Impact of Socio-Cultural Values and Individual Attributes On Women Entrepreneurship

Author Details: Adebayo, P. O.
Department of Business and Entrepreneurship, Kwara State University, Malete, Nigeria

Abstract
In most developing nations, there has been increasing demands for best practices and tools to integrate gender in private sector development. As a powerful decision making force, women are often well acquainted with the pros and cons of their household and may be in a good position to analyze how best to improve their economic welfare. However, poor cultural background and weak self-will often incapacitate them from taking active economic roles, hence they are the most hit in household poverty ridden situations. This study attempts to investigate the impact of culture and individual attributes on women entrepreneurial engagement in Kwara state. A cross sectional survey design of 205 women entrepreneurs in Ilorin metropolis was undertaken by means of self-administered questionnaires. A total of 166 copies of correctly filled questionnaires was analysed using both descriptive and inferential statistics and results were summarized and presented in form of tables and simple percentage. The findings reveal that cultural orientation and individual attributes such as education, working experience, and risk-taking ability significantly influence women entrepreneurial decision. The findings from the study lead to the conclusion that rich cultural background and personal development will improve women entrepreneurial drives. The study recommends among others that the educational systems (formal and informal) must enrich individuals especially (females) with the right attitude and values for self-dependence and achievement.

Keywords:
Entrepreneurship, Education, Individual attributes, Socio-culture, Women entrepreneurship

Introduction
It is evident in recent times, that the increasing presence of women in the business field as entrepreneurs or business owners has changed the demographic characteristics of entrepreneurs. In both developing and developed nations, women-owned businesses are playing a more active role in wealth creation and general economic development. Mordi, Simpson, Singh and Okafor (2010) opine that the traditional roles played by a woman in a typical Nigerian family setting are changing gradually. According to their findings, the changes were resulted from family configuration and functional setting which has allowed women to undertake more practical and functional roles within the society. This has inspired academics to investigate in-depth the cause of this interesting phenomenon by asking question such as could the increase of women in professional activities such as entrepreneurship result from social evolution in regard to gender role perception? Do sociocultural factors have a direct positive influence on the increasing presence of women in the entrepreneurial world? Are changes of mindset, re-orientation and promotion of gender equality responsible for increasing female entrepreneurial activities?

Recent studies by (Ademuri, Ilori, Siyanbola, Adegbite & Abereijo, 2008; Oke, 2013; Iyiola & Azuh, 2014) have focused on the emerging trends of women entrepreneurship in developing nations. It was unveiled that while the number of women operating their own business is increasing globally, research shows that different factors are driving this trend. In developed countries, opportunity is the driving factor. This means women are driving by an identified opportunity(s) and they are motivated to utilize the opportunity by building an enterprise around it. In the same vein Global Entrepreneurship Monitors (GEM, 2012) posit that in developing countries, the vast majority of women are engaged in entrepreneurial activity driven by pure survival - out of necessity rather than opportunity - because there are no jobs or any other options for income generation. On the other hand, in developing countries, entrepreneurship comes about largely due to necessity. This means in many developing nations, most women engages in entrepreneurial activities due to the absence of other viable alternatives to provide for or supplement household incomes hence, entrepreneurship is the only viable option. The current trend in business world has further revealed that in almost all the developed countries in the world
women are putting their steps at par with the men in the field of business. Women are also willing to take up businesses and contribute household economic advancement and to the Nation’s growth.

With the spread of western education and continuous gender equality awareness, a major reformation of attributes has occurred and women have shifted from kitchen to higher level of professional activities Richardson, Rhona & Finnegan (2010). It is further observed that when women are involved in the fight against inequality in educational opportunities, rape and domestic violence and lack of economic opportunities for women, they stand a greater chance of reducing inequality and building a just society Ezebuihe & Okafor (2013). In the same vein, where the roles of women are traditionally marginalized, it takes strong, vocal and persistent female participation to ensure that these issues are addressed for the good of the society. Further studies have revealed that continuous moves towards women liberation such as Young Women Leadership Program in Egypt, African Women's Development Fund (AWDF) Ghana, Rwanda Women Network” (RWN) and many others in Africa have contributed to women entrepreneurship in Africa. They initiate programs for capacity-building on entrepreneurial skills, strengthening women’s networks, provide finance and trainings, or design policies that enable more and stronger start-ups and business growth.

