

**ASSESSMENT OF SMALL-SCALE BUSINESSES AS A TOOL OF ECONOMIC
EMPOWERMENT: A CASE STUDY OF BORNO STATE**

BY

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MARCH, 2012

DECLARATION

I hereby declare that this thesis entitled **Assessment of Small-Scale Businesses as a Tool of Economic Empowerment: A Case Study of Women in Borno State** is the effort of my own research work and has not been submitted in any form to other institution for the award of a higher degree. All quotations and sources of information cited have been duly acknowledged and referenced.

.....
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March, 2012

CERTIFICATION

This Thesis titled **Assessment of Small-Scale Businesses as a Tool of Economic Empowerment: A Case Study of Women in Borno State** meets the regulations governing the award of the degree of Masters of Science of Ahmadu Bello University, Zaria, and is approved for its contribution to knowledge and literary presentation.

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DEDICATION

This Thesis is dedicated to my beloved wife **Mrs. Jagila Ishaku Usman Gadzama** and my children **Miss. Jafida Ishaku Usman** and **Mr. Jeremiah Ishaku Usman**...And in fond memory of my father **Mr. Usman Ali Tampul [Wankari]** for the love and sacrifice he offered to me when he was alive.

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ABSTRACT

Small-scale businesses play significant role as a tool for women economic empowerment in Borno State but many underprivileged women's capacity for wage earning and autonomous existence are curtailed and most of them are adversely disempowered materially and otherwise. However, women who are privileged to have been economically empowered through small-scale businesses have numerous constraints that hinder their productivity. Socio-culturally, the Nigerian women are regarded and treated under all circumstances as inferior to men. The average Nigerian rural woman engages in farming, fishing, petty trading, herding, commerce and industrial labour such as poultry keeping, cloth-making (weaving, knitting, sewing, dyeing), pottery and craftwork among other economic activities alongside their male counterparts. It is impossible for some business women to cope without depending on their husbands' income. In the attempt to empower themselves, women have taken it as a challenge to improve their family's welfare as most prefer not to be dependent on menfolk as is commonly found in patriarchal societies. The quantitative data instrument which is a structured questionnaire was administered in the form of interview using a multi-stage sampling technique. The respondents were drawn from the major streets randomly selected in the area of study. The type of trades engaged by small-scale business women and the spatial distribution of respondents informed the choice of this method. Three hundred and ten (310) questionnaires were administered to women mostly aged 30 years and below selected in ten (10) communities namely; Bama Motor Park, Borno Express Terminus, Custom, Post Office and Wulari in Maiduguri Metropolitan Council (MMC). In Askira, Hussara (Mishara), Lassa, Tampul and Uba in Askira/Uba LGA the questionnaires were also administered. In addition, purposive sampling method was used to also select forty four (44) participants for the Focus Group Discussions (FGDs) and six (6) key informants for In-Depth Interviews (IDIs). Qualitative and quantitative data collected were analyzed using descriptive statistics and in prose. The nature of small-scale businesses engaged by women for economic empowerment in Borno State revealed that 69.1% of the respondents operate their small-scale businesses at the markets and road sides and majority of them do not pay for shops/kiosks as rent but pay token as revenue to the government. The respondents earned below ₦3, 000.00 only per week before they start their trades, while two third of the sample (66.2%) earn ₦5, 000.00 below per week after they ventured in small-scale businesses. Eighty two per cent of them have benefited from loans, credit facilities or assistance in the form of material or in cash from private or government financial service providers. Although, qualitative data obtained established that a significant proportion of the women claimed that the loans they have received were inadequate. Eighty two per cent of the respondents' source their funds from micro-credit scheme and engage in trades like *kosai/akara* (bean cake), fried groundnuts, vegetables/fruits, grasshoppers and *kuli-kuli* (groundnut cake). As to the factors that influence small-scale business women, the findings discovered that women participated in small-scale businesses to supplement family income. The findings also found unemployment and cultural/environmental influences to be very high. Majority of the women said that they are given leadership positions as a result of their entrepreneurial abilities in providing the basic needs of their families. Data on the contribution of small-scale businesses revealed that a substantial proportion of the sample (73.7%) said that they participate in businesses to make them have autonomy from their male counterparts, while an overwhelming proportion of the sample (73.4%) attested that the trades they engaged in do not prevent them from performing their domestic responsibilities as housewives. In addition, 65.6% of the respondents are aware that women in *kulle/purdah* (seclusion) also participate in small-scale businesses for economic empowerment. Substantial proportion of the sample indicated that small-scale businesses are useful to the women's economic empowerment because they made them to work as a team as well as provide them with a sense of personal achievement. The major predicament faced by the business women is government environmental restriction. At the family level, the women are

found to develop a cordial and friendly relationship with their spouses before and after they venture in small-scale businesses. The study also revealed that women and their husbands are both responsible for providing the basic family needs. Conclusively, the women were found to have assumed many domestic responsibilities. They also augment their husbands' income and to be self-reliance. Based on these realities in the state, the study advocated that the business women should be encouraged by the government to actively participate in trades that are more dominated by men at present by providing adequate loans with free interest to further strengthen their economic empowerment. The study recommended that the women should diversify their business activities and not to operate the same type of trades.

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ABBREVIATIONS/ACRONYMS

- ALGON** – Association of Local Government of Nigeria
- BLP** – Better Life Programme
- BLRW** – Better Life for Rural Women
- BOA** – Bank of Agriculture
- DFID** – Department for International Development
- FAO** – Food and Agricultural Organization
- FEAP** – Family Economic Advancement Programme
- FSP** – Family Support Programme
- FGDs** – Focus Group Discussions
- GSM** – Global Satellite for Mobile
- IDIs** – In-Depth Interviews
- ILO** – International Labour Organization
- LGA** – Local Government Area
- MDGs** – Millennium Development Goals
- MMC** – Maiduguri Metropolitan Council
- NCWA** – National Commission for Women Affairs
- NERFUND** – National Economic Construction Fund
- NGOs** – Non-Governmental Organizations
- NIDB** – Nigerian Industrial Development Bank
- NIM** – Nigerian Institute of Management
- NULGE** – National Union of Local Government Employees
- PZ** – Paterson Zochonis
- SMEs** – Small and Medium Enterprises
- SMEDAN** – Small and Medium Enterprises Development Agency of Nigeria
- SPSS** – Statistical Package for Social Science
- SSCN** – Social Science Council of Nigeria
- SSIs** – Small Scale Industries
- UAC** – United African Company

UNDP – United Nation Development Programme

USAID – United States Agency for International Development

UTC – United Textile Company

WIN – Women in Nigeria

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The position of women and their status in any given society cannot be compromised. It is to this end that their economic empowerment becomes critical especially if the Millennium Development Goals [MDGs] are to be achieved. Through such empowerment many women can realize their hidden talents, develop them to a point of helping themselves and also contributing their quota towards national development. Therefore, in the interest of long-term development, women capabilities must be developed to facilitate their development (Nagedevara, 2009). Over the years it has been observed that men and women have contributed to producing and reproducing the social world around them on daily basis. However, the womenfolk have remained subjugated (Women in the Workplace, 2004 cited in Giddens, 2008:751).

In some countries of the world, the relevance of entrepreneurs to development began since the triumph of capitalism in Western Europe and the emergence of modernization. In the United Kingdom for example, one manifestation of this is that a substantial proportion of women live in poverty. This is particularly true of women who are heads of households [matrifocal families] (Giddens, 2008:759). Three-quarters of the working female population are engaged in part-time, low-paid jobs like cashiers, cleaners, clerks and caterers (Women in the Workplace, 2004 cited in Giddens, 2008:751). In Sri Lanka, it was discovered that women tea pickers' day begins before sunrise. They get up at around 4.00am to prepare breakfast and get the children ready for crèches or schools. These women also go back to crèches at mid-day to take the children and return home around 5.00pm (Momsen, 2001:163). Similarly, small and medium scale enterprises

(SMEs) had a remarkable breakthrough in Japan, Malaysia, South Korea, Indonesia and other countries of South-East Asia [East-Asian tigers] (Udeh cited in Lawal, 2004: 24).

Women at all levels need economic empowerment, but the bulk of the struggle for this empowerment however comes down to the level of the individual, family and the society at large. The popularly held view about the image of the traditional African woman needs to be re-assessed. It is not true that women are timid, subservient, without a tangible role to play in the society. Also, women have potentials, but they need to be psychologically empowered to build their confidence in the small-scale businesses they operate. For instance, Ogundipe-Leslie (1984) holds that when the elite women need political empowerment, it could just be economic empowerment for the rural women or working class mothers, while at the level of the girl-child, it is educational empowerment. However, Olotu (2011:55) has pointed out that business is both an art and a science. The artistic aspect of business deals with how human beings are successfully fused in a marriage of common goal and destiny. On the other hand, the scientific aspect means that individuals can carry out researches, observe, gather facts and analyze data to arrive at an objective conclusion regarding a business or businesses. Predictions could also be made from the results so generated.

African womanhood, in truth, is a symbol of resilience and strength, both physical and emotional. Women's visions for their societies often differ from those of men because they understand clearly the impact of distorted priorities on their families and communities (Bamidele, 2004:67). Women have persisted in creating wealth at the subsistence level out of almost negligible capital. In most urban areas of Africa, many women work as petty commodity producers and petty traders. For instance, in the case of the former, women are producers of soap and textile materials as well as providing cheap cooked food for the urban proletariat. In fact, the women provide these commodities at

prices that are far below what capitalist enterprises would have offered. This in essence, means that women's labour helps to subsidize the wage of the capitalist class. In addition, the provision of these cheap articles for mass consumption helps to maintain low wage rates (Gerry, 1977) and hence intensify the level of exploitation of the wage earner.

Alkali (2000:8) and Ogundipe-Leslie (1984) substantiated this point and noted that enormous progress has been made world-wide with regard to women, and by extension the Nigerian women are not left out. On a wider scope, it is believed that the United Nations Decade for Women (1975-1985) has raised self-awareness and increased self-assertiveness among African women as individuals and as a group. The United Nations and International Labour Organization (ILO) also acknowledged the fact that quite a significant part of women's work remain uncounted for and ignored because they are unrecorded (Cole, 1980). To this end, in African society, female labour is extensively unrecorded. For instance, Erumsele (1980) has observed in West Africa that:

Unrecorded female employment may include unpaid labour on the farm or other family enterprise; work performed within the confines of the homes; "occupational multiplicity" involving many different kinds of work and therefore difficult to record and patron/client relationships, with poor women assisting better-off women, and receiving payment in meals.

Women produce between sixty and eighty per cent of the food in most developing countries and are responsible for half of the world's food production. In fact, given the multiple roles that a woman is expected to play in the family and society, small-scale business provides opportunity for her economic empowerment (Ukeje, 2004). Women need to be able to assert their own agency to break out of gender discrimination. In Nigeria, for instance, there is increasing realization of the critical role of women in agriculture and food production and the fact still remains that empowering women is necessary for bringing about sustainable development at a faster pace (Hannan, 2003). Also, considering women population which is about half of the country's population of

68,293,680 against 71,709,863 (FRN Official Gazette, 2007), Nigerian women are under-represented in all aspects of human endeavours and need to be empowered economically.

In the past, the Nigerian government placed so much emphasis on economy of scale, which emphasized cost effectiveness through large scale production to the detriment of small-scale businesses. However, large-scale firms became the bedrock of modern economy and it prevailed for the greater part of the twentieth century. It was believed that small-scale enterprises were considered old-fashioned due to their technological and economic backwardness. Also, in the twenty first century, the contemporary understanding of small-scale business has become the engine of industrial development. They have gained more relevance and acceptance at the federal, state and local levels of government in Nigeria. For instance, the post-independence policy was geared towards import substitution and large-scale industrialization strategy. The Nigerian Industrial Development Bank (NIDB) was primarily established to promote this focus. However, it was the failure of the oil glut in the early 1980s that weakened the import substitution and large-scale industrialization strategy. In fact, the Nigerian government was unable to sustain the supply and production of raw materials needed by large-scale enterprises hence, the consequences of this inadequacy made most of the large-scale firms to fold up (Ibbih, 2005:91).

In the 1960s the Nigerian economy was agriculturally base. In fact, seventy seven per cent of the country's total revenue was generated from this sector, till the mid-seventies when oil became the stronghold of the economy with about eighty two per cent. For example, a major problem faced in the oil sector is the dominance of the content which largely affected the development of small-scale businesses (Udeh cited in Lawal, 2004: 24). Furthermore, the oil boom of the 1970s undermined the mass production model, which triggered an unexpected reappraisal of the role and importance of small and medium sized enterprises in the national economy. For instance, many developed and

developing economies have come to realize the value of small-scale businesses to human development. They are seen to be characterized by dynamism, witty innovations, efficiency, and their small size allows for faster decision-making process. Development in small and medium enterprise is *sine qua non* for employment generation, solid entrepreneurial base and encouragement for the use of local raw materials and technology (www.nigeriabusinessinfo.com).

Various institutions emerged which increased women's organization at the local, state and federal levels showcasing the problems and contributions of Nigerian women. To this end, Awe (1992) has indicated that the establishment of a Ministry of Women Affairs and Social Development and the National Commission for Women Affairs in 1990 have strengthened women's empowerment in Nigeria. Also, the Nigerian First Ladies initiative programmes like Better Life for Rural Women (1987), Family Support Programme (1994) and Family Economic Advancement Programme (FEAP) and so forth, have had as their primary motive the raising of consciousness of women and their participation in national development (Nzomo cited in Alkali, 2000).

In the rural areas of Nigeria, women play prominent roles in agriculture, and in addition to farm work they process food, fetch fire wood/water, cook and take care of children/husbands (WIN, 1987). These women engage in retail trading which this study calls 'small-scale businesses' as means of earning an income for economic empowerment. Patel and Anthonio (1973) cited in Akinsorotan and Akinbile (2000:156) in an empirical study confirmed that Nigerian women have contributed significantly to agricultural production. According to them, about ninety three per cent of the rural women engage in farm related activities. They cultivate yam, maize, cocoyam, tobacco and other crops for consumption and marketing. Women are also engaged in processing activities; they smoke

fish, make garri and starch from cassava products, produce palm/groundnut oil, make popcorn from maize and so forth.

Several studies, Adeyemi (2011) in Kano State, Magaji (2006) in Taraba State, Erinoshio and Fapohunda (1988) in the south-west, Shehu (1988) in Sokoto State, Zack-Williams (1985) in Plateau State, Hill (1968) in Katsina State and others have demonstrated the contributions of small-scale businesses on women economic empowerment including women in *purdah* (seclusion) who actively participate in different agricultural production to supplement family income in the Nigerian society.

In Borno State, small-scale businesses are used as a tool for women economic empowerment; for example, majority of these women engaged in it to support their husbands, families and to be economically vibrant. Thus, people have different reaction to women in different situations which vary from place-to-place and time-to-time. However, the study will not only focus on the economic dimension of empowerment, but it will examine some social, environmental and cultural factors that hinder small-scale business women's fundamental rights and liberties so that they could assert themselves and maximize their potentials in society. In a developing economy like Nigeria, the significance of small-scale businesses cannot be overemphasized when viewed in terms of the nation's present drive to achieve a self-reliant economy and industrial take-off or to be one of the twentieth leading economies in the world by the year 2020. This was what necessitated the study to assess small-scale businesses as a tool of women economic empowerment to enable them develop more capacity to participate effectively in making and implementing decisions that directly or indirectly affect women and other relevant issues on the phenomenon being investigated.

1.2 Statement of the Research Problem

In most part of northern Nigeria and Borno State in particular, women are generally restricted to the home and engage less in economic activities, a situation that tends to limit the realization of their full potentials. This shows that in this part of the country women only play the sex role. For as Belington *et al* (1999:21) noted, women are considered as “sexual objects of men” while in the West, they are relatively equal partners as wage earners as their male counterparts, but the contrary prevails in the African society. Many underprivileged women’s capacity for wage earning and autonomous existence are curtailed and most of them are adversely disempowered materially and otherwise. However, women who are privileged to have been economically empowered through small-scale businesses have numerous constraints that hinder their productivity. Socio-culturally, Nigerian women are regarded and treated under all circumstances as inferior to men. The average Nigerian rural woman engages in farming, fishing, petty trading, herding, commerce and industrial labour such as poultry keeping, cloth-making (weaving, knitting, sewing, dyeing), pottery and craftwork among other economic activities alongside their men. Longhurst (1982) noted that rural women can only earn one-fourth of their husbands’ expected income, making it impossible for them to cope without depending on their spouses’ income. In the attempt to economically empower themselves, women have taken it as a challenge to improve the family’s welfare as most prefer not to be dependent on menfolk as is commonly found in patriarchal societies.

In Borno State, many small-scale business women have taken up the responsibility of paying their children’s school fees, house rent and electricity/water bills. Some of these women have their own personal houses, cater for their aged parents, children/dependants, themselves and in some cases even their husbands. They also pay their children/dependants medical expenses, extra-mural tutorial fees, open account for some of their children, buy household cooking utensils, appliances and so forth.

Another trend of interest is the manner in which some of these successful women obtain loans from financial service providers to expand the scale of production or diversify to start new trades. Some of these women are deprived from occupying leadership positions in their tribal, religious and political organizations, but their involvement in small-scale businesses for economic empowerment has given them an edge over and above other women and men in the society. Women engagement in small-scale businesses have made them to developed a saving culture called *adashe* (contribution) to cope with the challenges of financing their businesses.

