (Boateng, 2014; Idris & Agbim, 2015). Some women entrepreneurs tend to be overrepresented in service and retail sectors, also known as the informal sector, as nearly 84% of women are employed in the informal sector in countries in South Asia, Sub-Saharan Africa, Latin America and the Caribbean (Boateng, 2014). The women, who made it to some formal sectors, appear to be playing the supporting role (Boateng, 2014). Women entrepreneurs in Ghana, for example, make up half of the entire labor force; still, they mostly operate in the informal economy where they do not only outnumber the men but also make a contribution to the national growth, which may not be measured (Ascher, 2012).

Belief System (Culture)

Culture according to Hofstede (1980) in Ahmed and Abubakar (2019) can be defined as “the collective programming of the mind, which differentiates the members of one human group from another. Culture therefore refers to an organization of values. The effect of belief system on economic activities of different societies has been examined by several researchers. Inglehart (2000 cited in Ahmed &Abubakar, 2019) explored the influence of the various factors that form the world value system in sixty five (65) communities and discovered that economic differences are connected with large and persistent cultural disparities, and also, that culture districts are constant and long lasting. The cultural direction of a society replicates the intricate interaction of values, attitudes and behaviours displayed by its members (Adler, 1977cited in Ahmed &Abubakar, 2019). These values, in turn, affect the stance of individuals, which as always determines their behaviour choices in any given situation. The recurrently changing patterns of individual and group behaviour ultimately influence the society’s culture, and the cycle begins again.

Impact of Belief System on the Entrepreneurship Development of Women in Africa

There are suggestions that women have a lesser tendency to entrepreneurship when compared to their male counterparts (Garba, 2011 cited in Amaechi, 2016). This gap is as a result of the cultural beliefs in Africa that a woman’s function is to raise children rather than pursue other

opportunities such as entrepreneurship, education, or other forms of training (Ihugba et al., 2013). Even where women make effort to build an economic venture, several factors control the success of women entrepreneurs including socioeconomic challenges like domestic issues, financial constraints, lack of access to proper business development resources, and cultural beliefs about proper gender roles (Adeola, 2014). According to World Bank (2017), Africa is the only region in the world where more women than men choose to become entrepreneurs, and while both face drawbacks like lack of capital, women are specifically affected by factors such as discrimination and lack of collateral. As a result, female-owned businesses realize monthly profits that are on average of 38 percent lesser than those of male-owned businesses. Three factors are partly responsible for this under-performance namely; the lack of capital, the choice of business sector, and commercial practices. Equally, women's roles as mothers and wives, specifically does not allow for extra time that could be devoted to training and skills acquisition (Ukonu & Tafamel, 2011). Other obstacles include lack of self confidence, male controlled homes that discourage female empowerment, and nontraditional roles (Ademokun & Ajayi, 2012; Garba, 2011). Additionally, lack of crucial personal skills and attributes required to start a business, which are perceived to be masculine, are influencing the economic development of women entrepreneurs in Africa (Ademokun & Ajayi, 2012; Garba, 2011).

Ademokun and Ajayi (2012) note that the three primary economic activities women entrepreneurs appear to be engaged in include services (57%), trading (28%), and agriculture (15%). Researchers have focused on women entrepreneurs in Africa, as well as the cultural and socioeconomic challenges they face varying from inadequate provision of infrastructure, lack of electricity, inadequate transportation system, to inappropriate solid waste disposal system (Ukonu & Tafamel, 2011), as well as the opinion by many Africans that men have better managerial abilities while women on the other hand, are seen as more money-oriented and fashion conscious (Ukonu & Tafamel, 2011). While there is an ample range of financial institutions that provide business loans, these financial institutions demand high interest rates from prospective entrepreneurs, as high as 28%, thus discouraging would-be entrepreneurs (Ihugba et al., 2013). This approach can be more complicated for women entrepreneurs as they either cannot access a loan from the bank due to a low or the absence of credit rating or they are often forced by situation to use the accessed loan for other family needs (Ekpe, 2011). Thus, the absence of empowerment training, insufficient support structures, lack of career guidance, and information on business growth are all part of the challenges for women entrepreneurs (Agboola et al., 2015; Ajani & Igbokwe, 2015).