As their roles have been recognized globally, Women entrepreneurs have been designated as the new engines for growth and the rising stars of the economies in developing countries to bring prosperity and welfare. On this premise, Minniti & Naude (2010) pointed out that, women entrepreneurs are as important ‘untapped source’ of economic growth and development. The World Economic Forum identified women entrepreneurs as “the way forward” for economic liberation and global development (WEF, 2012). Since entrepreneurship has been argued to stand as a vehicle to improve quality of life for individuals, families, communities and to sustain a healthy economy and environment, its development without gender biasness becomes essential. The growth of the proportion of women entrepreneurs in developing countries has drawn the attentions of both the academic and the developmental agencies to this untapped source (Saskia, 2013). Women entrepreneurship is regarded as a strategic developmental intervention that could accelerate household economic welfare and ultimately poverty reduction (Davis, 2012).

Vijayakumar & Jayachitra (2013) posit that entrepreneurship has been a male-dominated phenomenon from the very early age, but time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs. However, despite the recognized growing number of initiatives and resources made available to promote and develop women’s entrepreneurship globally, in most developing nations Nigeria inclusive, women are still under-represented in the business cycle as only few of them take active and prominent roles. According to the World Bank Enterprise Survey (2012), women participate in the ownership of registered (formal) enterprises to varying degrees in the five African countries; ranging from 41 per cent of the registered enterprises in Rwanda, 26 per cent in Senegal, 20 per cent in Nigeria, 18 per cent in Mali, to 15 per cent in Cameroon. In another view, studies have shown that women still own and manage fewer businesses than men, they earn less money with their businesses that grow slower, are more likely to fail and women tend to be more necessity entrepreneurs than opportunity driven.

In an attempt to investigate this imbalance, recent studies have shown that business environment factors such as economic, financial and socio-cultural, plays a greater role in the exploitation of entrepreneurial opportunities by women entrepreneurs (Kuzilwa, 2005; Shastri & Sinha, 2010). On this premise, Shastri & Sinha (2010) posit that though women entrepreneurs may possess all the required resources and all conditions to exploit entrepreneurial opportunity such as education, experience and energy but the environmental constraints such as lack of credit, and societal discriminations especially in developing countries, may hinder their growth. As at 2013, Nigeria population figure was estimated at 174 million (Population Reference Bureau, 2013). Statistics have shown that women constitute about 50% of the Nigerian population and out of this only about 35% of them are involved in any sort of entrepreneurial activity which can be under the form of micro, small, medium and large enterprises (Odoemene, 2003). In this way, personal attributes and cultural orientations and values to large extent contribute significantly to the will to run an enterprise by women. This study attempts to investigate the nexus between women entrepreneurs, cultural values and personal attributes in Kwara state.
Research Objectives
The aim of this study is to examine how cultural value and individual attributes contribute to women entrepreneurial activities in Kwara state, Nigeria. Specifically, this was carried out with a focus on three sub-objectives:

i. To examine how individual attributes impact on women entrepreneurship in the study area.
ii. To examine the nature of and factors that impede women entrepreneurship in Nigeria.

Research Hypotheses

i. Individual attributes do not in any way contribute to women entrepreneurial activities in the study area.

ii. Factors such as poor access to finance, work-family interface, gender-based violence, inadequate training and access to information do not constitute major constraints to women entrepreneurship.