This research is an attempt to assess small-scale businesses as a tool of economic empowerment of women in Borno State an aspect many women studies have not focused on over the years particularly in the northeast geo-political zone. By so doing, this study will examine the social relationships and other salient factors that exist among the small-scale business women in the course of their business activities. The study has analyzed the phenomenon of small-scale businesses and women empowerment in the state based on the structural functionalist perspective.

1.3 Research Questions

1. What is the nature of small-scale businesses engaged by women for economic empowerment in Borno State?
2. What are the factors that influence women's involvement in small-scale businesses?
3. To what extent have small-scale businesses contributed to women economic empowerment?
4. What are the challenges faced by women in small-scale businesses?
5. What are the possible strategies for strengthening small-scale businesses for women economic empowerment?

1.4 Aim and Objectives of the Study

The aim of the study was to assess small-scale businesses as a tool of women economic empowerment in Borno State. In practical terms, this aim was actualized through the following specific objectives:

1. To examine the nature of small-scale businesses engaged by women for economic empowerment in Borno State.
2. To find out the factors that influence women's involvement in small-scale businesses.
3. To assess the contributions of small-scale businesses on women economic empowerment.
4. To determine the challenges encountered by women in small-scale businesses.
5. To recommend possible strategies for strengthening small-scale businesses for women economic empowerment.

1.5 Justification and Significance of the Study

This research highlights the contributions and challenges faced by women in the informal sector of the Nigerian economy. The study intention is to add to the existing literature on small-scale businesses and women economic empowerment, especially in Borno State. The state is located in what is considered as one of the poorest areas of the country. Hence, small-scale businesses could indeed be the fulcrum of the nation's desire for diversification of her revenue sources through the state. Likewise, stakeholders will be capable of revitalizing and creating new job opportunities for the womenfolk. However, small-scale businesses provide an enabling environment for women to develop friendships and participate in shared activities with people from different socio-cultural backgrounds. Engaging in small-scale businesses gives women better social relationships as individuals or group in the society. The interpersonal relationship that prevails in participating in small-scale businesses has a special value to the state in particular and the country in general. It means that small-scale businesses provide women with personal identities or sense of stable social identities and in the long run, some of these

businesses can transform into large-scale enterprises; thus contributing to the rural and urban economies. This is because small-scale business according to Olokoyo (1995:1) is a symbol of opportunity, enterprise, innovation, and achievement. It stands for something essential to women's freedom. It is hoped that possible recommendations that are proffered shall adequately improve women's participation in small-scale businesses for economic empowerment in the study area.

1.6 Scope and Limitation of the Study

The geographical coverage of the study is Maiduguri Metropolitan Council (MMC) and Askira/Uba local government area of Borno State. The study was limited to these two areas because they accommodate women who mostly engage in small-scale businesses and cannot cover all the existing twenty seven (27) LGAs in the state. Other limiting factors are time, energy, financial constraints and unavailability of other logistics at the disposal of the researcher. A unique geographical feature of the state is that it is bordered by three countries: Cameroun, Chad and Niger Republics. Also, the study has assessed small-scale businesses as a tool of women economic empowerment and limited its scope of conceptual coverage on the nature of small-scale businesses engaged by women for economic empowerment in Borno State, the factors that influence the involvement of women in small-scale businesses, the contribution of small-scale businesses to women economic empowerment, the challenges of women involvement in small-scale businesses and the strategies for strengthening small-scale businesses for women economic empowerment. In fact, other relevant issues that are indispensable but are considered relevant in the realization of objectives of the study were also investigated.

Also, trade was the key to the emergence of organized communities in the savannah zones of Nigeria, and Borno State is not an exemption. In fact, the state prosperity in small-scale businesses depended on its stake in the trans-Sudanic slave trade and the desert trade in salt/livestock. The need to protect its commercial interests, for example, compelled the traditional authorities to also intervene in Kanem - an empire which continued to be a theatre of war throughout the fifteen and into the sixteenth centuries (www.workmall.com/wfb2001/nigeria/nigeriahistorythenorthernkingdomsofsavanna.html).

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction

In this chapter an attempt is made to conceptualize and empirically distinguish between small-scale businesses and women empowerment. In doing that, the chapter reviews some relevant literature on the nature of small-scale businesses engaged by women for economic empowerment in Borno State, the factors influencing the involvement of women in small-scale businesses, the contribution of small-scale businesses to women economic empowerment, the challenges of women involvement in small-scale businesses, the strategies for strengthening small-scale businesses for women economic empowerment and a theoretical framework for the study is explored.

2.2 Conceptual Review

Small and Medium Enterprises (SMEs) are defined in Nigeria, as in other countries of the world, on the basis of one or all of the following characteristics among others: the size or amount of investment in assets, excluding real estate, greater difficulty in obtaining funds for expansion, reluctance to risk taking, low employee turnover but high labour investment ratio, less number of employees, organization differentiation and sharing of decision making. SMEs are divided into (i) medium scale enterprises (ii) small-scale enterprises and (iii) micro enterprises. In the national industrial policy for Nigeria, small-scale businesses are defined as those with total investment of between ₦100, 000.00 and ₦2.0 million excluding cost of capital but including working capital (Obitayo, 1991; www.nipc-nigeria.org). CBN (2003) defines small-scale as a business with a maximum asset base of ₦200 million excluding land and working capital; and with the number of employees not less than 10 and not more than 300, while the banking sector describes it as enterprises with the following attributes: “100 per cent

fully owned by Nigerians, a limited liability company with a share capital of not more than ₦50,000.00 and a labour force of not more than thirty’.

The new policy recognizes what it refers to as micro/cottage industries which are defined as those enterprises with investment cost below ₦100,000.00, land excluded but working capital inclusive. From the foregoing, it can be deduced that there is no single criterion for classifying a business unit as small or medium scale industry. The terms small, medium and large are relative and differ from one industry to another or from one country to another depending on the level of development in spite of the attributes they share in common. For example, according to Obitayo (1991), what was large-scale in the 1950s may not be regarded as small-scale today. He pointed out that some industries are typically small (crafts, pottery, etc.) while others like iron and steel manufacturing are regarded as large-scale in terms of invested capital and/or employment. The Federal Ministry of Industries defines a medium scale enterprise as any company with operating assets less than ₦200 million, and employing less than 300 persons. A small-scale enterprise, on the other hand, is one that has assets less than ₦50 million, with less than 100 employees. This definition of SME does not include annual turnover. The National Economic Reconstruction Fund (NERFUND) also defines small-scale enterprise as one whose total assets is less than ₦10 million, but made no reference either to its annual turnover or the number of employees (www.nipc-nigeria.org).

Sako (1999:32) views empowerment as the process of strengthening the existing capacities and capabilities of disadvantaged groups in society so as to enable them perform towards improving themselves, their families and the society as a whole. It involves the provision of enabling environment for their productive and intellectual abilities to be realized. In some societies where some groups have suffered discrimination for a long time, ways have been found to address this problem i.e. laws have been made to protect these groups against future discrimination with the goal of providing equal opportunities for all. Adewole (1997)

described women empowerment as the provision of enabling environment or opportunities for women to contribute their quota to the social, political and economic development of a nation. Women empowerment is also viewed as a process of enabling women to develop the capacity to actualize their potentials. The process must include the expansion of women's access to educational opportunities, facilities for skills acquisition and positions of authority in society.

Several researchers Maniero (1986), Hackman and Oldham (1976), Herzberg (1966), Likert (1961) and McGregor (1960) have in the past described the concept of empowerment from their own perspectives at different point in time. According to them, empowerment is a means of enhancing effectiveness at the work place. At the root of empowerment advocacy especially in work organizations, Wall, Cordery and Clegg (2002) hold the view that empowerment tends to produce motivation, initiative, implicit knowledge, flexibility, involvement, and commitment required from employees to respond to increasingly competitive conditions. Empowerment means that individuals should acquire the power to think and act freely, exercise choice, and to fulfil their potentials as full and equal members of society (DFID, 2000:11).

Thomas and Velthouse (1990) noted that to empower means to give power and this power also means capacity or energy. For instance, Mainiero (1986), Blau and Alba (1982) conceptualized empowerment in a similar approach as a set of management practices that focus on delegating decision-making authority. Besides, Randolph (2000) also observed that empowerment simply means recognizing and releasing into an organization the power that people (employees) already have in their wealth of useful knowledge, experience, and internal motivation.

Congner and Kanungo (1988) in their analysis made a broader attempt to conceptualize empowerment. According to them, empowerment is the feeling of self-efficacy among organizational members through the identification of conditions that foster powerlessness and the

removal of organizational practices and informal techniques of providing efficacy information. But from a comprehensive psychological point of view, Thomas and Velthouse (1990) defined empowerment as intrinsic motivation manifested in four cognitions, reflecting an individual's orientation to his/her work. These four cognitions are *meaning, competence, self-determination* and *impact*.

Thomas and Velthouse (1990) further hold that meaning refers to the value of the task, goal or purpose, judged in relation to the individual's own ideas or standards while, Brief and Nord (1990) added that meaning to a very large extent involves a fit between the requirements of a work and a person's beliefs, values and behaviours. Spreitzer (1995) said that competence or self-efficacy is an individual's belief in his/her capacity to perform an activity with skill. Self-determination according to Deci *et al* (1989) is an individual's sense of having choice in initiating and regulating actions. To Spreitzer (1995), self-determination reflects authority over the initiation and continuation of work behaviours and processes, making decision about work methods, pace and efforts. In addition, the notion of impact as a concept has been studied implicitly in research on learned helplessness (Martinko and Gardner, 1982). Impact is defined by Ashforth (1989) as the degree to which an individual can influence strategic administrative or operating outcomes at work.

Garba (1999) identified two distinct dimensions of women empowerment; these are *static* and *dynamic* dimensions. According to Garba, the static dimension of women empowerment focuses on the capacities of women to participate in making decisions that directly or indirectly affect their lives. An effective voice could be given to women who do not have one. Also, disempowered women could be exogenously empowered while, the dynamic dimension is a process of developing the capacity of individuals to participate effectively in making and implementing decisions that directly or indirectly affect them. He added that the static dimension leads to exogenous empowerment, while dynamic leads to endogenous empowerment. For example, exogenous empowerment says that disempowered individuals (women) can be

empowered by others in the society. On the other hand, endogenous empowerment provides an enabling environment for disempowered individuals to empower themselves. Hence, empowering women is critical in the development of entrepreneur culture by unlocking the women's personal impediments to the development of entrepreneurship. The researcher is of the view that women in the study area needs dynamic (endogenous economic empowerment) to improve their quality of life.

In practical terms, whenever individuals or group of people are soliciting for empowerment they must have been disempowered. In this regard, women empowerment is important because they have been disempowered especially when compared to their male counterparts. In addition, it is believed that when women are economically empowered it gives them a sense of direction to make decisions on matters which are vital to their lives. Empowerment is a continuous process, in that women are empowered in relation to other people or to themselves at a previous time (Mosedale, 2005). To this end, empowerment of women has been recognized as a pre-requisite for achieving effective and people-centred development strategy (Agu, 2007:4). It is also observed that in the neglected rural areas of Nigeria where women participate effectively in agricultural production, land clearing, sowing and planting, hoeing and weeding, gathering in and storage of harvests, food processing and distribution of food products and so forth, they have been effectively active as entrepreneurs (Banwo, 2004; Onemolease, 2002; Makinwa-Adebusoye, 1991).

2.3 Empirical Review

For the purpose of this study, the definition of small-scale businesses by USAID (1990) as firms with less than fifty employees and at least half the output is sold and a turnover of up to ₦100,000.00 serves as its working definition. That is to say the small-scale businesses which are the focus of this study require relatively small capital investment to begin, have unsophisticated technology and managerial skills, can be managed by an individual or group of individuals (family members), small in size and its scope of operations does not necessarily require any

educational background to start. However, the research appropriately captured the definition of small-scale businesses but also focuses on the nature and magnitude, the factors that influence women's involvement, their contributions to women economic empowerment as well as the challenges encountered by women in the area of study. For instance, road side artisans, petty traders, packaged/bottled-water producers or hawkers, bean cake sellers, owners of business centres (computer, photocopier, etc.), cobblers, groundnut cake sellers, restaurant (cafeteria or *buka*), GSM operators, owners of provision stores, fashion and designs, bookshop/stationery stores, grasshoppers sellers, local fabricators and others in the informal sector of the economy all constitute small-scale businesses.

On the other hand, women empowerment is a multi-dimensional process involving the transformation of economic, social, psychological, political and legal circumstances of the powerless in the society. In specific terms, empowerment entails not only positive changes but also the dismantling of the cultural norms and traditional practices that devalue, dis-empower and dispossess women. It means giving legal status to women to develop and contribute to the creation of wealth, taking and participating in decision making of their families and societies at large and to reduce their present state of vulnerability, decrease dependency and passivity and be at the centre, not at the periphery. In effect, empowerment, according to DFID (2000:11) means that women should acquire the power to think and act freely, exercise choice, and to fulfil their potentials as full and equal members of society. Therefore, the DFID definition serves as the operational definition for this study.

2.4 Nature of Small-Scale Businesses Engaged by Women for Economic Empowerment in Borno State

Archaeological evidences show that the early societies around Lake Chad were farmers and fishermen. The occurrences of cattle and sheep bones at settlement sites indicate that animal husbandry was one of the economic activities of the people of Borno State. Important of noting is the presence of huge clay vessels in and around Borno towns of *Ngala* and *Ndufu*, which

proved great skills in ceramic technology of the settlers. Some historical sites within and outside the state have also revealed a great wealth in artefacts (www.workmall.com/wfb2001/nigeria/nigeriahistorythenorthernkingdomsofsavanna.html).

According to Igun (1988), in Lake Chad basin, a major reason for the large disparity between male income and female fish processors is the exploitation of women's labour by men who always keep all the money to themselves. However, the traditional gender ascribed divisions of household economic responsibilities assign these women an important share. Also, UNDP (1994) recognized the contributions of women in the society and noted that:

Women, you are the source of life, yet an object; mother yet domestic servant; nurture, yet pseudo-women, you can do the bidding of both soil and earth; yet you are invisible, faceless and voiceless. You are the pivot, the unifier, yet a being in chains, shadow of the male. The women are the pillars of the family well-being, the mid-wife, washer women, cleaner and cook. She is the errand runner, matron, farmer, healer, gardener and a grinder. Her labour power works with absolute tools, which makes her to put in hundreds of thousands of hours for a hopeless level of production.

Traditional business and economic activities were carried out by various people and occupational groups before the rise of modern business in Maiduguri metropolis. In the 1940s, for instance, the people of Borno State were engaged mostly in traditional businesses such as sale of textile materials, building, carpentry, blacksmithing, dyeing, trading in kolanuts and hides and skin and so forth. However, most of these trades were carried out at the local level of entrepreneurship as small-scale business (Ali, 2007:59-61). For instance, occupational activities like blacksmithing, dyeing, tannery, brokerage, sale of livestock, Gum Arabic and so forth were carried out by specialized men. The tanned leather are used for making horse belts, Quran jackets, leather shoes, bags, wallets, whips and so forth. The dyers on their own part produced dyed clothes like *dawo ngasho*, *marawhite* and all types of clothes which were marketed locally and internationally (Ali, 2007:59-61). The blacksmith produce blades such as knives, daggers, kitchen utensils, watering cans, wrist bangles, earrings, hoes, axes/bow and arrow heads. Tailoring, another small-scale business sedentary occupation in the study area was also carried

out by Hausas, Kanuris and Ghanaians in areas like *Hausari*, *Bullabulin*, *Shehuri* North and South, *Lamisula*, *Mafoni* and in market places (Ali, 2007:59-61).

Borno State was agrarian and over the years it is making effort to progress into highly developed industrial rural society. This is to enable the state achieve economic diversification, create employment, generate income and promote sustained growth of the rural and urban economy. To this end, dormant and ailing industries are being resuscitated or strengthened; for example, Borno Wire and Nail Industries, Soda Ash Plant, Borno Livestock Company, Borno Investment Company Limited and so forth. The Borno Investment Company Limited for example was set up by the state government to oversee and monitor the existing government investments and encourage foreign investors (ALGON, 2005).

In the northern part of Maiduguri, new settlements like *Jajeri*, *Umarari* and *Bolori* founded largely by immigrants emerged and developed into independent residential areas of considerable socio-economic importance. These communities are more of an extension of the Kanuri settlements of main *Yerwa* town since the areas are predominantly dominated by Kanuri traders and other businessmen and women from *Gubio*, *Kukawa*, *Kaga*, *Magumeri*, *Mobbar* and *Maiduguri* respectively (Ali, 2007:55-58). The history of Borno State revealed that early settlers of these communities were mainly farmers, fishermen and traders in salt, pepper, Gum Arabic, beans, rice, maize, guinea corn, vegetable/groundnut oil and other commodities. These items were introduced to Baga market located in the Northern part of the state and sold in very large quantities. For instance, commercial items like pepper, *banda* (dried fish), livestock, Gum Arabic, beans, hides and skin were exported to places like Adamawa, Kano, Aba, Onitsha, Port Harcourt, Ghana, Dubai, Saudi Arabia, Chad, Cameroun and the Republic of Niger and others. The state entrepreneurs also purchase and import other commodities from these places and market them in Maiduguri and its environment (Ali, 2007:55-58).