Despite a great deal of legislation surrounding women's rights in multiple African countries and a push to support women in business, women still face societal constraints that hinder their business potential. For example, Yusuf (2013) examined gender bias and sub culture like regional, ethnicity and religious practices within the context of national culture that affect women entrepreneurs in developing countries and found that gender, ethnicity and religion play important role in entrepreneurship development and how women entrepreneurs are perceived and

valued. In support of this view, Halkias, Nwajiuba, Harkiolakis&Caracatsanis (2011) opined that gender bias and cultural beliefs hamper economic potentials of women as entrepreneurs and impact negatively on development of enterprise, productivity, competitiveness and reduced economic growth. Furthermore, Ahmed & Abubakar (2019), observed that in the Northern part of Nigeria for instance, the traditional belief about the status and role of women do not allow women to engage in serious economic activities and therefore put a limit on their entrepreneurial engagement and involvement, thus creating a situation where majority of married women in the North largely depend on their husbands for financial intervention and assistance. This cultural practice therefore, prohibits women from most parts of Northern Nigeria from participating in entrepreneurial activities, which has to a large extent affected women entrepreneurship in the area. Abimbola & Agboola (2011) added that an enforcement of seclusion rules upon married women (Pudah) in Muslim states of Nigeria and South East Asia countries (Hugo, 2012) affect women entrepreneurial engagement. In support of this view, Harkiolakis&Caracatsanis (2011) asserted that gender bias and cultural beliefs hamper economic potentials of women entrepreneurs and impact negatively on enterprise development, productivity competitiveness and reduce economic growth. Hence, issues of gender discrimination, particularly in developing economies, occasioned by socio-cultural factors have significant influence on entrepreneurial engagement of women (Otero, 1999 cited in Amodu, Abeh and Yakubu, 2015). In another study, Atela, Gannon and Crick (2018) examined Climate change adaptation among female-led micro, small and medium enterprises in semi-arid areas in Kenya and found that women's access to entrepreneurship and adaptation resources, such as land, capital and new technologies, is widely restricted by traditional governance systems in Kenya. This as a matter of fact, reflects broader trends in social barriers faced by women entrepreneurs as most women lack ownership rights to land or legally secured entitlements, as these resources are still largely under traditional customary tenure, where men have exclusive right to land inheritance and subsequent ownership. As such, women generally depend on their husbands' land entitlements. This has several notable implications for women entrepreneurs as without land tenure, women are often restricted in their ability to make decisions about the management and development of their business assets.

Thus, while Africa boasts of the highest growth rate of female-run businesses in the world, according to the World Bank, women continue to face challenges that are unique to them (Africa.com, 2017). A study by the African Development Bank found that the financing gap for women in Sub-Saharan Africa is estimated at above US \$20 billion, and younger women struggle the most. According to the 2014 Findex report (cited in Africa.com, 2017), only 30% of women in sub-Saharan Africa have access to bank accounts. This statistic shows the importance of empowering women through financial inclusion. Unfortunately, like most marginalised groups, women get funded based on track records, rather than on their potential. Often, in order to get the attention of funders, the burden is on women to prove their concepts beyond a shadow of doubt. According to Africa.com (2017), Janine Jellars, Founder of TRUE Content, a South African content and social media marketing startup reveals that women most times struggle to

break the ‘old boys’ network’ and convince funders that their ideas’ are worth the investment. The question then becomes - why is it that women are painfully underserved by banks, venture capitalists, in addition to other creditors and investors? The answer may lie in the simple fact that the top offices of decision makers are still largely occupied by men, some who may have unconscious bias towards women owing to cultural beliefs (africa.com, 2017). Similarly, as an entrepreneur, the importance of having a mentor or advisor can’t be overstated. Growing a business requires constant decision-making, and a mentor serves as the savvy guide that one needs in order to make wise decisions and avoid mistakes. Finding the right support is another closed door for women business owners on the continent (africa.com, 2017). It’s a lot easier for up-and-coming male entrepreneurs to find a male business leader in almost any field, as men have dominated most fields. It’s also easier for an established male leader to ‘see himself in’ a young male entrepreneur. As a woman, it is hard to access those relationships.” However, Africa.com (2017) reports that Brenda Katwesigye from Uganda and the founder of InstaHealth, a Ugandan app that connects users to health centres, medical specialists, and ambulance services, notes that “lately, it’s becoming easier for women in the field because of corporate initiatives such as the Deloitte Women Mentorship Programme, the MTN in Business Programme, among others. Nonetheless, women often have to fight for equal opportunity in the face of gender discrimination. Because of the high level of gender inequality in the business world, sometimes women are regarded as being inexperienced and taken a little less seriously than their male counterparts in the same positions. There’s also the challenge of being seen as the boss, and being seen as a subject matter expert. In the same vein, a large number of women entrepreneurs have yet to fully comprehend their own greatness. According to the Global Entrepreneurship Monitor Women’s Report, as cited in africa.com (2017), women are generally more afraid of failure than their male counterparts; this inhibits their chances of starting or running their own businesses. This limiting fear of failure however, has a lot to do with how women are raised and socialized. Often, women are not raised to be leaders, to be assertive, to ask for what they want, to understand their value, or to understand the kind of impact they can make.