CONCEPTUAL CLARIFICATION AND LITERATURE REVIEW

Entrepreneurship and Nature of Women Entrepreneurship
European Commission (EC, 2013) defines entrepreneurship as an individual's ability to turn ideas into action. It includes creativity, innovation and risk taking, as well as the ability to plan and manage projects in order to achieve set objectives. In this context, entrepreneurship supports everyone in day-to-day life at home and in society. It wakes employees awareness to the setting of their work and better able to seize opportunities, and provides a foundation for entrepreneur establishing a social and commercial activity. Minniti et al. (2010) identified two clusters of thought on the meaning of entrepreneurship as one group focused on the characteristics of the entrepreneurship e.g. innovation, growth, uniqueness) while the second group focused on the outcomes of the entrepreneurship (e.g. the creation of value and ventures). Thus, entrepreneurship involves ‘initiating’ and ‘building’ an organization; i.e. it entails being actively involved in the act. On the other hand, women entrepreneurship means active involvement of women in opportunity identification, enterprise creation and management (Carter & Shaw, 2006). Entrepreneurship can be used as one of the key factors of economic development by involving women in entrepreneurial activities (Kumar, 2013). Women Entrepreneurs is hence described as the woman or group of women who identifies a gap, initiate a business concept, organize resources and co-operate a business enterprise. Vijayakumar & Jayachitra (2013) described women entrepreneurs as an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women. Saskia (2013) argues that gender gap in entrepreneurship is most apparent when reviewed by industry choice and entrepreneurial orientation as women seems to pursue certain businesses at the expense of others. GEM Report (2012) emphasized that globally, women are virtually absent from the manufacturing and construction sector while they are overrepresented in the consumer sector and mostly engaged in retail businesses. It was revealed that in Latin America, the Caribbean and Sub-Saharan Africa, women entrepreneurs dominate the consumer sector and retail business by more than 75%, compared to just 48% of men entrepreneurs. Men, on the other hand, operate more frequently in manufacturing, construction and the business services sector, especially in the more developed and high income countries.

The Nexus between Culture and Women Entrepreneurship
It has been argued that the position of women and their status in any society is an index of its civilization (Kumar, 2013). In an attempt to promote gender equality, entrepreneurship which is the backbone of economic development has been considered as a tool by which women can contribute not only to household economic advancement but to general economic development thereby creating employment and reducing global poverty rate. Nigeria has a large and expanding population and has claimed to be the largest economy in Africa (World Bank, 2013). It has been recognized that women are increasingly taking active roles in economic development. International Monetary Fund (IMF, 2013) found out that the percent of women education enrolment, the proportion of national parliament seat occupies by women, and the ratio of women workforce have increased considerably compared to previous years. These have necessitated the enactment of women specific related legislations to safeguard the rights and interest of women, besides protecting against discrimination, violence, and atrocities and also to prevent socially undesirable practices. Studies have established that in creating a
healthy business environment, what is needed is an active social and cultural behavior of the population which centers on personal attributes, an efficient economy, meaningful policies, and principles that motivates a friendly and fruitful environment (Mueller & Thomas 2001, Hayton, George & Zahara, 2002).

Cultural Values
Culture is a leaned behaviour which each person acquires as a member of a group or society. That implies that culture is an integrated pattern of human knowledge, belief and behaviour that depends upon the capacity for symbolic thought and social learning. United Nations Educational Scientific Cultural Organization (UNESCO, 2012) describes culture as a set of shared attitudes, values, goals and practices that characterizes an institution, organisation or group. Culture is a human characteristic in which man expresses the totality of his ways of life in a collective setting. It can also be referred to as the sum total of human activities shared by members of a group. In the words of (Adeyemi, 1993; citing in Olorumoye, 2013) culture supplies us our habits of life. Recent studies have agreed that cultural values influence entrepreneurial capacities of individuals, communities and nation (Akpor-Robaro, 2012; Oke, 2013; Iyiola & Azuh, 2014). Cultural beliefs dictates how a person reasons, what one does and how a person does it. In the Sociologist’s study an entrepreneur’s role in the socio-cultural aspects that includes his family, socio-cultural status, caste, religion and other affiliations (Kumar, 2013). This is evidence that an entrepreneur is closely related to definite societal traits. Entrepreneurship, being a composite kind of activity has been linked up with social economic environmental personality and role factors and each of this plays an important roles. The concept of culture of entrepreneurship has become a matter of great interest and many social scientists have tried to identify the socio-cultural characteristics of entrepreneurs. Studies have affirmed that factors such as social norms, family values, networks and social value of Entrepreneurship, play a key role in nurturing the entrepreneurial ecosystem (Mueller & Thomas 2001, Zakaria, 2001). In other words, the social-cultural environment consists primarily of man created intangible elements which affect people behaviour, relationship, perception and way of life, and their survival and existence. As established earlier, women entrepreneurship in most developing nations are necessity drive as their family survival influences their entrepreneurial activities, hence, cultural values is essential.