The nature and operation of modern economic activities of Maiduguri (*Yerwa*) cannot be discussed without briefly looking at the extreme desirability by the colonial authorities. The

Europeans promote the export trade in vital cash crops such as cotton, Gum Arabic, groundnuts, hides and skin and so forth. The re-orientation of Borno economy gave rise to an organized oligarchy of merchant classes. They were the offshoot of the colonial middlemen that were directly involved in the export trade agents. For instance, companies like United African Company (UAC), United Textile Company (UTC), John Holt, Leventis, Paterson Zochonis (PZ) and so forth were used by the colonialists. In addition, British Pound Sterling and Shillings (Coins) were introduced as from 1930s, which replaced trade by barter by former Barclays Bank and other financial institutions as means of exchanging goods and services. This was done in order to stimulate and promote exchange of buying and selling. Later, the French Franc and the Maria Theresa Dollars as well as the German Dutch Mark and the Saudi Arabian Riyal become prevalent in Maiduguri. But in 1973, the British Pound Sterling and Coins replaced the Nigerian Naira and Kobo (Ali, 2007:55-64).

2.5 Factors Influencing the Involvement of Women in Small-Scale Businesses

Numerous factors such as poverty, unemployment, economic independence and so forth have influenced women participation in small-scale businesses. These factors put pressure on women to participate in small-scale businesses for economic empowerment because they are prevented from actualizing their potentials due to barriers created by other people in societies. Obagun (2004) also made further submission on the need for economic and financial security which can motivate an individual or group of individuals to engage in small-scale businesses. In a survey carried out in Lagos State, Obagun observed that a reasonable number of entrepreneurs interviewed said that they engaged in small-scale businesses for economic security. Majority of them hired attendants to look/manage their businesses or hand them over to close relatives. The money realized from small-scale businesses was used to cater for various household needs.

According to Obagun (2004), other factors that influence the involvement of women in small-scale businesses are; to have something to fall back on in case of retirement from jobs in the case of those in salaried employment. The flexible nature of small-scale business makes it

easy to manage and attract entrepreneurs who desire to be self-employed or families who desire to be self-employed or unable to get paid employment. For example, in Nigeria the introduction of Global System of Mobile-telecommunication (GSM) in 2001 is a case in point, it has enabled people to become self-employed. For some women prime motivating factors that made them to venture into small-scale businesses is to improve their standard of living, have economic independence from their husbands and to meet various obligations of the family, friends and well-wishers.

Studies by Duflo and Udry (2004), Doss (1996), Hoddinott and Haddad (1995) demonstrate that when women income increase or when they have access to other resources, more resources are allocated to children's well-being including other basic necessities of life like food, clothing and education. For instance, agriculture plays a significant role for women involvement in small-scale businesses in any society. This point was buttressed by Clark (1985) and Enwezor (1984), who maintained that the most important agricultural activity is to provide food to people in the society. That is, the production of food in small-scale is more efficient than large-scale mechanized production. Women are not only responsible for bulk of food production in this sub-sector, indeed, they also engage in agro-based food processing and preservation activities at a small-scale. Women do this by distributing agricultural produce from farming communities to urban centres in Nigeria.

Similarly, in Sokoto State, Shehu (1988) observed that women who engaged in small-scale businesses use the money they earn from daily sales to buy essential household items like matches, kerosene, soap, salt, maggi, onions and other food items. Also, Hill (1968) in a study carried out in Katsina State noted that "virtually all women have some economic activity other than farming". For instance, one dimension of patriarchy which limits women's economic and education activities is *kulle/purdah* or female seclusion, whereby women are confined to the house and are denied access by tradition and culture to participate in the socio-economic development of their society. Shea, cited in Zack-Williams (2000) noted that even though this

category of women are excluded from agricultural work, majority of them also engage in craft work like spinning and weaving of cotton cloth, knitting, preparation and sale of cooked food and so forth. In Kano State, Adeyemi reported that a youth corps member, Prisca Osim empowered about fifty less privileged women in *kulle/purdah* and widows on how to make pastries, soap, beads, and pomade among other things was interviewed by Adeyemi. Osim vision for women in the north is to compete with their fellow women in the south to be productive, self-reliant and contribute to the economic development of Nigeria. Her guiding principle for women economic empowerment programme which reads thus *teach a woman how to fish instead of giving her fish* (Adeyemi, 2011:25-26).

Another study appraised small-scale entrepreneurship in business failures in Taraba State which revealed that seventy seven per cent of small-scale businesses are owned by individuals (sole-proprietorship) and families (Magaji, 2006:44). Women labourers were equally studied in a construction industry in Jos, Plateau State. A conclusion was drawn that they play an important role in petty bourgeois accumulation in the Nigerian society relatively more than men in similar positions. That is, in spite the inferior position of women, some of them are paid low wages than their male counterparts in the same organization (Zack-Williams, 1985). It was also observed that throughout Nigeria, from Sokoto to Borno States in the northern sahelian region where there is uncertain rainfall which affects agricultural production, some women still engage in small-scale businesses for self-empowerment. On the contrary, the coastal rain forest belt comprised of states like Lagos, Ogun and Rivers and in the middle Sudan savannah region where rainfall is seasonally recorded, women are engaged in diverse small-scale food production activities. Women actively participate in virtually all phases of agricultural production; clearing land, sowing and planting, hoeing and weeding, gathering and storage of harvests, food processing and distribution of food products as well as their well-known roles as ‘hewers of wood and drawers of water (Makinwa-Adebusoye, 1991).

2.6 Contribution of Small-Scale Businesses to Women Economic Empowerment

In Nigeria, women as mothers, home makers, organizers and political activists have been contributing to the overall development of their communities (Akpan, 2007; Olufemi, 2006:44; Enemu, 1999:226). In spite of all kinds of abuse, discrimination and exploitation, women are participating actively in the production processes and general services in the society. In developing countries of Africa (Nigeria inclusive), the womenfolk have participated actively in the informal sector including agriculture and trade (Mbida, 1995; Freeman, 1991). For example, African women have contributed in money-making activities and are participating actively in agriculture-related activities in rural areas, paid employment in public and private organizations. Women have owned and managed small, medium and large-scale businesses (Onyishi and Aaron, 2010). It is also observed that twice as many women as men work in agriculture-related activities in developing countries (Odame *et al*, 2002). Empowering women to become entrepreneurs according to World Bank (2007) will not only have impact on the economy of developing societies and also positively improve people's standards of living. It is believed that when working women are engaged in self-employment or wage-employment, they contribute to household income and expenditure. Thus, small-scale businesses as a tool of economic empowerment make women to be self-reliant and their own bosses.

The numerical contribution of women in the agricultural workforce is increasing in developing countries. It was reported by FAO (2002) that the proportion of women workers has steadily increased from 38.59% in 1950 to 43.83% in 2000 and it was predicted to rise to 44.83% by 2010, while in developed countries, the proportion of female agricultural workers has declined to 36.13% in 2000 compared to 43.77% in 1970.

Erinosho and Fapohunda (1988) have empirically conducted a study in the south-west of Nigeria, which revealed that women spent more than 58% of their income on family food,

13.2% on children's clothes, 10.9% on children's schooling and 17.7% on miscellaneous expenses. In Oyo State, a study carried out by Olawoye (1985) for instance attested that about 35% of the respondents said that farming is their predominant occupation. Women are an indisputable economic factor of production. They are seen as one of the pivots on which increased agricultural production revolve in a developing economy like Nigeria.

Akinsorotan and Akinbile (2000:156) concur on this point as follows:

Knowledge of rural women in agricultural production is essential in all spheres of agricultural policy, planning and implementation. In general, the work of rural women in agriculture encompasses all spheres of crop and livestock production. They process, preserve and distribute some crops from the centres of production to areas of needs, although their tasks vary from place- to- place, depending on different cultures.

2.7 Challenges of Women Involvement in Small-Scale Businesses

Olokoyo (1995:6-9) divided the problems faced by women in small-scale businesses for economic empowerment into general and the specific. According to him, the general challenges may include the legal aspect of the business, access to credit and new materials, and the lack of appropriate technical and managerial assistance, while the specific range of difficulties which may be encountered are discussed below.

- **Limited Reserves:** Small-scale businesses are vulnerable to economic down-turns and recession due to limited reserves and low capacity to borrow from commercial banks or otherwise due to lack of collateral and so forth.

- **Ability to Change and Adopt Rapidly:** This is a natural strength of small-scale businesses, but it becomes a problem when small-scale business women are occupied with operational obstacles that would not make them to critically think of the future of their businesses. Also, business management experience constant changes in terms of economy, social structure, competition and so forth.

- **Low Productivity:** In the process of empowering themselves through small-scale businesses, women are faced with the problem of low productivity resulting from the inability to buy their goods at a discount and to achieve economies of scale among others.

- **Inventory Imbalance:** Many small-scale businesses fail as a result of poor judgment in buying. Some small-scale business women for instance are tempted to overstock a particular item because someone out there promised to buy it. Other women keep large quantities of goods in their custody for a long period of time. They could not sell or use them within a reasonable period. Entrepreneurs usually think doing that is the best way because they do not actually see the cash going out.

- **Single Product/Narrowed Service Range:** This is another challenge facing small-scale businesses because women usually limit themselves to a single or small product; which made it extremely difficult to diversify their products.

- **High Calibre Employees:** It is difficult for small-scale business women to employ professionals unlike large scale businesses that employ or pay high calibre employees. The reason is that small-scale business women cannot pay high wages, have few fringe benefits (if any), offer low job security and limited promotional opportunities.

- **Structural Problem:** Small-scale businesses are faced with structural problem in that they have relatively fringe structure with limited resources for instance, even a minor problem can stagnate their effective functioning.

- **Misconception of Government Policies:** In fact, some small-scale business women often find it difficult to fully understand and interpret government policies, regulations, actions, plans, concessions and so forth. This is because majority of them are illiterates and others are ignorant of the existence of such policies.

On the other hand, Ibbih (2005:93-94) summarized some of the specific difficulties faced by entrepreneurs in Nigeria. These are, the general economic climate (government regulations and paper work), business environment (poor infrastructure), and capital (accessing credit even when credit facilities are available as well as shortage of working capital. Others are business support services (lack of management/training/consultancy services), information dissemination (small-scale business women suffer the dearth of information about markets, suppliers, export opportunities, etc), technology (lack of access to modern equipment, and raw materials), skills and knowledge (lack of access to relevant knowledge, education, experience and management skills compared to small-scale businesses in developed countries), compliance cost (much time is required and wasted to get small-scale businesses legally registered/cost of publication as well) and markets are being globalized and internationalized which have become a threat to the survival of small-scale businesses in Nigeria.

According to Nnanna (2001), another major challenge which hinders an effective control and planning of small-scale enterprises is poor management practice. This is translated into inadequate employee relations, poor human development, poor financing and low entrepreneurial skills. Other constraints of small-scale businesses are failure of infrastructure characterized by epileptic supply of electricity, prolonged and persistent fuel scarcity, delay and cancellation of transport schedules, constant deterioration of roads and poor delivery services in the communication industry. Satta (2002) also pointed out that access to formal institutional financial service provider is difficult for most entrepreneurs due to the size of their business operations, lack of adequate, reliable collateral and unfamiliarity with complicated loan application procedures and paper work. This difficulty also occurs because financial institutions do not have enough information about some of these businesses, making them unwilling to provide the much needed credit facilities to entrepreneurs.

Another predicament according to Ibrahim (2011b:26) is that the small and medium enterprises sector is made up of people that are either low income or medium income earners

who are engaged in one type of business or the other to earn a living and at the same time provide for their families. Some women for instance, do this not necessarily to invest in large-scale businesses but to engage and fend for their families. Dukku (2011:34) observed that women access to income can only increase family welfare, but hardly solve the problems of oppression, subordination and general unequal gender relations powered by patriarchy.

A patriarchal structure was a major feature of the Nigerian traditional social formation. This is structure of a set of social relations which enables men to dominate women still prevail in Borno State. Patriarchy, a system of social stratification and differentiation on the basis of gender, provides material advantages to males and at the same time placing severe constraints on the roles and activities of women (Asiyanbola, 2005; Aina, 1998; Stacey, 1993). Ityavyar and Obiajunwa (1992) also pointed out that there are differences between women and men arising from patriarchal relations whereby the privileged women considered the underprivileged women as people who lack the capacity for empowerment and to participate meaningfully in the cultural and intellectual growth of their societies.

Since Nigeria got her independence, there was no policy on small-scale businesses, although there are policies on agriculture, commerce, education, energy, health care delivery and so forth. For example, during the President Yar' Adua administration (2007-2010) and President Obasanjo's regime (1999-2007), support was given to Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) in collaboration with United Nations Development Programme (UNDP). Thus, according to Alhaji Maijama'a cited in Abubakar and Mohammed (2008:31), it was in 2008 for the first time in the history of Nigeria that a complete national policy on SME's was formulated.

2.8 Strategies for Strengthening Small-Scale Businesses for Women Economic Empowerment

Most Nigerian women marry before their twentieth birthday and the majority of them are small-scale food processors. It was also observed that some of these women are widowed, divorced or single and yet engaged in agricultural production and distribution (Makinwa-Adebusoye, 1991:35). Similarly, the study carried out in north-western Nigeria by Godswill (2010:86) confirmed that 62.2% of mothers married before their 20th birthday. Women are also considered as labourers who engage in primary and secondary processing and distribution of major national staples like garri, millet, rice, groundnut oil and *iru* (a popular condiment for flavouring soups and stews). These small-scale business women are producers of assorted ready-to-eat products which are sold from homes, on streets, at construction sites and so forth. In Nigeria, for instance, a large number of people at least eat one meal outside the home and women are responsible for that (Makinwa-Adebusoye, 1991:27).

Some women who participate in small-scale businesses do not obtain loans from banks but rely on small-capital raised from personal-savings and loans and/or gifts from husbands, children and relatives as coping strategies. Some of these women also find it difficult to diversify their businesses. The lack of knowledge of expansion is making the small-scale business women to use outmoded, insufficient, time consuming and laborious techniques yielding to low profits/turnover. In fact, the employment generating potentials of small-scale businesses are yet to be fully explored. Ironically, small-scale business women who are supposed to contribute to the nation's economic base still remain among the poorest class of rural dwellers (Makinwa-Adebusoye, 1991). Most of these women learned, for instance, their skill in processing various products and other small-scale businesses from serving apprenticeship' with relatives: mothers, co-wives, step-mothers and other female relations. A typical example is the case of Fulani women who process assorted dairy and cereal food in Adamawa and Borno States (Makinwa-Adebusoye, 1991). According to Chuta *et al* (1988:48) some women learnt their small-scale

businesses skills from their mothers, sisters, aunts or mates. Similarly, Okunade (1988:29) reported that makers of *iru* learnt their trades from either mothers or guardians when they were children; hence, most if not all *iru* processors are women.

Ohachenu and Obi cited in Erinoshio and Bello-Imam (1991:40) carried out a study on the involvement of women in small-scale food processing and distribution industries in Anambra, Benue and Imo States. They found that there is a disparity in the type of equipment and energy sources for male and female owned ventures. Electricity accounted for 13% and kerosene 39% each, wood 15% and other sources of energy stood at 33%. Contrastingly, wood accounted for 60% of energy source for female-owned business, electricity 4%, gas 10%, kerosene 21% and 5% for other sources.

In the Badagry area of Lagos State, some Nigerians have device coping strategies involving the fishing industry, organized around each fisherman's household. Gender roles are rigidly fixed such that men fish and women, usually wives or female relatives of fishermen sell fresh fish or preserve them in the smoked and dried form (Makinwa-Adebusoye, 1991:42). A survey of 45 manual and 45 mechanized rice polishing enterprises in Sokoto, Gusau and Birnin Kebbi found that the capital intensive mechanized sector was mainly dominated by men while women were predominantly manual processors (Gusau, 1988), hence the need for small-scale business women to strategize and develop coping mechanisms for empowerment through small-scale businesses.

A large or small-scale enterprise requires the provision of funds for its capitalization, working capital and reliability needs as well as for the creation of new investments. The entrepreneurs are in dire need of funds to bring other factors of production such as labour, land, technology and so forth into motion. According to Ukeje (2003), specific measures and incentives should be given to assist the informal sector to be more proactive. Emphasis should also be placed on the importance of good labour relations, vocational and managerial skills needed to strengthen small and medium sized enterprises. Adefarasin (1987) observed that in

order to change a country's vision and its sense of direction, the peoples orientation has to change. She maintained that to reach all people, the women should be reached first, since they influence the children, the family and the nation at large. Also, Obitayo (2001) added that the government should assume the responsibility for evolving human resource development by collaborating with the private sector. It is believed that when this relationship is developed, it will make the government to re-ignite the entrepreneurial instinct, spirit and drive with a view to making the small-scale enterprises in Nigeria to replicate the miracles achieved by countries in South-East Asia.

2.9 Theoretical Framework

Structural Functionalism: Structural functionalism as a distinct methodology and theory of society originated first in the work of Auguste Comte (1798-1857), Herbert Spencer (1820-1903) and Emile Durkheim (1858-1917), the dominant influence on the development of sociological paradigm after the Second World War. Functionalism was later refined by Talcott Parsons (1902-1979). Secondly, this perspective also gained impetus in the late nineteenth-century and early twentieth-century anthropology especially the writings of A.R. Radcliffe-Brown (1881-1955) and Bronislaw Malinowski (1884-1942) and other functionalists. Functionalism has a long history in sociology (Ogunbameru, 2008:6; Swingewood, 1991:225-228).

The basic tenet of functionalism is that all societies have certain needs, *functional requirements or prerequisites* which must be met for its survival. Without these basic needs, the society like an organism cannot perform or even survive. Durkheim, one of the prominent figures who subscribed to this school of thought argued that the basis of an orderly society is the existence of a *central value system* that imposes common values on all its members. However, the contributions of small-scale businesses to women economic empowerment are enormous for the sustenance of social order and the maintenance of common value system in Borno State.