Strategies for Curbing the Impact of Belief System on the Entrepreneurship Development of Women in Africa

In a highly patriarchal African society where men have always dominated the core decision-making organs, there is an obvious and pressing need for the empowerment of women to enable them participate meaningfully in processes whose outcomes will better their lives. This is necessary, since the interests of men and of women is very likely to diverge. During conflict, women empowerment may be the only protection against attempts to subordinate their interests. This paper therefore maintains that the enhancement of women's capacity to influence and participate in decisions that directly or indirectly affect their lives, is a key issue in raising their standard of living and protecting their rights to full participation in the processes of development. In other words, empowering women is a means to an end, the end being to improve their lives and protect their rights to participate in decisions that affect them. The strategies for curbing the

impact of belief system on the entrepreneurship development of women in Africa will therefore include among others:

- i. **Advocacy:** It is extremely important for successful women entrepreneurs, women groups, non-governmental organizations as well as the government to put up a united front through initiating and supporting programmes and policies that empower women and discourage discrimination against women. This is because it is easy to accept a situation if one does not have access to better options. Consequently, building awareness about discriminatory practices against women, about laws that undermine their interests, and cultural and traditional norms that perpetuate their subjugation and subordination, are necessary building-blocks of entrepreneurship development.
- ii. The second strategy involves taking deliberate steps to build capacity and develop relevant skills of women entrepreneurs. Businesses are more likely to grow and increase if owners and managers are adequately trained and educated because the educational level of an entrepreneur will significantly determine a business survival and growth as higher education contributes to higher business growth (Brijlal, Naicker, & Peters, 2013). Hence, building capacity for planning, organising, coordination, and resource and personnel management, as well as other relevant skills and capacities can have positive impact on women entrepreneurs. This can also be majorly championed by female entrepreneurs with impeccable records of entrepreneurial success.
- iii. The third strategy involves the use of the skills and capacities that have been acquired to participate in critical decision-making and to exert a greater control over what happens in the home, the workplace, and in the wider society. Acquiring skills and developing capacities is meaningless if these remain unused. Consequently, such skills and capacities should enable women improve their bargaining power especially on entrepreneurial development.
- iv. Lastly, there must be a deliberate action on the part of the empowered women entrepreneurs to bring about change to redress belief system that hinders the entrepreneurship development of women in Africa. Women entrepreneurs can be successful only if the acquired skills and capacity are used to bring about changes in the lives of other African women. Thus, because there is an understanding that some beliefs women hold about their own potential stems from historical and cultural taboos, a force of African female entrepreneurs that lead with deep insight and high level of self-awareness has risen up. For example, Nigeria's Folorunsho Alakija, Zimbabwe's Divine Ndhlukula, and Kenya's Njeri Rionge are setting the tone for the young and upcoming generations of female business leaders (africa.com, 2017). Therefore, women need to be encouraged to celebrate their little victories; every sale, every win, every positive contact.

CONCLUSION/RECOMMENDATIONS

There are indications that the women entrepreneurial development is associated with several factors one of which is the belief system of a particular society. In Africa, certain beliefs and practices against women have continuously inhibited the evolution of an entrepreneurial culture among women, hence, the need to change these beliefs and practices. This paper reviewed belief systems that limit African women entrepreneurial development to include cultural beliefs about gender roles, low education, financial constraints, and lack of collateral, among others. The strategies to curb these negative impacts span massive awareness creation, capacity development, encouraging women entrepreneurs to put their acquired skills to use and also bring about change. There is need therefore to identify and encourage role models; people whose exemplary and wise entrepreneurial behaviour can be emulated. The traditional gendered role of women should never be a hindrance rather; programmes for the development of women entrepreneurship should recognize these traditional roles that contribute to the double burden of responsibilities that women bear while governments are encouraged to ensure that capacity building in entrepreneurship is complemented by access to social programmes to relieve the burden.

Also, African governments should improve governmental and societal encouragement of women's participation in economic issues, nation building, innovation and productivity. This will provide opportunities for women entrepreneurs to shape more gender responsive policy making and a more supportive enabling environment for women entrepreneurs to thrive.

Finally, women should follow their dreams and pay a deaf ear to pessimists. In due course, once the society sees the impact that women entrepreneurs are making, slowly the discouragement will begin to wane.

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