PERSONAL ATTRIBUTES
Education
In many developing nations, women participation in employment outside the home is viewed as slightly inappropriate, subtly wrong and definitely dangerous to chastity and womanly virtue (Zakaria, 2001). However, in recent times, the paradigm shift from the traditional or informal education to western education has contributed to growing women liberation and equal opportunity globally. Musa and Adewole (2015) posit that education is one of the potent tools for human capital and societal development. The general consensus among the educationists and development practitioners is that no nation can develop beyond the level of her education. Education in the general sense is any act or experience that has a formative effect on the mind, character, or physical ability of an individual. In its technical sense, education is the process by which society deliberately transmits its accumulated knowledge, skills, and values from one generation to another. On this premise, the educational incubation theory posits that educational development aids entrepreneurial emergence through creation of awareness and new orientation and knowledge (Akpor-Robaro, 2012). It is contended that societies with high level of education tend to produce more entrepreneurs (both male and female) than societies with less educated people. It may be appropriate to argue that it is for this purpose that educational development especially entrepreneurship education has attracted increase emphasis in many developing nation.

Drive for Achievement
According to Kumar (2013), even though the leadership potential of women is very high, this potential is hidden by social, economic and political constraints. However, recent studies assert that the need for achievement and self-confidence could be a major solution for women liberation (Shastri & Sinha, 2010). There is no doubt that women are increasingly agitating for equal opportunity and economic, political liberation. According to Shane (2003) the need for achievement and autonomy, risk-taking, control of business and self-
efficacy are vital characteristics of women entrepreneurs. It further found that demography, skills and reputation are also essential attributes of women entrepreneurs as single women had less income and less guarantees for loan. In Nigeria, the increasing household poverty often prompts women to engage in entrepreneurial activities with the aim of supporting family economic advancement. In this sense, family size also affects women entrepreneurial activity. Salman (2009) argue that despite the fact that women with one or two children were likely to participate in entrepreneurial activity, in Nigeria for example, in order to generate income to support their families.

**Experience**

studies asserted that related experience is one of the vital entrepreneurial characteristics Beneria (2001), and evidences support the fact that a minimum of two to three years business experience is sufficient to assess an entrepreneur (Carter & Shaw, 2006). Some other physiognomies of women entrepreneurs include: a strong desire for independence, innovation, risk-taking, resourcefulness, business skills, knowledge, and networks (Salman, 2009). Practical business knowledge involves knowledge of competitive nature of the market, top players in the industry, knowledge of product range, trend of change in technology and market. In the same vein, business skills include conceptual, technical, human relation and managerial skills which may be acquired through training, seminars, workshops and on-the-job experience. Experience could be acquired through formal education, business knowledge or on-the-job. Based on the above, it may be right to argue that professional experience is a key structural factor that has a major impact on the ability of women to start a business and to improve their business performance.

**Challenges of Women Entrepreneurs in Nigeria**

**Poor Access to financial resources**

Women entrepreneurs always suffer from inadequate financial resources and working capital. They are not able to afford external finance due to absence of tangible security and credit in the market. Even though the literature is not conclusive, a common challenge for women to establish and run a business is access and control over finance (Jamali, 2009; Minniti et al, 2010). Women entrepreneurs appear to have less access to external sources of capital than men when securing finances. Beneria (2001) argued that poor access to finance due to gender discrimination has contributed to women larger involvement in the informal sector where low capital is required. Worldwide, at least 30 percent of women in the non-agricultural labor force are self-employed in the informal sector while it is 63 percent in Africa. Women-owned businesses tend to be informal, home-based and concentrated in the areas of small-scale entrepreneurship and traditional sectors, which primarily includes retail and service.