Similarly, Giddens (2008:238) noted that the functionalist approach sees society as a set of social institutions that perform specific functions to ensure continuity and consensus. The family, however, performs important tasks that contribute to society's basic needs and helps to perpetuate social order. For instance, the family being an institution of society make women to participate in small-scale businesses to empower themselves and their family members economically. However, if the needs of these small-scale business women are met, it is the social structure that meets them. That is why Durkheimian's sociology sees society as something more than the sum of its parts. It simply means that the function of any part of a system like the small-scale business is to meet its functional requirements, which is actualized with women's involvement in different types of trades. As a mechanical system, made up of parts which work together for the benefit of the society, there are certain activities that must be carried out for its survival. To this end, Carr (2000:2) observed that women can be empowered economically when they have access to resources and control over the means to improve quality of life as well as the material benefits to develop their potentials in the society.

Also, Wilmot (1985:175-177) opined that in society as in an organism there is *functional interdependence* between one part and another. According to him, the healthy functioning of one subsystem is necessary to all other subsystems as well as the whole society. Sociology concentrates on group of individuals like the small-scale business women because it takes as its point of departure the basic premise that human behaviour is largely shaped by the groups to which people belong, and by the social interaction that takes place within these groups. In Borno State, for example, the businesses/trades these women engage in is making them to work in group and/or as a team, encourage women to earn their self-respect, dignity, giving them autonomy to participate in decision making process with men, have sense of personal achievement and above all, some of the women are also learning their customers or fellow small-scale business women languages among other things people can learn in group activities. The

implication is that the women are economically, culturally and socially empowered through small-scale businesses in the area of study.

Another functional aspect of women's participation in small-scale businesses is that their involvement will likely reduced the prevalence of domestic violence in the state. These women are supporting their spouses by increasing the family budget/income and also assume some responsibilities at home like the payment of children/dependants school fees, medical expenses, electricity bills and other households' responsibilities. Although their husbands are likely assisting the women financially but some successful ones among them obtain loans from financial service providers to either expand scale of production or start new trades. This could be the reason why there is understanding amongst the small-scale business women and their husbands. Interestingly, as a result of their involvement in small-scale businesses as a tool for economic empowerment, some other women are given leadership positions in their tribal or cultural, religion and political organizations which give them an edge over and above other women in the study area. It was in this light that Adefarasin (1987) noted that a country's vision and sense of direction can be changed when the people orientation has improved. According to her, to reach all people, the women should be reached first, since they are mostly the custodians of children, the family and the nation in general.

Functionalism also employs the concept of "dysfunction" to refer to the effects of any part (unit), which hinder the harmony, equilibrium, stability, balance and steadiness to the social system. It means that small-scale business is a part or a unit of the society but anything that distracts it smooth functioning like environmental restriction of small-scale businesses, inadequate loans giving to small-scale business women for economic empowerment, lack of spouses support, lack of basic infrastructural facilities, lack of patronage of businesses, hoarding of some essential commodities by entrepreneurs or wholesalers, lack of competition, transportation problem, lack of adequate knowledge of expansion of trades and so forth will also affects the social system.

In spite of the strengths of structural functionalism in the understanding of human societies, however epistemologically, it is argued that its logic of inquiry is *teleological*. That is, functionalism explains a phenomenon like the small-scale business through its effects and therefore does not explain the cause of those effects to the social system and thus the perspective has been criticized for treating an effect as a cause. The effect of a business differs from other types of businesses in the same society. In addition, the human, environmental or climatic factors that affect some trades in southern senatorial districts might not be the same factors to other businesses in central senatorial districts in Borno State. A woman who engaged in a photocopy business for example might suffer from epileptic power supply or fuel scarcity while a woman who sells bean or groundnut cakes might suffer from an increase in the commodities or lack of patronage by customers. Likewise, another business woman who sells yams might suffer from transportation problems to convey the commodities from the point of purchase say Benue or Taraba States to Borno State and so forth. Also the conflict theorists criticized structural functionalism's concept of a system for placing more emphasis on integration and consensus, but neglects independence, competition and conflict that might arise in social relationships amongst individuals (i.e. the business women). Although, the perspective has many flaws in explaining the society, its basic assumptions still guide much of sociological research. Therefore, it is based on these premises that it was applied to this study.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes in detail, methods and steps involved in collecting data for this study. The chapter gives a brief description of the study area, population and sampling techniques, methods of data collection, methods of data analysis and also discusses the difficulties and experiences encountered in the field.

3.2 Location of the Study

The study area, Borno State is one of the thirty six states in Nigeria and Maiduguri is its capital. The state was created out of the North-Eastern State on February 3, 1976 during the regime of late General Murtala Ramat Mohammed but in August 1991, it included what is now Yobe State. The state has twenty-seven (27) local government areas namely; *Abadam, Askira/Uba, Bama, Bayo, Biu, Chibok, Damboa, Dikwa, Gubio, Guzamala, Gwoza, Hawul, Jere, Kaga, Kala/Balge, Konduga, Kukawa, Kwaya Kusar, Mafa, Magumeri, Maiduguri (MMC), Marte, Mobbar, Monguno, Ngala, Nganzai and Shani*. Based on the 2006 provisional census figures, Borno State has a population of 4,098,391 while MMC has 5,21492 comprising of 2,90449 males and 2,31043 females (www.bornostate.gov.ng; FRN Official Gazette, 2007).

The state is located in the North Eastern geo-political zone of Nigeria. It lies within latitude 11° and 15° E and longitude 10° and 25°N and has an area of 70,898 square kilometres. It is one of the largest states in the federation in terms of landmass. Also, Borno State occupies the greater part of the Chad Basin. It shares international borders with Niger Republic to the North, Chad Republic to the North-East and Cameroun Republic to the East. Within Nigeria, Borno State also shares boundaries with Adamawa State to the South, Bauchi State to the South-West, Gombe State to the West and Yobe State to the North-West (www.bornostate.gov.ng; ALGON, 2005).

Borno State derives its name from the ancient Borno Empire and it is dominated by the Kanuri, Marghi, Babur (Bura), Gwoza and Chibok ethnic groups. The state has a climate, which is hot and dry for a greater part of the year, although the southern part including Askira/Uba LGA is slightly milder. The period of wet season varies from place to place due to the influence of the various climatic factors such as the direction of the rain bearing winds and typography. Generally, the rainy season is normally from June to September in the North and May to October in the southern parts of the state with relative humidity of about 49% and evaporation of 203mm per annum. Borno State has two major vegetation zones namely; Sahel in the North with severe desert encroachment covering most of the Chad Basin areas and Sudan Savannah in the South which consists of scrubby vegetation interspersed with tall tree woodland. The inhabitants' major occupations are farming, fishing, pottery, craftwork, trading [e.g. pepper, Gum Arabic, beans, rice, maize, guinea corn, vegetable/groundnut oil, etc.] (www.bornostate.gov.ng; ALGON, 2005).

Politically, the Emirs of the former Kanem-Bornu Empire had played a significant role in the politics of the area during the past 1,000 years. That is, the people of the state originally migrated from Kanem under the leadership of their Seifawa rulers. These rulers built their capital at Gazargamo in the centre of the Komadugu Yobe Valley - a town which remained the centre of Borno culture and supremacy for over 300 years. Mai Idris Alooma was the most famous among the rulers of this period (www.workmall.com/wfb2001/nigeria/nigeriahistorythenorthernkingdomsofsavanna.html).

Borno State, which is described as the *Home of Peace* is, endowed with lots of tourist attraction centres like Sanda Kyarimi Park Zoo, Lake Alao, Bama Road, and the Gwoza Hills about 1,300 metres above sea level. The hills form a natural barrier between Nigeria and Republic of Cameroun. Nigerian government also uses this hill/mountain as a training ground for the Mobile Police and members of the Man-O-War and various National Orientation courses. Other places of interest are the State's Museum, Sambisa Game Reserve, along Bama Road Lake

Tilla in Hawul LGA, Rabeh's Fort at Dikwa, Jaffy Falls situated in Kwaya-Kusar LGA, the Shehu's Palace located at the end of Dandal way in the Maiduguri Metropolis, Lake Chad Game Sanctuary, Tombs of the first-four Shehus at Kukawa. This town is where the old palace was situated and still preserved the antiquities of ancient Kanem Borno. The state also has Family Recreation and Amusement Park, which is an Ultra-Modern Park located within the Sanda Kyarimi zoological park, Durbar and Menwara Festival, Open Air Theatre and the State Conference Centre located at the Musa Usman Secretariat Complex in Maiduguri (ALGON, 2007).

In the twentieth century, chiefdoms like Gwoza, Uba, Askira and Shani were established. Besides, in 1921 Askira and Uba became independent Chiefdoms as a result of boundary adjustments between Adamawa and Borno States. Askira/Uba LGA, with its headquarters in Askira town is located in the southern part of the state. It has an area of 2,362 square kilometres with a population density of 1,38091 comprising of 69,056 males and 69,035 females as at the 2006 census. The local government area shares border with Adamawa State and the inhabitants' major occupation is farming. It is the only LGA that has two prominent Emirs residing at Askira and Uba Emirate Councils in the state. The uniqueness of this area is that a tarred road demarcates Borno from Adamawa State. The major ethnic groups are Marghi, Higgi (Kamue), Fulani, Kilba, Chibok and Gwoza (FRN Official Gazette, 2007; www.workmall.com/wfb2001/nigeria/nigeriahistorythenorthernkingdomsofsavanna.html). What informed the choice of the study area is that majority of the women who participate in small-scale businesses particularly bean cakes, grasshoppers, groundnut cakes/oil and other trades are found in MMC and Askira/Uba LGA of Borno State.

3.3 Study Population and Sampling Techniques

The population of the study consists of women who engage in small-scale businesses for economic empowerment in both Maiduguri Metropolitan Council (MMC) and Askira/Uba LGA of Borno State. A combination of a multi-stage sampling technique and purposive sampling method was used for this study. Data collection was carried out in different stages in the area of study. The state was chosen due to the high level of concentration of small-scale businesses which women are involved in for economic empowerment. For example, these women are engaged in processing agricultural produce like groundnut or bean cakes, smoke fish, and other essential commodities.

Firstly, two (2) senatorial districts namely; central and southern out of the three (3) senatorial districts were selected in Borno State. The second stage involved the selection of one local government area from each senatorial district; thus Askira/Uba LGA, a rural LGA was selected from the southern part and MMC, an urban LGA from the central part of the state. For detailed study, in each of the selected LGA, list of strategic areas were identified based on the estimated population of small-scale business women. Using a simple random sampling technique, five communities each in Askira/Uba LGA and MMC were selected, bringing the total to ten (10) communities as indicated in Tables 3.3.1, 3.3.2 and 3.3.3 below.

Table 3.3.1: Estimated Population of Women that Participate in Small-Scale Businesses in Maiduguri Metropolitan Council

Location	Estimated Population Small-Scale Business Women	Women Sampled
Bama Motor Park	40	25
Borno Express Terminus	30	20
Custom	80	40
Post Office	45	20
Wulari	60	30

Table 3.3.2: Estimated Population of Women who Engaged in Small-Scale Businesses in Askira/Uba LGA

Location	Estimated Population of Small-Scale Business Women	Women Sampled
Askira	45	20
Lassa	80	45
Tampul	70	35
Uba	100	50
Hussara (Mishara)	50	25

Table 3.3.3: Summary of Sample Frame of Small-Scale Business Women

Location	Estimated Population of Small-Scale Business Women	Sample Size
MMC	255	135
Askira/Uba LGA	345	175
Total	600	310

The copies of survey questionnaire assigned to each LGA were distributed unevenly due to the estimated population of business women and to have representatives from different type of trades in the area of study. Thus, in Askira/Uba LGA; one hundred and seventy-five (175) questionnaires were administered to women while in MMC; one hundred and thirty-five (135) questionnaires were also self-administered. Altogether, a total of three hundred and ten (310) copies of survey questionnaire were administered in the two LGAs.

At the five communities selected in Askira/Uba LGA, three major streets or lanes that were observed to have the highest number of business activities were randomly selected from which houses/huts or shops/kiosks were systematically chosen and the business women were also systematically selected to make up the sample size for a given community. Every fourth numbered house on both sides of the main street or lane was selected for questionnaire administration, while due to the cosmopolitan nature of MMC, an urban LGA, the women were interviewed at their places of business. The administration of questionnaires in MMC was done in a systematic; for instance, at the Borno Express Terminus the small-scale business women were mostly selling their goods/wares in a straight line, which made it easier for the researcher to select them accordingly. It simply means that a third woman after the first in a roll was selected

until the required number of business women were drawn for a particular area. For consistency, the same procedures were repeated in the remaining communities.

In addition, in order to assess the contributions and challenges the women face in small-scale businesses for economic empowerment, participants were purposively selected for the Focus Group Discussions (FGDs) and In-Depth Interviews (IDIs) in both MMC and Askira/Uba LGA. Thus, the population comprised of forty four (44) participants who were interviewed in five different sessions of FGD. This was done to enable the study have a diverse range of experiences among the women, their husbands and children who engaged in small-scale businesses. In addition, three (3) key informants each were purposively selected and interviewed from the two LGAs. The six (6) informants were (1) women development officer of Askira/Uba LGA (2) a former woman loan lender in Uba town (3) the branch manager of *Hududullah* Micro-Credit Co. Ltd in Mubi (4) a woman loan lender in MMC (5) branch chairman of NULGE who is in-charge of disbursing loans to beneficiaries in MMC and (6) a woman information officer who represented the women development officer of MMC.

3.4 Methods of Data Collection

For the purpose of this study, data was generated qualitatively and quantitatively. The quantitative data was collected via a structured questionnaire while the qualitative data was gathered through focus group discussions and in-depth interviews with knowledgeable key informants. Data that were sourced through the qualitative and quantitative methods were strengthened and harmonized with each other for analytical purpose taken into consideration the various points of convergence and divergence of participants/respondents.

3.4.1 Survey Questionnaire

The quantitative data instrument, which is a structured questionnaire, was administered in the form of interview. Generally, questionnaires were administered on the small-scale business women selected in the ten (10) communities namely; Bama Motor Park, Borno Express Terminus, Custom, Post Office and Wulari in MMC. In Askira, Hussara (Mishara), Lassa,

Tampul and Uba in Askira/Uba LGA the questionnaires were also administered. For example, the questionnaire treated variables related to the problem and objectives of the study. It also gave respondents the opportunity to choose alternatives from two types of schedule items: closed and open-ended questions. The open-ended questions freely allowed and gave respondents insights to be able to probe and express their responses. On the part of the researcher, the open-ended questions provided opportunity to also probe, clarify, build rapport and identify areas respondents find difficult to comprehend and/or whether or not they have the knowledge. The questionnaire was designed with different sections which captured the specific objectives of the study and it was written in English language. During the field exercise, the researcher employed the services of research assistants in each community to translate the questionnaire items for respondents who had difficulty in understanding English to languages widely spoken by the people like *Higgi [Kamue]*, *Babur [Bura]*, *Marghi*, *Chibok*, *Hausa* and so forth. For instance, the first section asked some questions on the socio-demographic characteristics of respondents; the second section examined the nature of small-scale businesses engaged by women for economic empowerment in Borno State; the third section investigated factors influencing the involvement of women in small-scale businesses; the fourth section had questions on contribution of small-scale businesses to women economic empowerment; while the fifth section focussed on challenges of women involvement in small-scale businesses; and the sixth section addressed strategies for strengthening small-scale businesses for women economic empowerment. Also, the study tried as much as possible to eliminate errors that are usually associated with sampling by making a chosen community a true representation of the women who participate in small-scale businesses in the area of study.

3.4.2 In-Depth Interviews (IDIs)

Six (6) structured in-depth interviews with key-informants were conducted. The implication is that in each location, three interviews were carried out. The key informants were selected based on their vast knowledge on the subject of study and to collect un-adulterated data about the contributions and challenges of small-scale businesses on women economic empowerment. The IDI schedule was designed to capture important issues and it also served as a reminder for further discussion with interviewees. For instance, any issue not included in the pre-determined set of questions in the IDI guide that is considered relevant to the study was discussed. The IDIs were conducted in English and Hausa because they are the official languages of Nigeria. The researcher jotted down relevant notes while a trained research assistant was also asked to take notes during the interview sessions.

3.4.3 Focus Group Discussions (FGDs)

Another qualitative data collection instrument that was used to complement the questionnaire method is FGD. According to Isiugo-Abanihe, Isamah and Adesina (2002:7), FGD stimulates group dynamics which distinguishes it from other techniques within the genre of qualitative research. A response from a discussant could also stimulate other members of the group. The essence of using the FGD is to assist the researcher to collect additional relevant data on the contributions and challenges women faced in small-scale businesses while economically empowering themselves.

Three (3) FGDs were conducted in MMC and two (2) in Askira/Uba LGA, bringing the total to five (5) instead of three FGDs that was supposed to carry out due to the resistant by small-scale business women in Askira/Uba LGA. The groups that were selected are homogenous, because the discussants are married women who have similar socio-economic backgrounds. The male participants covered were the small-scale business women's husbands and the youths were also their children some of whom are entrepreneurs. Each FGD session had between 6 and 12 discussants. The FGD guide was structured and it allowed the flow of

information related to the phenomenon being studied. The FGDs were moderated by the researcher while a trained research assistant served as the note taker. The moderator introduced the purpose of the discussion, guaranteeing the discussants of their anonymity and confidentiality while also seeking for permission to use a tape recorder. The tape recorded responses were later transcribed both for MMC (urban) and Askira/Uba LGA (rural) settings.

3.5 Methods of Data Analysis

Quantitative and qualitative data collected were analyzed and interpreted using the following techniques/procedures:

3.5.1 Quantitative Data Analysis

The quantitative data generated were coded in an electronic format using the spread sheet/excel programme and transferred into computer readable language using the Statistical Package for Social Science (SPSS). The univariate enabled the researcher to analyze the socio-demographic characteristics of the respondents, the spatial distribution of the nature of small-scale businesses engaged by women for economic empowerment in Borno State, the factors influencing the involvement of women in small-scale businesses, the contribution of small-scale businesses to women economic empowerment, challenges of women involvement in small-scale businesses and strategies for strengthening small-scale businesses for women economic empowerment. Frequencies and percentages (descriptive statistics) were used for this type of analytical technique.

Bivariate analysis was used to cross-tabulate some variables which vividly showed the significance of relationship, observed differences between frequencies and the expected outcomes gotten from spatial distribution of variables.

3.5.2 Qualitative Data Analysis

Data collected through FGDs and IDIs which are all qualitative oriented instruments were first and foremost transcribed and translated to English language more especially interviews conducted in native languages of the business women. Responses were matched to each question of the FGDs and IDIs and summarized for each section to form a unit of analysis. Comparisons were made with the discussants/interviewees responses from both the rural and urban areas. A balance between direct or verbatim quotations, systematic summarization and contextualization of the discussion contents were extrapolated and analyzed in prose accordingly.

3.6 Difficulties and Experiences Encountered in the Field

- **Lack of Easy Cooperation by the Respondents:** A major methodological problem faced in the field was the refusal of some respondents to participate in filling the questionnaires. According to them, since there is no provision for names, contact addresses and cell phone numbers on the copies of survey questionnaire, it will not benefit them. Again, the respondents said that the researcher would manipulate family members and relatives' names to claim what is meant for them. Also, the researcher did not have access to some of the small-scale business women in *kulle/purdah* but was able to use the female research assistants who had explored other possible ways to reach a few of these women.
- **Time Constraint:** Most of the respondents who volunteered to participate could not fill the questionnaires by themselves without the assistance of the researcher and research assistants; for instance, it took about 20 minutes to administer a questionnaire.
- **Suspicion by the Participants:** Also, some key informants who provided relevant data to the study refused to allow their voices to be recorded. As such, the researcher agreed and they were interviewed with the structured predetermined set of questions. During the interview, we wrote the responses directly. Another significant difficulty encountered was that majority of the

women in Askira/Uba LGA particularly in Uba, Tampul and Hussara (Mishara) towns have collected loans and were not able to pay back as at when due. This category of women collected loans from a private financial institution called *Hududullah* Micro-Credit Company Ltd located along old market road at Mubi in Adamawa State. Some of the small-scale business women were imprisoned due to non-repayment. When some of them saw us, we were called by the women in Hausa language: *gidan yari masu tafiya da kafan su* (i.e. the researcher and the research assistants are walking prisons). To this end, most of the respondents refused to participate in the FGD and in filling the survey questionnaires because of the fear that our research might implicate them on their defaults.

Besides, the small-scale business women curiously asked the researcher whether or not this research will alleviate the difficulties they faced in small-scale businesses, or if the government can come to their aid and give loans that will not attract too much interest like the private financial service providers. But the researcher was diplomatic and told them that this research is purely for academic purposes only.

- **Language Barrier:** The researcher encountered the problem of language barrier but it was surmounted with the help of the research assistants who were recruited from the communities.
- **Funding:** Another research experience is that some of the participants demanded for what they called *mobilization fee* before they participate. According to the respondents, the *mobilization fee* could be in cash or kind; although the researcher served refreshments to those of them who participated in FGDs. Also, there was the problem of logistics and transportation from one community to another.

CHAPTER FOUR

ANALYSIS AND INTERPRETATION OF DATA

4.1 Introduction

This chapter presents the analysis and interpretation of the quantitative and qualitative data generated from the fieldwork. The chapter is structured into six sections based on the specific objectives of the study. The data in the first section focused on the socio-demographic characteristics of the small-scale business women. The second section examined the nature of small-scale businesses engaged by women for economic empowerment in Borno State. The third section explained factors that influence the involvement of women in small-scale businesses. The fourth section discussed contribution of small-scale businesses to women economic empowerment while the fifth section focussed on challenges of women involvement in small-scale businesses and the sixth section addressed strategies for strengthening small-scale businesses for women economic empowerment. For instance, the analysis is based on the qualitative and quantitative data generated vis-à-vis three hundred and eight (308) copies of survey questionnaire were retrieved from the respondents, five (5) focus group discussion sessions comprising of forty four (44) participants and six (6) in-depth interviews with key informants. Also empirical evidence from the qualitative data further provided in-depth insights to the quantitative data collected through survey method. The chapter concluded with a discussion of key findings based on objectives of the study.

4.2 Socio-Demographic Characteristics of Small-Scale Business Women

This section presents the socio-demographic characteristics of the respondents in two separate Tables 4.2.1a and 4.2.1b and 4.2.1c respectively. Table 4.2.1a below shows the distribution of respondents' age, marital status, number of times married, husband's monthly income, years in matrimonial home and number of children.

Table 4.2.1a: Distribution of Respondents' Socio-Demographic Characteristics

Age (In years)	Frequency	Percentage
24 and below	103	33.4
25-30	90	29.2
31-40	74	24.0
Above 40	41	13.3
Total	308	100.0
Marital Status		
Married	193	62.7
Single	57	18.5
Divorced	20	6.5
Separated	15	4.9
Widowed	23	7.5
Total	308	100.0
Number of Times Married		
Only one	210	68.2
2-3	84	27.3
4-5	8	2.6
6 and above	6	1.9
Total	308	100.0
Husband's Monthly Income		
₦10,000 or less	79	25.6
₦11,000- ₦20,000	93	30.2
₦21,000- ₦30,000	81	26.3
₦31,000- ₦40,000	17	5.5
Above ₦41,000	38	12.3
Total	308	100.0
Years in Matrimonial Home		
Below 2	30	9.7
3-5	37	12.0
6-9	43	14.0
10 and above	198	64.3
Total	308	100.0
Number of Children		
None	32	10.4
1-2	52	16.9
3-4	56	18.2
5-6	112	36.4
7 and above	56	18.2
Total	308	100.0

Source: Field Data, 2011

Table 4.2.1a shows the distribution of respondents' socio-demographic variables. Significant samples (62.6%) have attained the ages of 30 years and below while few, (37.3%) of the respondents, are aged between 31 years and above. These results indicate that the women who engaged in small-scale businesses are largely adults who have attained 30 years or below. The implication of this finding is that the respondents marry before their thirtieth birthday, which

contradicts Makinwa-Adebusoye (1991:35) assertion that most Nigerian women marry before their twentieth birthday and Godswill (2010:86) research in north-western Nigeria indicated that women married before their twentieth birthday.

The marital status of the respondents reveals that there are more married women (62.7%) and few women (4.9%) are separated from their husbands. This shows that majority of the small-scale business women are married and therefore the need to cater for their family might be the motivating factor for engaging in business.

The Table displays the numbers of times respondents had married in their life time. A chunk of the population (68.2%) indicated that they have been married only once, while a negligible few (4.5%) of these women have married more than once. However, the finding proves that most of the small-scale business women have married only once in their life time.

Data in Table 4.2.1a also discloses the respondents' husbands' current income per month. It shows that slightly more than half (56.5%) of the respondents' husbands currently earn income between ₦11, 000.00 and ₦30, 000.00 per month. Obviously, this is not enough to sustain an average size family. Six per cent of the respondents said that their husbands' current income is between ₦31, 000.00 and ₦40, 000.00 per month. This implies that the husbands of the small-scale business women retained their status as the breadwinners because they earn some income to support their families. This further suggests that the women like their spouses provide the family welfare but the number of such families is insignificant in the total sample.

The number of years respondents have spent in their matrimonial homes reveals that a reasonably large sample (64.3%) have invested ten years and above, while a few (9.7%) of the respondents reported that they have spent below 2 years. This finding confirms that a greater proportion consists of women who have invested many years in marital union. The stability and continuity of the marriage may not be unconnected to the contributions the women make to the family's welfare through the income they earn from small-scale businesses.

Table 4.2.1a also shows the respondents number of children. A significant number of the respondents (36.4%) have between five and five children, while a few (10.4%) had no children at all. This reveals that majority of the respondents manage a fairly large family the welfare of which could have compelled the women into earning an income to augment their husbands' own. Table 4.2.1b shows the continuation of the distribution of respondents' husbands' number of wives, their educational background, husbands highest educational attainment, their occupational status and the religion they profess.

Table 4.2.1b: Distribution of Respondents' Socio-Demographic Characteristics

Husbands Number of Wives	Frequency	Percentage
Only one	168	54.5
2-4	136	44.2
More than 4	4	1.3
Total	308	100.0
Education (Wife)		
Non-formal	42	13.6
Only Quranic	22	7.1
Primary	43	14.0
Secondary	139	45.1
Tertiary	62	20.1
Total	308	100.0
Education (Husband)		
Non-formal	19	6.2
Only Quranic	14	4.5
Primary	28	9.1
Secondary	136	44.2
Tertiary	111	36.0
Total	308	100.0
Husband's Occupation		
Civil servant	80	26.0
Farming	111	36.0
Business/Petty trading	38	12.3
Artisan	29	9.4
Home maker/Unemployed	50	16.2
Total	308	100.0
Religion		
Islam	96	31.2
Christianity	210	68.2
Others	2	0.6
Total	308	100.0

Source: Field Data, 2011

Table 4.2.1b shows the number of wives respondents' husbands have. A close examination of the Table indicates that 54.5% of small-scale business women husbands have only one wife. It is followed by (44.2%) of the respondents whose husbands have between two and four wives while the least (1.3%) of them have more than four wives. It can be inferred that a significant proportion of the respondents husbands practice monogamy system of marriage. The urge to earn an income and not rely on a husband who shares his resources could be the motivating factor. Jealousy, rivalry, and competition are likely to make some women to venture into income earning activity. Also, in spite of the fact that the state is predominantly a Muslim community, some Christians also practice polygamy and married more than one wife. For example, in most of the rural communities visited, some Christian men still have the traditional belief of marrying many wives to have children who will assist them to farm and that their generations/lineages will be sustained with a large family size. Hence, in the localities selected in Askira/Uba LGA, which is located in the southern senatorial district, religion is not a determinant factor for marriage because both Muslims and Christians marry more than one wife.

The highest educational qualification of the respondents shows that more than one third (45.1%) of them are holders of secondary school certificates an indication that they did not further their education or attend tertiary institutions and lack the requisite qualification to be employed in the formal sector. Twenty per cent of the respondents had tertiary education while a few sample (7.1%) of them had only Quranic education. This suggests that majority of the sample selected have western education but in spite of their level of education, some of them could only read a little but could not write, and their proficiency in spoken English is relatively low thereby limiting their chances of employment to medium or high income jobs. This scenario was observed during the filling of the survey questionnaires by respondents in which the research assistants and the researcher assisted them in translation and writing. That is why Fadeiye and Olanegan (2001:66), hold that the process of women empowerment must also include the

expansion of women's access to educational opportunities, facilities for skills acquisition and positions of authority in the society.

Respondents' husbands' highest level of education indicates that majority (44.2%) have attended secondary schools, while 36.0% tertiary institutions while a few of the respondents' husbands had acquired non-formal and only Quranic education. This suggests that both the husbands and wives had attained the same level of educational attainment.

Table 4.2.1b also shows the occupational status of respondents' spouses. The highest occupational status (farming) stood at 36.0%, civil servants accounted for about 26.0%, while a few sample (16.2%) of occupational status of the respondents husbands' fell under homemaker/unemployed category. This result is a clear indication that agriculture is also the mainstay of the small-scale business women because in this chapter, the respondents indicate farming and fishing as the other trades they operate apart from participating in small-scale businesses. Considering the state of the agricultural sector in Nigeria, it can be inferred that most families are poor and needed to augment the family income and as such engage in small-scale businesses with the little capital they could muster. This research also confirms the study conducted in Oyo State by Olawoye (1985) that farming is the predominant occupation of majority of the women. He also observed that women are an indisputable economic factor of production and the pivots on which increased agricultural production can be revolved in Nigeria.

The religious background of the respondents proves that overwhelming proportions (68.2%) are adherents of Christianity, while a few of the sample (31.2%) belong to Islamic religion. Only two of the sample (0.6%) practice religion other than Islam and Christianity. This is unconnected to the fact that majority of the women were selected from the southern senatorial district due to their involvement in small-scale businesses in the state (see Table 3.3.3) in chapter three. Coupled with this reality, Christianity is also seen as the predominant religion of the people of southern Borno State. Interestingly, a sizeable number of the Christian women also migrated from Askira/Uba LGA to Maiduguri metropolitan where Muslims are predominant but

mostly not found participating in the trades selected for this survey. The motive for their migration is not unconnected with the quest to economically empower themselves through small-scale businesses with their female counterparts. Table 4.2.1c also shows an extension of the respondents' socio-demographic variables like ethnic groups, dependants and number of years spent in participating in small-scale businesses.

Table 4.2.1c: Distribution of Respondents' Ethnic Groups, Dependants and Number of Years Spent in Doing Small-Scale Businesses

Ethnic Groups	Frequency	Percentage
Marghi	132	42.9
Babur (Bura)	28	9.1
Higgi (Kamue)	51	16.6
Gwoza	18	5.8
Chibok	16	5.2
Kanuri	18	5.8
Others	45	14.6
Total	308	100.0
Number of Dependants		
1-2	118	38.3
3-4	48	15.6
5-6	43	14.0
7 and above	24	7.8
None	75	24.4
Total	308	100.0
Years in Business		
Below 3	115	37.3
3-5	42	13.6
6-8	90	29.2
9 and above	61	19.8
Total	308	100.0

Source: Field Data, 2011

The ethnic distribution of the respondents shows in Table 4.2.1c indicates that greater samples (42.9%) are of Marghi ethnic group. This is followed by Higgi (Kamue) respondents and those in the "others" category indicated ethnic nationalities like Igala, Yoruba, Igbo and so forth. Other ethnic groups like Baburs, Gwoza, Chibok and Kanuri are the fewer ethnic groups selected during the study. Perhaps, an overwhelming majority of the respondents are Marghi women who are economically empowering themselves through small-scale businesses. It is an established fact from the study that this ethnic group inhabited Askira/Uba LGA and interestingly, a relative proportion of the Marghi women were also sampled more in the

businesses randomly selected in Maiduguri. Therefore, majority of the small-scale business women are non-Kanuri nationality due to the nature of businesses selected as well as most of the Kanuri women are in *kulle/purdah*.

On the number of dependants' respondents have, the result shows that more than one third of the small-scale business women (38.3%) have one to two dependants. Twenty four per cent of the respondents do not have dependants while a relatively few of them indicated that they have about three to six dependants. The least sample (7.8%) have about seven dependants and above. This implies that apart from their children, the respondents also have dependants to cater for.

The Table describes the number of years respondents have spent in small-scale businesses economically empowering themselves. Reasonable samples of 37.3% have spent below three years, while a few of 13.6% respondents spent about 3 to 5 years in businesses/trades. An inference can be drawn from this finding that the respondents have spent below three years participating in small-scale businesses. In order to cater for the members of family welfare, it appears that the recent economic recession has made more women to engage in small-scale businesses for economic empowerment in Borno State and its environs.

4.3 Nature of Small-Scale Businesses Engaged by Women for Economic Empowerment in Borno State

The nature of small-scale businesses engaged by women varies from an individual or a community to another or type of business a woman operates. To this end, this section examines the views of respondents on the nature of small-scale businesses engaged by women for economic empowerment in Borno State.

Respondents were asked to indicate the place of business operation. An overwhelming majority (69.1%) reported that they operate their businesses at market squares and road sides. It was only few (21.4%) of the respondents probably (women in *kulle/purdah*) who operate at home, while insignificant samples (3.9%) of the women engage in hawking/mobile trading. This

shows that a significant number of the women population who participate in small-scale businesses operate in two major places (i.e. market and roadside) in the state.

Respondents were also asked to indicate whether or not they pay for the shop/space they use. Ironically, the result shows that 51.0% pay while 49% do not pay. This suggests that about half of the respondents do not pay for the places they operate their businesses/trades likely due to the types of small-scale businesses they participate. But even without paying for shops/space as rent, some of the respondents were asked to pay a token as revenue to the local government council. For instance, the small-scale business women at the main road and the entrance gate of Borno Express Terminus in Maiduguri told the researcher that they pay the sum of ten naira only daily as revenue to the local government.

Furthermore, the respondents were asked whether or not they are aware that small-scale businesses take some women away from their households to other places either like markets, motor parks, schools and so forth. Fifty five per cent of the respondents agreed while 44.8% disagreed and hold that small-scale businesses do not take them away from home. This means small-scale business take some women from in their host communities to other places or strategic places like road sides, motor parks or market squares. Perhaps, the income these women earn from business may likely be a factor for unable to get shops/kiosks due to the type of businesses they operate. The types of small-scale businesses/trades respondents operate in the area of study are shown in Table 4.3.1 below.