**Work-family interface**

Another more recently frequent mentioned challenge is the combination of the business with family responsibilities, which may undermine the success of the business (Odoeme, 2003). Women entrepreneurs indicate that they deploy several strategies to cope with the double workload and challenges deriving from combining business with family. But while self-employment may provide flexibility, Williams (2004) found that the amount of time spent caring for children are negatively related to success (as measured by self-employment duration). Furthermore, the location of the business at home may also undermine the legitimacy of the business as perceived by customers and creditors (Marlow, 2002). Furthermore, some studies indicate that women strongly rely on support from husbands, partners, and relatives in order to successfully start and grow a business (Jennings and McDougald, 2007)

**Women’s safety and gender based violence**

Others identify the issue of safety and protection of women entrepreneurs, especially those operating in the informal economy. Even though less documented in academic research, there are numerous stories of killings, harassment and rape of female vendors and micro-business owners. This results in stress, constant fear and not having the opportunity to freely choose your business location and time of opening hours which seriously limits the chances and choices of becoming a successful entrepreneur for women in some developing countries.
(Reeves, 2010). However, more research is needed on for example alternative coping strategies (besides policy frameworks) and how women that are facing these challenges can best be supported.

Inadequate training and access to information

One challenge often mentioned in research on women entrepreneurs in developing countries is that they enjoy a relatively low level of education and skill training. This, combined with a lack of career guidance, generally seems to limit their access to various publically and privately offered support services including business development services and information on business growth (Davis, 2012). Others found that a lack of experience and skills also accounted for the fact that women entrepreneurs had a preference in industry orientation and thus were less well represented in industrial activities. For instance, Drine & Grach (2010) find that Tunisian women entrepreneurs experience challenges as they do not as yet benefit from existing entrepreneurship support. In particular, the authors claim that their results confirm that professional agencies have not been efficient in disseminating information to entrepreneurs, and that the training and assistance provided by support services do not meet the specific needs of women entrepreneurs

Theoretical Framework

Several theories have been used in literature to demonstrate the entrepreneurship and gender balancing e.g. Liberal Feminist Theory as utilized by Okafor & Amalu (2012). More so, Weber’s socio-cultural theory which explains the social and cultural characteristics that propel people to be or not to be entrepreneurs is likewise adopted in literatures. However, this study adopts the displacement theory by Ronstadt 1984. While the liberal feminism discusses how sex and gender are intimately related to socialization, and socio-cultural theory explains the relevancy of sociocultural environment on individual entrepreneurial ability, the displacement theory holds that group dynamics generate certain displacements that drive an individual into an entrepreneurial venture. The two major types of displacement identified in the socio-cultural environment include cultural displacement and economic displacement. “Cultural displacement is the deterrence from certain jobs or professional fields as a result of cultural values or factors such as ethnic background, religion, race etc. and sex”. Akpor-Robaro (2012) explained that when an individual faces discrimination due to any of these factors and are prevented from being engaged in certain occupation, works or fields, they are forced to exercise the only alternative open to them, that is, to turn towards entrepreneurial venture or SMEs. He (Akpor-Robaro, 2012) further argue that, economic displacement is caused by the various changes that tend to affect the economy negatively, and therefore the economic status of the individual by way of job loss (retrenchment), capital shrinkage and new economic situations that are positive or favourable and supportive of business ventures. As this is a peculiar phenomenon in many developing nations, Nigeria inclusive, and any of them could serve as the foundation for entrepreneurial pursuit or emergence.

Material and Methods

By its nature, this research is an empirical investigation as it adopts a survey research design to generate primary data through a self-administered questionnaire. For the purpose of this study, the population of interest consists of all official registered SMEs in Ekiti, Oke-ero and Irepodun Local Government Areas of Kwara State, Nigeria. The population frame is 3214 SMEs obtained from local government secretariat in July 2015, and it cut across sole proprietorship, partnership and family business. A total sample of 205 SMEs was selected in accordance with the recommendation of Krejcie and Morgan 1975 in a cross-sectional survey research design using purposive sampling technique. Open and close ended questionnaire was the major instrument used for data collection while interview only complemented it. The questionnaire was designed to generate responses on questions relevant to the variables of the study – cultural values, personal attributes and SMEs growth. The questions were based on a 5-point Likert attitude scaling represented as 5—Strongly Agree, 4—Agree, 3—Undecided, 2—Disagree and 1—Strongly Disagree. The returned questionnaires of 166 i.e. (81.0%) out of 205 questionnaires were analyzed by SPSS 16.0 version using simple percentage, multiple regression and independent t-test analytical tools. The reliability of the data was tested using Cronbach’s Alpha Reliability Test

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and the result shows 0.629 which means that the instrument used in gathering the data was reliable and therefore exhibited internal consistency among items (questions) measuring each construct in the questionnaire.