Table 4.3.1: Type of Small-Scale Businesses/Trades Respondents Operate

Type	Frequency	Percentage
Bean cake	49	15.9
Provision store	26	8.4
Groundnuts cake	23	7.5
Grasshoppers	26	8.4
Pottery	8	2.6
Calabash production/decoration	4	1.3
Tailoring	31	10.1
Poultry	12	3.9
Groundnuts/vegetable oil	14	4.5
Animal husbandry	16	5.2
Hairdressing salon/Plaiting of hair	28	9.1
Vegetables/fruits	39	12.7
Others	32	10.4
Total	308	100.0

Source: Field Data, 2011

Table 4.3.1 shows that the respondents operate different types of small-scale businesses/trades for economic empowerment in the state. *Akara/kosai* (bean cake) accounted for about 15.9%. This might be because this sort of business requires a small capital out-lay to start while the respondents who sell vegetables/fruits, fried groundnuts represented by the “other” category and tailoring (seamstresses) followed in this order. A few samples of the respondents also engage in plaiting/hairdressing salon, provision store, grasshoppers and *kuli-kuli* (groundnut cake) businesses. The least from this distribution are respondents who participate in pottery and calabash production/decoration. From the Table, this implies that the dominant businesses which most of the small-scale business women engage in are bean cake, selling of vegetables/fruits, tailoring and fried groundnuts.

Table 4.3.2 shows the relationship between ethnic groups and the types of small-scale businesses the respondents are engage in the area of study. The data reveal that reasonable samples of the Marghi women are more likely to engage in businesses such as vegetable/fruits, tailoring, groundnut/bean cakes, provision store, hairdressing salon/plaiting of hair and other trades. The Higgi women are more represented in selling bean cake, hairdressing salon/plaiting of hair and grasshoppers trades but less engage in animal husbandry, groundnut/vegetable oil and

poultry. Higgi is an ethnic group in Adamawa State but a reasonable number of them are found in Askira/Uba local government area and Maiduguri metropolitan. Perhaps, this reality could be due to the fact that Adamawa and Borno States share boundary in Nigeria. Also, other ethnic groups like Yoruba, Hausa, Igbo and some foreigners from neighbouring countries (i.e. Chad, Cameroun and Niger Republics) represented by the “other” category also engage in businesses such as animal husbandry and provision store but are less represented in pottery and calabash production/decoration like the Babur small-scale business women. The Babur women engage mostly in animal husbandry, selling of grasshoppers and vegetables/fruits likely due to their culture and also one of the southern Borno speaking languages. Interestingly, the Gwoza small-scale business women are more likely to participate in pottery, tailoring, groundnut cake and hairdressing salon or plaiting of hair than calabash production/decoration, pottery and animal husbandry because they share similar cultural traits with most of the languages like Higgi, Maghi, Babur and Chibok. The women who are of the Kanuri ethnic group are more likely to operate trades such as groundnut/vegetable oil, pottery and hairdressing salon/plaiting of hair but less likely to engage in calabash production/decoration, animal husbandry and vegetables/fruits trades in the state. Perhaps this is due to the culture and geographical location of the respondents.

Also, as indicated in Table 4.3.2, the Chibok women are the least participants who engage in small-scale businesses although, they operate pottery, provision store, poultry and groundnut/vegetable oil than groundnut cake and hair dressing salon/plaiting of hair. What these findings suggest is that virtually all the ethnic groups have something in common in that the majority of the women engage in similar trades like bean cake, vegetables/fruits, tailoring and in the “others” category dry/fresh fish, local gin like *burukutu*, *sobo/kunu zaki* drinks, fry yams, packaged water, restaurants and photocopy/computer business centres are identified. Other businesses are provision store, grasshoppers and groundnut cake.

Table 4.3.2: Distribution of Respondents Ethnic Groups and Type of Small-Scale Businesses they Operate

Ethnic Group	Bean Cake	Provision Store	Groundnut Cake	Grasshoppers	Pottery	Calabash Production/Decoration	Tailoring	Poultry	Groundnut/Vegetable Oil	Animal Husbandry	Salon/Plaiting of Hair	Vegetables/Fruits	Others	Total
Marghi	15(4.8%)	10(3.2%)	13(4.2%)	10(3.2%)	3(0.9%)	3(0.9%)	16(5.1%)	6(1.9%)	6(1.9%)	6(1.9%)	10(3.2%)	22(7.1%)	12(3.8%)	132(42.9%)
Babur	3(0.9%)	2(0.6%)	1(1.2%)	4(1.2%)	0(-)	0(-)	3(0.9%)	1(0.3%)	1(0.3%)	3(0.9%)	1(0.3%)	7(2.2%)	2(0.6%)	28(9.1%)
Higgi	16(5.1%)	2(0.6%)	2(2.2%)	7(2.2%)	1(0.3%)	0(-)	3(0.9%)	1(0.3%)	1(0.3%)	1(0.3%)	8(2.5%)	4(1.2%)	5(1.6%)	51(16.6%)
Gwoza	3(0.9%)	1(0.3%)	2(0.3%)	1(0.3%)	2(0.6%)	0(-)	3(0.9%)	0(-)	1(0.3%)	0(-)	2(0.6%)	1(0.3%)	2(0.6%)	18(5.8%)
Chibok	2(0.6%)	3(0.9%)	0 (-)	1(0.3%)	1(0.3%)	1(0.3%)	2(0.6%)	1(0.3%)	1(0.3%)	1(0.3%)	0(-)	2(0.6%)	1(0.3%)	16(5.2%)
Kanuri	3(0.9%)	1(0.3%)	2(0.3%)	1(0.3%)	1(0.3%)	0(-)	1(0.3%)	1(0.3%)	2(0.6%)	0(-)	3(0.9%)	0(-)	3(0.9%)	18(5.8%)
Others	7(2.2%)	7(2.2%)	3(0.6%)	2(0.6)	0(-)	0(-)	3(0.9%)	2(0.6%)	2(0.6%)	5(1.6%)	4(1.2%)	3(0.9%)	7(2.2%)	45(14.6%)
Total	49(13.2%)	26(8.1%)	23(9.1%)	26(8.1%)	8(2.4%)	4(1.2%)	31(9.6%)	12(3.7%)	14(4.3%)	16(5%)	28(8.7%)	39(12.3%)	32(10%)	308(100%)

Source: Field Data, 2011

Some women ethnic groups are represented more through small-scale businesses than others in Borno State. Therefore, Table 4.3.3 below shows the ethnic groups that are mostly economically empower themselves through small-scale businesses.

Table 4.3.3: Ethnic Groups Participation in Small-Scale Businesses for Economic Empowerment

Ethnic Group Mostly Involved	Frequency	Percentage
Kanuri	16	5.2
Higgi (Kamue)	61	19.8
Marghi	158	51.3
Hausa/Fulani	27	8.8
Chibok	13	4.2
Gwoza	10	3.2
Babur (Bura)	18	5.8
Foreigner from neighbouring countries	5	1.6
Total	308	100.0

Source: Field Data, 2011

Table 4.3.3 sought to find out the membership of ethnic groups among the small-scale business women that are mostly empower themselves economically through small-scale businesses. The data revealed that 51.3% of them are Marghi, while Hausa/Fulani, Babur (Bura) and Kanuri ethnic groups are the next and 1.6% of the respondents indicated that they are foreigners from neighbouring countries like Cameroun, Niger and Chad Republics. This finding shows that the Marghi ethnic group appears to be the majority due to the fact that many of them were likely sampled from the rural communities and they participate in selling fresh/dry fish, *akara/kosai* (bean cake), yams, potatoes, *kunu zaki/sobo* drinks. These women participate in other trades like tailoring, hairdressing salon, *kuli-kuli* (groundnut cake), groundnut oil, vegetables/fruits such as sorrel, tomatoes, mangoes, carrots, pepper, onions and so forth.

Respondents were also asked to advance reasons why some ethnic groups are more dominant in small-scale businesses. Thirty five per cent of the respondents gave reasons that Marghi is one of the major ethnic groups in the state, followed by 31.8% who stated that the

Marghi women's husbands do not restrict their wives to participate in small-scale businesses and thus explored the opportunity. Twelve per cent of the respondents said that the Babur (Bura) women while 8.4% declined to advance any reasons to this question. This implies that the small-scale Marghi women are predominant in most of the small-scale businesses randomly selected in both MMC and Askira/Uba LGA. It is a fact that Higgi speakers dominate most of the businesses in the state. Table 4.3.4 below presents the income earnings of respondents before and after they engaged in small-scale businesses.

Table 4.3.4: Income Earnings of Respondents

Income Before (per week)	Frequency	Percentage
Nothing	65	21.1
Below ₦3,000	98	31.8
₦4,000 - ₦5,000	73	23.7
₦6,000 and above	72	23.4
Total	308	100.0
Income After (per week)		
Below ₦3,000	101	32.8
₦4,000 - ₦5,000	103	33.4
₦6,000 - ₦7,000	45	14.6
₦8,000 and above	59	19.2
Total	308	100.0

Source: Field Data, 2011

Table 4.3.4 shows the income earnings of the respondents per week before and after their involvement in small-scale businesses. The data revealed that thirty two per cent of the respondents earn below three thousand naira only before they start their businesses per week. It is followed by slightly close to half (47.1%) of the respondents who earn between ₦4, 000.00 and above ₦6, 000.00 only. Twenty one per cent of the respondents reported that they earn nothing before they venture into business activities. Evidently, this shows that the respondents at least earned small amount of money before their participation in small-scale businesses in Borno State.

The Table further indicates respondents' present income from the businesses they operate per week. A reasonable proportion (66.2%) present income stood at ₦5, 000.00 only and below per week while 19.2% of the respondents earn ₦8, 000.00 and above and 14.6% other

business women also earn between ₦6, 000.00 and ₦7, 000.00 only per week. This proves that the respondents' present income is relatively reasonable for average Nigerian women. Ibrahim (2011:26) view about small-scale business buttresses these findings because some women usually earn low or medium income and they are still catering for their families.

On respondents' present income, the FGDs results conducted in MMC and Askira/Uba LGA also throw more light on these findings because majority of the women interviewed said that at present they earn between ₦2, 000.00 and ₦5, 000.00 only per week. In addition, a key informant in MMC also said that her present income per day is about ₦50, 000.00 only. This woman sells fresh yams and lends loans to other women. Table 4.3.5 below presents the small-scale business women who have benefited from loans, the forms of loans received and how they sourced for loans to start a business or trade in order to economically empower themselves.

Table 4.3.5: Beneficiaries of Loans, Forms of Loan Scheme and Source of Funds

Ever Benefited	Frequency	Percentage
Yes	252	81.8
No	45	14.6
No response	11	3.6
Total	308	100.0
Forms of Loan		
Private/government financial loan	206	66.8
Agricultural loan	27	8.7
Not benefited from any loan scheme	56	18.1
Sewing/grinding machine	16	5.1
Others	3	0.9
Total	308	100.0
Source of Funds		
Friends/relatives	10	3.2
Micro-credit scheme	252	81.8
Personal savings	14	4.5
Women's co-operative societies	20	6.4
Others	12	3.8
Total	308	100.0

Source: Field Data, 2011

Table 4.3.5 shows the distribution of respondents who have benefited from loans, the forms of loan scheme/credit facilities/assistance they got from either the government or private organizations as well as respondents' source of funds to start their businesses. Eighty two per cent of the respondents indicate that they have benefited from loans, credit facilities or assistance, while 14.6% never benefited. This means that an overwhelming proportion of the small-scale business women have benefited from loans in Borno State.

The Table further reveals that sixty seven per cent of the respondents have collected financial loans either in cash or materially from private or government organizations while two respondents in the "other" category said that they have benefited from loans from women lenders. This result proves that significant samples of the respondents are beneficiaries of loans from government or private financial service providers. Also, this finding is in line with what the Branch Chairman of National Union of Local Government Employees (NULGE) in MMC opined during an in-depth interview. According to him, the Council gives both cash and material loans to small-scale business women to economically empower themselves. He added that some of these women are learning different kinds of trade like tailoring, weaving and knitting among others.

Data in Table 4.3.5 show respondents source of funds to start their businesses/trades. An overwhelming majority (81.8%) sourced their funds from micro-credit scheme while 3.2% of the respondents got funds from friends/relatives. It can be inferred that a greater number of the respondents sourced for funds to start their businesses through micro-credit scheme. Perhaps, because loans are accessible with interest like the issue of Askira/Uba LGA women who patronize *Hududullah* Micro-Credit Co. Ltd at Mubi discussed under Table 4.3.6. Furthermore, Table 4.3.6 below presents the bivariate analysis between the highest educational attainment of respondents and source of funds to start businesses in the area of study

Table 4.3.6: Respondents' Educational Background and Source of Funds to start Small-Scale Businesses

Source of Funds to start Business						
Education	Friends/Relatives	Micro Credit Scheme	Personal Savings	Women Co-operative Societies	Others	Total
Non-formal	2(0.6%)	9(2.9%)	23(7.4%)	4(1.2%)	4(1.2%)	42(13.6%)
Only Quranic	0(-)	6(1.9%)	10(3.2%)	4(1.2%)	2(0.6%)	22(7.1%)
Primary	1(0.3%)	11(3.5%)	22(7.1%)	5(1.6%)	4(1.2%)	43(14%)
Secondary	2(0.6%)	34(11.0%)	81(26.2%)	8(2.5%)	14(4.5%)	139(45.1%)
Tertiary	5(1.6%)	19(6.1%)	28(9.0%)	3(0.9%)	7(2.2%)	62(20.1%)
Total	10(3.1%)	79(25.4%)	164(52.9%)	24(3.1%)	31(9.7%)	308(100%)

Source: Field Data, 2011

The bivariate analysis shows the respondents' educational attainment and sources of funds to start small-scale businesses. The data in Table 4.3.6 reveals that about 35.2% of the respondents who have acquired secondary and tertiary education are more likely to source for funds to start businesses from personal savings, friends/relatives and husbands as indicated by the respondents in the "others" category than holders of non-formal education who sourced for funds from either friends or women's co-operative societies than their relatives. Holders of primary education are more likely to source for funds from women's co-operative societies, relatives and personal savings than friends, while those respondents who acquired only Quranic education sourced for funds from women's co-operative societies and hardly source for funds from their friends/relatives. This results suggest that the higher the level of education of a small-scale business woman, the more likely that she would source for funds from personal savings, friends/relatives and husband.

Essentially, analysis of qualitative data revealed that the participants have benefited from small-scale business loan schemes/credit facilities/assistance from both private and the Borno State government. This was confirmed by the Branch Chairman of the NULGE during an in-depth interview. According to him, MMC gives the small-scale business women loans with free interest. He pointed out that:

We do give these women tailoring/grinding machines as loans. Some of them who are successful and even have apprentices are equally assisted by us. Any woman, for instance, who graduated in tailoring from the Council's training workshop, is given a tailoring machine. However, after she graduated and have apprentices, she will come back to complain for additional tailoring machines/cash and we used to give in order to encourage her and so that other women will emulate the same.

Furthermore, the NULGE Branch Chairman's view was corroborated by a Community Development Officer in charge of the Women Development Centre in Askira/Uba LGA. She holds that:

Our centre is assisting women in this area with material loans such as computers, manual typewriters, tailoring machines, rods/irons for blacksmithing, etc. We also contribute to women empowerment by teaching them how to make *sobo* drink from sorrel fruits, *kunu zaki* from guinea corn, sewing, knitting, tailoring, typing and so forth. On a serious note, the small-scale business women have developed interest in these trades.

Similarly, another key informant, the Branch Manager of a financial service provider called *Hududullah* Micro-Credit Co. Ltd located in Mubi town attested that:

Our micro-credit company gives financial loans to market women; although we have given both men and women in the past, but due to managerial reasons we stopped and now concentrate on empowering underprivileged women alone.

The qualitative data collected during FGD from the participants in Askira/Uba LGA revealed that women have benefited from private/material loans. This also corresponds with the view of NULGE Branch Chairman declared that the MMC gives financial/material loans with free interest like sewing/grinding machines to the small-scale business women.

The vast majority of focus group discussions participants in MMC reported that their money was raised through personal savings. Likewise, the key informants interviewed in Askira/Uba LGA and MMC reiterated the same view:

Before we start our trades we engaged in *adashe* and saved from part of the money given to us by our husbands to buy food stuffs and condiments at home, our children, relations, friends and well-wishers.

The adequacy of loan/credit facilities/assistance was sought from the respondents. A significant proportion (69.2%) of the respondents said that the money they got from the government and private financial institutions was not enough while thirty one per cent agreed

that the money was adequate. This suggests that the financial loans given to the small-scale business women are inadequate for use in the expansion of businesses.

However, a key informant, the Branch Manager of *Hududullah* Micro-Credit Co. Ltd supported this reality. According to him, it is a fact that the financial loans giving to small-scale business women ranges from zero to ₦200, 000.00 and might not be enough for them. According to him, they charged 15% on any amount of money collected as loans. He observed that:

Some market women are fond of bringing fake names in order to collect a bulk amount of loans for themselves without the knowledge of such women. It is our duty to send our 'market team' to fish-out these kinds of 'dubious women' and bring them to book. In fact, that is why majority of these women who defaulted are in prison in Mubi.

In the process of economically empowering themselves, the study asked whether or not the respondents operate small-scale businesses in other communities. It was revealed that many (75.6%) of the respondents do not operate businesses/trades in other communities. Twenty four per cent of the respondents indicated that they operate. It can be deduced that majority of the respondents do not operate small-scale businesses in communities other than where they reside. Perhaps to make them stay close to their homes so that when their attention is needed could easily be reached and the proximity allows some of these women an ample opportunity to perform domestic chores or responsibilities.

The study went further to find out the nature of small-scale businesses women operate. A chunk of the sample (53.9%) indicated that they are sole traders, twenty two per cent have engaged in partnership and 18.8% operate family businesses. A few respondents have community/tribal association based businesses/trades. An inference can be drawn from this finding that significant samples are sole traders because majority of these women manage petty businesses, quicker decisions without consulting second party are easily taking by a woman and likely lack of trusting other small-scale business women. Also, during the FGD, majority of the women declared that they like running their businesses alone without partnership with other women due to lack of trust amongst them. This finding substantiates the study of Magaji

(2006:44) in Taraba State where he empirically appraised small-scale entrepreneurship in business failures in which it was discovered that seventy seven per cent of small-scale businesses are owned by individuals (sole-proprietorship) and families.

A question investigated the number of people working under respondents' employment, thirty eight per cent of the respondents have employees working with them, followed by the respondents who claimed to have between one and three employees, while very few of the respondents have six employees and above. This result proves that majority of the respondents have employees working under their employment.

Qualitative evidence from the FGD participants indicated that majority of the small-scale business women have family members working for them, while a key informant, a woman loan lender view is suggests otherwise. She said that:

I have about four non-family members working under my employment and I thank God for that. Apart from their feeding allowance, I am paying my employees a thousand naira daily each, because what I get from my fresh yam business is worth about ₦50, 000.00 per day. At times it will be more or less than. In fact, I usually dash my workers money whenever they come to my place whether or not they work for me. I mean on holidays, I used to give them small amount of money to spend.

The study asked a question to find out whether or not all these employees are respondents family members. A reasonable sample (66.9%) answered in the negative while the remaining proportion (33.1%) answered in affirmative. This shows that a significant number of the respondents have employees working under their employment who are not family members.

Table 4.3.7 below shows the average income respondents pay their employees per month.

Table 4.3.7: Employees of Respondents Average Income

Income (per month)	Frequency	Percentage
Below ₦4,000	132	42.9
₦5,000 - ₦6,000	131	42.5
₦7,000 - ₦8,000	32	10.4
₦9,000 and above	13	4.2
Total	308	100.0

Source: Field Data, 2011

The average income employees receive per month from the small-scale business women is indicated in Table 4.3.7 that an overwhelming majority (85.4%) pay their workers between zero and ₦6, 000.00 only per month while four per cent said that they pay their employees ₦9, 000.00 and above. This is an indication that majority of the respondents have employees they pay monthly income and thus are employers of labour. Consequently, they are reducing the rate of unemployment among certain category of youths in Borno State.

4.4 Factors Influencing the Involvement of Women in Small-Scale Businesses

In the process of empowering themselves, some factors influence women involvement in small-scale businesses in the state. This section of the analysis therefore examines these factors. Table 4.4.1 shows the factors responsible for women participation in small-scale businesses for economic empowerment in the study area.

Table 4.4.1: Factors Responsible for Women Participation in Businesses for Economic Empowerment

Factors	Frequency	Percentage
Cultural/environmental influences	50	16.2
To supplement family income	84	27.3
Poverty	27	8.8
Neighbours/friends	13	4.2
Unemployment	63	20.5
Like to be an entrepreneur	23	7.5
Wants to be my own boss	23	7.5
Avoid men subordination	22	7.1
Others	3	1.0
Total	308	100.0

Source: Field Data, 2011

Table 4.4.1 shows the factors responsible for the respondents' involvement in small-scale businesses for economic empowerment. Majority (27.3%) of the respondents revealed that their participation in small-scale businesses is to supplement family income. This is followed by the respondents who indicated that unemployment and cultural/environmental motivated them to engage in small-scale businesses for their empowerment. Other respondents maintained that it was their friends, followed by those who indicated that they like to be entrepreneurs, and the

respondents who also want to be their own bosses and avoid subordination to men. The bottom-line is that few in the samples of “others” category (1.0%) reported that they derive pleasure doing small-scale businesses and do not want other women to look down on them in the state. This proves that most of the respondents’ involvement in small-scale businesses has uplifted the standard of living of their families.

Respondents were asked whether or not culture influences women’s participation in small-scale businesses in the area of study. Fifty seven per cent of the respondents indicated that there are no cultural inhibitions, while 17.5% said that there are cultural practices that prevent women from engaging in trades. This means that there are no cultural practices that inhibit women from participating in businesses/trades in Borno State.

Respondents were also asked a follow up question to find out whether or not they have open accounts for their children as a result of businesses they operate. A reasonable sample (64.6%) disagreed, while thirty five of the respondents agreed. The implication of this is that the respondents might not know the importance of opening accounts for their children due to their level of education, ignorance or lack of awareness of children’s saver accounts in the contemporary Nigerian banking industry.

Data collected on whether or not respondents own assets like a house/houses or a plot of land/lands from the proceeds of businesses they operate. More than two third of the samples (66.2%) do not own a house/houses or a plot of land/lands, while more than one third (38.9%) of the overall sample own landed property. This proves that majority of the respondents do not own a house/houses or a plot of land/lands, perhaps due to the nature of businesses they operate and the meagre income earned therefrom.

Further qualitative analysis from an in-depth interview with a small-scale woman loan lender in MMC is not in line with the quantitative finding. This indicates that some women own landed property like houses/plot of lands. She buttressed this fact and said that she is the owner

of the house they are presently living with her family and that she bought it through her earnings from scale-scale business.

Another question sought to find out whether or not the women are appointed/granted leadership positions in their cultural, religious, political and other organizations in the area of study. The vast majority (66.2%) answered in the affirmative while the least of the sample (33.4%) answered in negative. This suggests that a significant majority of these women occupied leadership positions in the state. However, a key informant, the Information Officer of MMC observed that:

Some of the successful small-scale business women are appointed to positions of leadership in their tribal and religious organizations and some others are aspiring for leadership positions in the state.

Respondents were further probed for information about their engagement in other businesses/trades for economic empowerment. A significant sample (81.2%) reported that they engage in farming/fishing, while a few (8.8%) participate in grinding tomatoes, pepper, beans and so forth. Six per cent are yet to engage in small-scale businesses and 4.5% participate in tailoring (fashion designs). This implies that majority of the small-scale business women also engage in farming and fishing in spite of their entrepreneurial skills.

As to whether or not their basic family needs are adequately met from the businesses they operate; a greater proportion (84.1%) of the respondents agreed, while an insignificant sample (15.9%) said that they are not adequately met. This suggests that the respondents' basic family needs like shelter, clothes, food, water, and so forth are adequately met from involvement in small-scale businesses. Thus, women are economically empowered through the trades they operate to supplement family income/budget in the state. The study has something in common with Ukeje (2004) observation which said that women adequately produce between sixty and eighty per cent of the food in most developing countries and are responsible for half of the world's food production.

A follow up question was also asked to avail the respondents an opportunity to express their views on whether or not these basic family needs are adequately met from the proceeds of businesses they operate. Forty nine per cent of the respondents attested that they have assumed the responsibility of catering for almost all the family welfare since they engaged in business activities. Also, twenty per cent of the respondents specified in the “others” category that they are in charge of the payment of water/electricity bills as well as buying water from vendors and building houses for their family members. The least proportion (15%) of the respondents said that they do not have any other thing to do apart from empowering themselves through small-scale businesses while another (15%) of the respondents indicated that their involvement in businesses make them to at least solve the most pressing problems of family members. Conclusively, it appears that the small-scale business women are shouldering different kinds of family responsibilities in the state.

Participants of the FGD buttressed this fact. According to them, from the proceeds of small-scale businesses, their basic family needs are adequately met; while a woman key informant loan lender further confirmed that some business women do not wait for their husbands to give them money before they buy the most pressing things for their families. She maintained that *mu mata muna kokari da kula da iyalin mu* (we are trying as women to take good care of our families). Majority of the participants also agreed that they are the ones paying their children’s school fees, medical expenses, electricity bills, buying clothes for their children and other households’ maintenance. This finding is in line with the research conducted in Sokoto State by Shehu in 1988. According to him, small-scale business women use the money they got from daily sales to buy some essential household items like matches, kerosene, soap, salt, maggi, onions and other food items.

4.5 Contribution of Small-Scale Businesses to Women Economic Empowerment

This section assessed the contribution of small-scale businesses to women economic empowerment. To this end, a question sought to find out whether or not in the process of empowering themselves, the respondents consider small-scale business as a medium of having autonomy from their male counterparts. A substantial sample (73.7%) said ‘yes’ while a fraction of the sample (26.3%) said ‘no’. Perhaps, the respondents engage in small-scale businesses because they want to be autonomous and avoid male domination in the society.

Similarly, the bulk of the participants during the FGDs in MMC and Askira/Uba LGA pointed out that their engagement in different kinds of trades made them feel as if they are the ‘breadwinners’ in their families, thus, guaranteeing their autonomy from men in the society. According to a discussant, today women cannot fold their arms and always beg their husbands to give them money and soliloquised that what if they were not alive, who is going to take care of the family?

Respondents were further asked to give their own views on whether or not their engagements in small-scale businesses prevent them from performing their domestic responsibilities as housewives. The result shows that a greater number (73.4%) of the respondents reported that it is not preventing them, while a few (26.6%) said ‘yes’. It can be inferred that a significant proportion of the respondents are carrying out their domestic chores as housewives without hindrances from small-scale businesses they operate.

A vast majority of the participants, particularly in MMC also reported that their participation in small-scale businesses is not preventing them from carrying out their domestic chores/activities as housewives. In addition, the respondents who often leave homes in the morning and do not have grown up children to assist them must make sure that they rise very early as possible to perform their domestic responsibilities before leaving for work. The FGD participants reaffirmed that some of them cook food and preserved them in flasks so that the

family members can eat before they come back in the afternoon or evening depending on the type of business the woman operates.

Also, in Askira/Uba LGA, a key informant agreed with the views of the FGDs participants. According to her, every day, she does all the necessary domestic work with her children before she goes to run her restaurant business. This finding corresponds with a survey conducted in Sri Lanka by Momsen (2001:163) amongst some small-scale business women who have developed the habit of cleaning their houses, prepare daily, preserve some food in flasks, washing their husbands and children's clothes among other household responsibilities. These responsibilities make the women often go to bed at around 10.00pm or 10.30pm daily.

Furthermore, the study investigated whether or not the respondents are aware that some women in *kulle/purdah* (seclusion) are economically empowering themselves by engaging in small-scale businesses. The chunk of the sample (65.6%) answered in the affirmative while more than one third (34.4%) of the respondents answered in negative. This shows that greater sample of the respondents are very aware that women in *kulle/purdah* sell their wares/goods at home. Similarly, the FGDs conducted in rural and urban communities and the key informants however also confirmed that they are very aware of some women in *kulle/purdah* selling their wares/goods at home in Borno State and its environs thereby empowering themselves and their families economically.

The study also asked another question to find out whether or not the respondents learn their businesses from fellow small-scale business women. The respondents who indicated 'yes' are slightly above half of the sample (63%), while few sample (37%) were of the opposite view. This means that majority of the respondents learn their trades from fellow small-scale business women. Table 4.5.1 presents the contribution of small-scale businesses to women economic empowerment in Borno State.

Table 4.5.1: Contribution of Small-Scale Businesses to Women Economic Empowerment

Contributions	Frequency	Percentage
Learning people's languages	27	8.8
Participating in shared/group activities	111	36.0
Avenue to get marital partner	11	3.6
Providing sense of personal achievement	94	30.5
Attract friendship	19	6.2
All of the above	28	9.1
Don't know	18	5.8
Total	308	100.0

Source: Field Data, 2011

Table 4.5.1 shows what the respondents consider as the contribution of small-scale businesses to women economic empowerment. Participating in shared/group activities was rated the highest (36.0%) by the respondents. It is followed by 30.5% who indicated that small-scale businesses provide sense of personal achievement. The least sample (3.6%) said that it is an avenue to get marital partner. This might be due to the fact that most of the women sampled were already married. It can be deduced from the findings that the majority (66.5%) of the respondents said that the main contributions of small-scale businesses on women's empowerment is to participate in shared/group activities and businesses provide sense of personal achievement to them.

The survey further investigated whether or not small-scale businesses have economically empowered the women in the state. Data collected on this issue show that most (37.3%) of the respondents agreed that the small-scale women have been economically empowered, while 26% disagreed that small-scale businesses have not empowered them, 7.8%, the least sample of the respondents strongly disagreed. This reveals that the small-scale business women are economically empowering themselves through small-scale businesses.

Available qualitative data also confirmed that women who engage in small-scale businesses are being economically empowered in Borno State, while a contrary view expressed by men in a separate FGD indicated that their wives cannot do better than them because they

have absolute control over them. They are their property and must be submissive to their husbands. A participant also said that both of them (husband and wife) engage in small-scale businesses but there was a particular year he stopped his wife from participating in business, because she feels on the top of the world and he could not control her again. According to him:

If women have money more than us (men) or in-charge of the family, the women always think that they have control over us. Thus, that was my reason for stopping my wife from doing business for a year and I took care of her, our children and myself with or without her financial contributions. I just want her to learn a lesson and be obedient to me whether she is financially buoyant or not.

Similarly, another male discussant lamented his experience that:

I drove my wife away because she feels that she is doing better than me. This woman flirts with her customers (men) because she is selling *burukutu* (locally-made beer). She hardly cooks for me. Most of the time, I only come to her beer parlour and drink.

Respondents were asked whether or not small-scale business women engage in saving through *adashe*, and almost one hundred per cent (92.5) of the respondents agreed that they engage in contribution while a negligible sample (7.5%) disagreed. This shows that the small-scale business women engaged in *adashe* as a contribution for economic empowerment in Borno State.

The focus group discussants unanimously buttressed the fact that small-scale business women engaged in *adashe* in the state. A key informant (a former woman loan lender) in Askira/Uba LGA also said that majority of the small-scale business women like her engage in daily, weekly and monthly contributions. According to her, some of them are still doing *adashe* vis-à-vis *asusu* (i.e. a locally-made saving baked clay pot where money is regularly put as a form of saving bank).

Another small-scale business woman also threw more light on this issue and holds that:

Adashe helps us in several ways because it has made women in this community to be able live within their income and not to borrow credits from their other business colleagues, husbands, relatives and above all the government or private loan is not always adequate for small-scale business women like us.

A question was also asked to find out the extent to which respondents are being economically empowered with their involvement in small-scale businesses, which make them to earn their self-respect, dignity and contribute to decision making processes with men in the society. An overwhelming majority of the sample (87.7%) answered in the affirmative, while few proportions (12.3%) answered in negative. This indicates that a huge number of the respondents agreed that the businesses/trades they operate have made most of them to earn self-respect, dignity and also contributes to decision making with men in the state.

In addition, the respondents were asked to provide reasons for women's participation in small-scale businesses for economic empowerment. To this end, the majority sample (48.1%) said that it is because the businesses help in tackling the basic needs of their families. Twenty four per cent, which is not up to one third of the sample said that small-scale businesses help in solving their personal problems. The least of the sample (12.7%) said that it make them to tackle some difficult tasks at the family and community levels. In conclusion, this appears that the small-scale business women are earning their self-respect, dignity and so forth in the state. This is because as home makers, the women are assisting in improving the living condition of the family institution in the social system. It also buttresses Erinoshio and Fapohunda (1988) study carried out in the south-west region of Nigeria, which showed that women spent more than 58% of their income on family food, 13.2% on children's clothes, 10.9% on children's schooling and 17.7% on miscellaneous expenses.

Available qualitative evidence from the FGD participants indicated that women involvement in small-scale businesses make them to earn their self-respect, dignity and they are relevant when it comes to decision making in Borno State. Interestingly, a woman loan lender declared that:

Business/trade is more than government work, because even though it is not much at least business women used to have some money to spend. Doing business is far better than staying idle at home and always waiting for your husband to bring something; you will lose your respect and dignity from such husband. If people like us who are not educated and not participating in small-scale businesses to empower ourselves and our families, we will suffer untold hardship and nobody will respect you [sic].

Also, the FGD data from men participants revealed a contrary position from the above assertion by a woman loan lender. They maintained that:

Society places a high premium or value on women's educational status and as such our opinion is that uneducated women are not respected because of their position. Once a woman does not engage in a white-collar job, her respect is truncated [sic]. This category of women earns their self-respect and dignity at the family level and not in the larger society.

Contrastingly, a participant stressed that:

We are blindfolded with the issue of illiteracy, but there are many people especially Igbos who did not go even to primary school and cannot write their names and yet are managing businesses because they are enterprising.

Respondents were asked to state whether or not their children/dependants are attending school. On the whole, eighty nine per cent of the respondents reported that their children/dependants are attending school, while a fraction of the sample (11%) said that they are not attending school. This proves that respondents' children and dependants are attending different kinds of schools. This further suggests that small-scale business women's responsibility is broad in scope. They also assist their husbands with meeting the basic needs of the family.

Furthermore, respondents were avail opportunity to identify the type of school their children/dependants are attending, the bulk of the sample (66.9%), said that they attend public schools. This is followed by 19.2% whose children/dependants are attending private (secular-based) schools and fourteen per cent, the least of the sample identified private (faith-based) schools. This implies that the type of school most of the respondents children/dependants are attending is public (government) based schools in the state. Perhaps this also could be attributed to respondents' socio-economic status and the size of members of the family they have to cater for their welfare. Therefore, the person responsible for taking care of members of the family in the area of study is indicated in Table 4.5.2 below.