**Model Specification**

\[ Y = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + E \]

Where;

- \( Y \) = Dependent variable representing Women Entrepreneurship (WE)
- \( x_1 \) to \( x_3 \) represent dependent variable representing individual attributes
- \( x_1 \) = Education (Ed)
- \( x_2 \) = Drive for Achievement (DA)
- \( x_3 \) = Experience (Ex)
- \( E \) = Error term, \((0, 1)\) normally distributed with mean 0 and variance 1.

\( \beta_0, \beta_1, \beta_2, \beta_3 \) are the parameters to be estimated to fit the regression line.

\( \beta_0 \) = is the intercept on the Y-axis.

**TEST OF HYPOTHESIS I**

- \( H_0 \): individual attributes do not in any way contribute to women entrepreneurial activities in the study area.
- \( H_1 \): individual attributes contribute significantly to women entrepreneurial activities in the study area.

**Table 1.1**

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.881*</td>
<td>.863**</td>
<td>.842</td>
<td>.28775</td>
</tr>
</tbody>
</table>

*a. Predictors: (Constant), Education, Drive to Achieve & Experience*

Table 1.1 reveals that the coefficient of multiple determinations is 0.863; the implication of this is that about 86.3% of the variation in women entrepreneurial activities is explained by variables in the model; that is Education (Ed), Drive for Achievement (DA) and Experience (Ex), while the remaining 13.7% is explained by other factors which are not included in the model. The regression equation (model formulated) is thus useful for making predictions since the value of \( R^2 \) is close to 1.

**Table 1.2**

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>Df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Regression</td>
<td>312.204</td>
<td>3</td>
<td>85.414</td>
<td>737.406</td>
<td>.0000*</td>
</tr>
<tr>
<td>Residual</td>
<td>29.634</td>
<td>162</td>
<td>.088</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>341.838</td>
<td>165</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*a. Predictors: (Constant), Ed, DA, Ex
b. Dependent Variable: WE*

Table 1.2 the calculated ANOVA table is analyzed to see if any of the variables are significant. The F-statistic is compared with 3 and 162 degrees of freedom using stats tables. From the ANOVA table, \( F = 737.406 \), and \( p-value = 0000 < 0.05 \) (sig.). Since \( p-value < 0.05 \) (critical value), the null hypothesis is rejected and the alternative accepted. This implies that at least one of the predictors is functional for predicting women entrepreneurship in the sampled population. Therefore the model is useful and good fit for the data.

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Table 1.3 The Coefficients table

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>.306</td>
<td>.192</td>
<td></td>
<td>0.597</td>
</tr>
<tr>
<td>Ed</td>
<td>.266</td>
<td>.098</td>
<td>.196</td>
<td>2.895</td>
</tr>
<tr>
<td>DA</td>
<td>.408</td>
<td>.093</td>
<td>.102</td>
<td>4.181</td>
</tr>
<tr>
<td>Ex</td>
<td>.483</td>
<td>.091</td>
<td>.070</td>
<td>4.925</td>
</tr>
</tbody>
</table>

a. Dependent Variable: WE

The table 1.3 “Coefficients” provides information effect of individual variables (the "Estimated Coefficients" or “beta”) on the dependent variable. The coefficient of Education (Ex) is 2.895 with p-value of 0.002 less than 0.05% (critical value), the coefficient of Drive for Achievement (DA) is 4.181 with p-value of 0.000 less than the 0.05% (critical value) and the coefficient of Experience (Ex) is 4.925 with p-value of 0.010 less than the 0.05% (critical value). This implies that each of the variables has contributed positively to the model. Hence there is significant relationship between personal attributes and women entrepreneurship in the study area.

Test of Hypothesis II

The table below shows the result of hypothesis II using one sample t-test. It can be deduced that the average response of mean is 4.195 and standard error of the mean is as shown i.e. significant. Five-point Likert-style rating scale of 5 = Very High, 4 = High, 3 = Fair, 2 = Low and 1 = Very Low were used to scale the responses.

<table>
<thead>
<tr>
<th>Table 1.4 One-Sample Statistics</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access to finance</td>
<td>166</td>
<td>4.32</td>
<td>.981</td>
<td>.072</td>
</tr>
<tr>
<td>Work family interface</td>
<td>166</td>
<td>4.11</td>
<td>.910</td>
<td>.061</td>
</tr>
<tr>
<td>Gender based violence</td>
<td>166</td>
<td>4.02</td>
<td>.721</td>
<td>.052</td>
</tr>
<tr>
<td>Inadequate training</td>
<td>166</td>
<td>4.13</td>
<td>.920</td>
<td>.068</td>
</tr>
</tbody>
</table>

The result of the t test as shown in the table 1.5 below revealed that p-value is 0.000 while critical value is α = 0.05. This implies that there is a significant relationship as probability value (p-value) of 0.000 is less than the critical value of α= 0.05. With this result, null hypothesis II is rejected meaning that factors such as poor access to finance, work-family interface, gender-based violence and inadequate training constitute major constraints to women entrepreneurship in the study area.
Table 1.5

<table>
<thead>
<tr>
<th>One-Sample Test</th>
<th>Test Value = 0</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>T</td>
</tr>
<tr>
<td>Access to finance</td>
<td>36.716</td>
</tr>
<tr>
<td>Work family interface</td>
<td>47.870</td>
</tr>
<tr>
<td>Gender based violence</td>
<td>47.152</td>
</tr>
<tr>
<td>Inadequate training</td>
<td>46.846</td>
</tr>
</tbody>
</table>

Discussion of Findings
The findings of hypothesis one reveal that personal attributes such as level of education acquired, individual drive for achievement, level of professional and relevant enterprise management experience among other contribute to the willingness of women to engage in entrepreneurial activities. The implication of this is that, if more women are to participate in entrepreneurship, there is a need to emphasize on acquiring better education, create a drive for achievement and encourage them to acquire relevant experience. These findings agree with the findings of Kuzilwa (2005), and Musa & Adewale (2015) who have acknowledged the roles of professional experience and quality education as a means of promoting entrepreneurship especially among female genders. The findings of hypothesis II reveal that certain factors militate against the growth of women entrepreneurship in the study area. These factors include the following poor access to finance, work-family interface, gender-based violence and poor access to training facilities. The most prominent challenges among these are access to finance and work-family interface. As demonstrated in the t-test table above, they both have the highest mean difference of 4.075 and 4.050 respectively. The implication of the above is that if the government wants to promote women entrepreneurship, there is a need to address all these factors with more emphases on finance and work-family balance. This supports the findings of Kadiri (2012), Mazanai & Fatoki (2012), and Gbandi & Amissah (2014) who found out that poor access to finance is a major constraint to entrepreneurial activities in Nigeria and ditto for women entrepreneurship.

Conclusion
This study has demonstrated the relationship between culture and personal attributes on women entrepreneurship. As a guide to the study, two hypotheses were formulated and tested. Based on the result of the findings, the study concludes that there is a positive correlation between personal attributes and women entrepreneurship. The study further concludes that certain factors such as poor access to finance, work-family interface, gender-based violence and poor access to training facilities are the major challenges women entrepreneurs are facing in the study area. These factors to a large extent have reduced women entrepreneurial engagements in the study area and this was validated by previous studies.

Recommendations
The following recommendations are made based on the findings of the study:

i. Women entrepreneurs should take conscious efforts at developing themselves through acquiring quality education, attending training programmes, seminars, workshop and conferences as these will create the right attitude and values.

ii. Government through the outlet of Ministry of Women Affairs and state chambers of commerce mobilize and form a network of Nigeria women entrepreneurs. Such network between relevant women entrepreneurs will be essential to protect women rights and privileges, and help in mentoring potential women entrepreneurs.

http://www.ijmsbr.com
iii. Government should through the outlets of Central Bank of Nigeria (CBN), Bank of Industry (BOI), Bank of Agriculture (BOA) among others provide special intervention fund for women entrepreneurs as this will offset a major challenge which is access to finance.

iv. Finally, government agencies such as state chamber of commerce and Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) should constantly organize seminar and workshop programmes on work-life balance for women entrepreneur. This will re-orientate and guide women entrepreneurs on how to manage home affairs in addition to business engagements.

REFERENCES