Table 4.5.2: Person's Responsible of taking care of the Family Welfare

Responsibility	Frequency	Percentage
Myself	78	25.3
My husband	170	55.2
The government	5	1.6
My relations	4	1.3
The children themselves	5	1.6
Both of us	6	14.9
Total	308	100.0

Source: Field Data, 2011

Table 4.5.2 shows the person who is responsible of taking care of the family welfare like the payment of children's school fees, medical expenses, electricity bills, house rent and so forth. Slightly more than half (55.2%) of the respondents said that it is their husbands' responsibility, twenty-five per cent of the business women are responsible while 14.9% reported that both of them are responsible, twenty five per cent said that it is their responsibility, while a negligible sample (1.3%) stated that it is their relations. This indicates that it is the responsibility of the respondents' husbands to pay their children's school fees, medical expenses, house rent, water bills and so forth. Table 4.5.3 presents the small-scale business women views on their husbands current income per month and person's responsible for settling domestic expenses.

Table 4.5.3: Women's Views on Husband's Current Income per Month and Responsibility for Settling Domestic Expenses

Settling Domestic Expenses							
Husband's Income (₦)	Myself	My husband	The government	My relations	The children themselves	Both of us	Total
Below 5,000	5(1.6%)	24(7.7%)	0(-)	2(0.6%)	0(-)	2(0.6%)	33(10.7%)
6,000-10,000	19(6.1%)	18(5.8)	1(0.3%)	1(0.3%)	0(-)	7(2.2%)	46(15%)
11,000-20,000	28(9.0%)	52(16.8%)	1(0.3%)	1(0.3%)	2(0.6%)	9(2.9%)	93(30.2%)
21,000-30,000	17(5.5%)	46(14.9%)	2(0.6%)	0(-)	2(0.6%)	14(4.5%)	81(26.3%)
31,000-40,000	2(0.6%)	10(3.2%)	0(-)	0(-)	0(-)	5(1.6%)	17(5.5%)
Above 41,000	7(2.2%)	20(6.4%)	1(0.3%)	0(-)	1(0.3%)	9(2.9%)	38(12.3%)
Total	78(25%)	170(54.8%)	5(1.5%)	4(1.2%)	5(1.5%)	46(14.7%)	308(100%)

Source: Field Data, 2011

Bivariate analysis data in Table 4.5.3 indicate the women's views on their husband's current income per month and responsibility for settling domestic expenses. From the findings, there is a relationship between respondents husbands' current income per month and person's responsible for settling expenses like house rent, medical expenses, water bills and so forth. That

is, the monthly income of the respondents' spouses is likely a determinant factor for the settlement of domestic expenses.

The FGD participants and key informants generally disagreed with the quantitative findings. According to the small-scale business women, they are the ones shouldering the family responsibilities. For instance, one of the participants in Askira/Uba LGA holds that:

In my own case, I do virtually everything for my family upbringing as if I don't have somebody whom I can call 'a husband'. I have four children I cater for all their needs. Let me tell you my son, even when we were together with my husband he does nothing for the family, not to talk of now that we are separated. I pay my children's school fees, medical expenses, and buy clothes for them. Only one of my children is married.

Odor (2011:34-35) made similar observations in Yaba, Lagos State with a woman entrepreneur who runs a *buka* (restaurant), who lamented that:

My husband used to be a factory worker with Coca-cola until he lost his job in 2005. Since then I have been left alone to take up the responsibility of providing for the family. It is from the proceeds of this business that the family feeds; pay our house rent of ₦3, 000.00 per month, settle children's school fees as well as meet all other needs.

Another question was asked to find out whether or not respondents' husbands are assisting them financially. Majority of the respondents (81.2%) answered in the affirmative, while (18.8%) declined to respond to this question. The implication of this finding is that majority of the respondents' husbands are financially assisting them to boost their small-scale businesses capital base and consequently, the small-scale business women are encouraged by their spouses.

A vast majority of the participants (women) during the FGDs concurred with this finding because their husbands had assisted and still assisting them financially in the businesses/trades they operate. On the other hand, the discussants (men) said that their entrepreneur wives need their support in order to succeed in their businesses/trades. This finding tally with the survey carried out on northern women entrepreneurs in Nigeria by Ibrahim (2011a:20), who quoted one of the small-scale business women that:

We wouldn't have been able to do this (small-scale business) without support from our husbands but we enjoy very good support from them. They encourage us a lot even sometimes when we are worried over our goods not getting here on time, they encourage us. Without them, the business wouldn't have been so easy.

4.6 Challenges of Women Involvement in Small-Scale Businesses

In the course of carrying out their business the women are faced with challenges. Some of these challenges are able to overcome and others remain outstanding. Therefore, this section of the survey questionnaire focuses on the analysis of the challenges faced by women in small-scale businesses in the state.

Respondents were asked whether or not in recent times, they have encountered problems with the government concerning their businesses. Majority of the sample (75.6%) indicated that they have encountered problems, while 24.4% said that they have not. This reveals that many of the small-scale business women have encountered one problem or the other with the government concerning their small-scale business activities.

In fact, respondents who indicated that they had problems with the government further mentioned how these problems were overcome. The highest group (76.3%) said that they were asked by the government to pay revenue, while few (23.6%) reported that they were asked to stay away or keep off from their business premises. Others claimed that they were forced to relocate to other places and that their husbands had to intervene in the matter.

Another question was asked to assess how the government's environmental restriction affects the businesses that the respondents operate. The finding disclosed that majority of the sample (79.5%) said that the government environmental restriction has affected their businesses/trades, while few (20.5%) of the respondents reported the contrary. This clearly shows that the government is restricting respondents' from carrying out their businesses/trades in some places in the study area. This was indicated by majority of the women in MMC who complained of their displacement and relocation from Post Office premises to Borno Express Terminus and some of these women were asked to move to other

motor parks particularly *tashan* Kano (Kano station) in the metropolis. This finding is not in line with Adewole (1997) description of women’s empowerment, which is the provision of enabling environment or opportunities for women to contribute their quota to the social, political and economic development of a nation. The Borno State government through its policies has failed to do so. Thus, environment is a function of any business enterprise in the society. Table 4.6.1 shows the years respondents have been involved in participating in small-scale businesses, and how government environmental restriction affects business activities in the state.

Table 4.6.1: Years in Business and Government Environmental Restriction

Environmental Restriction Affects Businesses			
Years in Business	Yes	No	Total
Below 3	84(27.2%)	31(10.0%)	115(37.3%)
3-5	37(12.0%)	5(1.6%)	42(13.6%)
6-8	72(23.3%)	18(5.8%)	90(29.2%)
9 and above	52(16.8%)	9(2.9%)	61(19.9%)
Total	245(79.3%)	63(20.3%)	308(100%)

Source: Field Data, 2011

Table 4.6.1 shows the bivariate correlation between years spent by the respondents in businesses and the effect of government’s environmental restriction on their businesses. Therefore, chances are that the more years small-scale business women invested in businesses the likelihood that the environment plays a significant role on women’s trade. This further suggests how these women are harassed, displaced, as well as their money extorted from them by government officials in the state. Table 4.6.2 further indicates the person’s responsible for the provision of basic family needs in the area of study.

Table 4.6.2: Person’s Responsible of Providing Basic Needs of the Family

Family Basic Needs	Frequency	Percentage
My husband and myself	152	49.4
Myself	58	18.8
My husband	80	26.0
My husband, myself and relatives	18	5.8
Total	308	100.0

Source: Field Data, 2011

Table 4.6.2 presents the person responsible for the provision of the respondents' basic family needs at the time of the survey; almost half of the sample (49.4%) said that it is both of them (i.e. the small-scale business women and their spouses). Twenty six per cent said that it is their husbands alone, nineteen per cent other respondents' said that they provide for the family themselves; while a few of the overall sample (5.8%) said that it is their husbands, themselves and relatives who together provide the basic requirements of the family. It can be deduced from the finding that most respondents' and their husbands provide for the basic needs of the family.

Data generated through FGD shows the contrary view to this result; because majority of the FGDs participants (women) said that they provide for their families basic needs. To further substantiate this fact, one participant noted that:

I provide the basic needs of my family. For instance, if any of our children injures himself/herself, my husband will only give a token say ₦30 or ₦50 at best and he leaves me to take the child to a nearby patent medicine store/clinic as first aid. Any additional expenses than what he gave are paid by me. 'Health' people say is 'wealth', how can he claim that he provides the basic family needs? I also buy clothes for our children and most of the wrappers I wear was bought by me [sic]. To say the least, I am the one feeding the family.

A similar view was held by key informant (a woman) at MMC, who expatiated that:

I have observed with satisfaction in this community that, once the small-scale business women are financially independent or empowered, there is more life in their families. There was a case of a widow who was empowered by the Council but at the moment the woman is catering for her family welfare. She can easily pay her children's schools fees, medical bills, feed them well, buy clothes for them and so forth.

Another participant narrated her ordeal with her husband. She re-called that:

My husband used to assist me and the family members before I started this trade but now that I am doing this business of frying grasshoppers and *kuli-kuli* (groundnut cake); he left me with the family responsibilities. Could you imagine that this man goes out in the morning and comes back drunk in the evening or night without performing any of his social roles as a husband?

In addition, Odor (2011:34-25) reported that the Nigerian women hassle on a regular basis to make ends meet by providing the basic needs of their families. According to him, a popular yam seller in Egbeda, Lagos State works tirelessly for many hours in the market in order to raise money to feed the family and also provide some of its other needs.

4.7 Strategies for Strengthening Small-Scale Businesses for Women Economic Empowerment

This section examines the coping strategies for strengthening small-scale businesses for women economic empowerment in the state. Against this backdrop, the study asked a question to know whether or not respondents have other businesses they operate apart from the ones we met them doing for economic empowerment, majority (59.7%) of the respondents said that they have while forty per cent declined to respond to the question. Perhaps this is an indication that the respondents do not rely on only one type of business for economic empowerment and did not wish to reveal so.

The study further investigated the extent to which respondents' participation in small-scale businesses has reduced conflict/misunderstanding in their homes. Data collected on this issue revealed that an overwhelming sample (73.7%) said it has reduced, while a negligible proportion of the sample (26.3%) disagreed. It can be inferred that with the participation of women in businesses for economic empowerment, it appears from the study that domestic violence will be reduced in the state. Table 4.7.1 below shows respondents relationship with their husbands at the time of the survey and before they ventured into small-scale businesses.

Table 4.7.1: Respondents' Relationship with their Spouses

Now	Frequency	Percentage
Conflictual and hostile	53	17.2
Cordial and friendly	255	82.8
Total	308	100.0
Before		
Cordial and friendly	224	72.7
Conflictual and hostile	84	27.3
Total	308	100.0

Source: Field Data, 2011

Table 4.7.1 describes the relationship between the respondents and their spouses at present and before they engage in small-scale businesses. The results show that the respondents had a cordial and friendly relationship with their husbands before they ventured into businesses while at present this relationship is cordial and friendly as indicated by a sizeable percentages of the sample (82.8%) and (72.7%). Negligible samples of the respondents expressed a contrary

opinion and maintained that it is conflictual and hostile. This implies that before the involvement of respondents in small-scale business activities, they had a cordial and friendly relationship with their spouses while at the time of this survey the respondents claimed that even after their engagement in businesses, the cordial and friendly relationship prevail. Perhaps the respondents are enjoying a peaceful and harmonious relationship in their matrimonial homes with their husbands and hence, there is likelihood that the rate of divorce will be minimized with their involvement in business activities. Women participation in small-scale businesses therefore holds the potential to reduce marriage instability and divorce.

The bulk of the responses from both the FGD participants and the key informants expressed similar views that respondents had a cordial and friendly relationship with their marital partners before and after they have been engaged in small-scale businesses, they still maintain a harmonious relationship with them. A woman said that *domin ina zaman lafiya da maigida na shine ma ya bani kudi kamina in fara kasuwanci, nagode mashi* (because of the peaceful co-existence between my husband and I, he was the one who assisted me with the money I used to start this business, I am grateful to him).

4.8 Discussion of Key Findings

This section discusses the key findings from the specific objectives of the study. As to the nature of small-scale businesses engaged by women for economic empowerment in Borno State, the study revealed that a reasonable proportion of the women operate their trades at the market squares and road sides, thus majority of them do not pay for shops/space as rent but pay some token to the government as revenue. The small-scale business women engaged in different type of trades for their empowerment and the Marghi and Higgi ethnic groups are more predominant than Babur, Kanuri, Gwoza, Chibok and other ethnic nationalities in the state. Their involvement was probably due to the geographical location and similar cultural traits the Marghi and Babur ethnic groups share in common. Essentially, the qualitative analysis showed that the participants have benefited from both private and government loans to augment their business

activities and they have employees working under their employment whom they pay ₦6, 000.00 only and below per month. It was in the realization of this that Ali (2007:59-61) pointed out that in the 1940's, for instance, the people of Borno State were engaged mostly in different type of trades carried out at the subsistence or local level of entrepreneurship as small-scale business.

As regard to the factors that influence women involvement in small-scale businesses, the findings showed that women participate in businesses/trades to supplement family income/budget, unemployment and cultural/environmental influences. World Bank (2007) holds that when women are empowered they contribute to household income and expenditure; thus making them to be self-reliant and their own bosses. Also, the respondents increased their family budget by engaging in other trades apart from the ones the researcher met them operate; hence they perform multiple roles like their male counterparts. Some of the women have landed property and there are no cultural inhibitions that prevent them to participate in small-scale businesses in the society. For example, the small-scale business women in Borno State are hustling like what Momsen (2001:163) found in Sri Lanka amongst their fellow small-scale business women. According to her, most of the women tea puckers day begins before sunrise. They get up at around 4.00am to prepare breakfast and get the children ready for crèches or schools. These women also go back to crèches at mid-day to take the children and return home around 5.00pm. This means that the underprivileged women do not lack the capacity for economic empowerment but have an ability to provide the basic needs of family members. It was also discovered that more women are granted or appointed to leadership positions in their respective cultural, religious and political organizations.

In addition, the study further assessed the contribution of small-scale businesses to women economic empowerment and the finding showed that women involvement in business activities for their empowerment made them to be autonomous. In effect, Momsen (2001:165) study in South Korea, on the island of Cheju concurred with reality in the state. According to her, women have more autonomy than mainland Korean women due to their long history of

financial independence. However, in West Africa (Nigeria inclusive), it is small-scale business women who act as a link between rural and urban sectors of the economy. Their engagement in small-scale businesses to a very large extent is not preventing them from carrying out their domestic chores/activities as housewives. The study revealed that women in *kulle/purdah* also take the centre stage in small-scale businesses in spite of religious reasons that make them to spend most of their lives at home. It is in harmony with the study of Hill (1968) conducted in Katsina State which states that “virtually all women have some economic activity other than farming”. Similarly, this is also in line with Ibrahim (2011a:20) who reported the experience of a northern graduate woman entrepreneur in Nigeria that a woman can be a housewife and still make money at the same time from small-scale business. She stressed that “since an average northern man wants the wife to stay at home and take care of the children, she can do business from the comfort of her home without necessarily going out”. Also, the highest sample of the respondents declared that they learned their entrepreneurial skills from their fellow women. However, this result was refuted by Chuta *et al* (1988:48), who hold that some women learnt their small-scale businesses skills from their mothers, sisters, aunts or mates in the society.

As to the challenges faced by small-scale business women, the study has revealed, a significant sample (79.5%) confirmed that government environmental restriction affects business activities in the state. Interestingly, the finding from bivariate analysis further showed that the fewer years a small-scale business woman spent the less likely that the environment will affect her business or businesses in the study area.

The important findings on strategies for strengthening small-scale businesses for women economic empowerment proved by the survey population that they had a cordial and friendly relationship before participating in businesses and as at the time of this research, small-scale business women are still enjoying a harmonious relationship with their spouses at home. There is likelihood that the small-scale business women whose husbands are farmers and civil servants are more likely to mitigate conflict/misunderstanding with their spouses than the women

whose husbands are traders, artisans and homemakers. For instance, ‘two heads are better than one’, that is to say small-scale business women and their husbands provide the basic needs of their families. Although, the qualitative evidence showed that it is not proportional to each other because, a woman provides most of her family basic requirements than a man. Our study also corroborates with the general view that *what a man can do, a woman can do better* and also with the conclusion drawn by Odor (2011: 34-35), who carried out a survey on small-scale business women in Lagos State that women are becoming sole breadwinners at homes and indeed in charge of providing most of the family basic needs in the Nigerian society.

On the whole, the theoretical deductions which focus on the objectives of the study showed that women’s ways of doing things and knowing are healthier mechanisms for producing a just society. For instance, the structural functionalism holds that the contributions of small-scale business women are functional for the maintenance of the social system. In fact, their participation in different type of trades made them to economically empower themselves and their families as well as these women have assumed multiple roles; hence treated as equal with men and take part in decision making in the area of study. In spite of the challenges women face in doing businesses, they are considered like their male counterparts the fulcrums for achieving effective strategic people-centred development. Interestingly, these women do not only produce, process, prepare and preserve agricultural produce but they are also responsible in trading them at small-scale level in Borno State. Evidently, the family as one of the basic institutions and the first place where her new and old members come in contact with other members also encourage women to engage in small-scale businesses to be able to fend for themselves and its significant members.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary, conclusion and recommendations of the study in the subsequent sub-headings.

5.2 Summary

This study assessed small-scale businesses as a tool of women economic empowerment in Borno State. To this end, the study examined the nature of small-scale businesses engaged by women for economic empowerment in Borno State, the factors that influence the involvement of women in small-scale businesses, the contribution of small-scale businesses to women economic empowerment, the challenges of women involvement in small-scale businesses and the strategies for strengthening small-scale businesses for women economic empowerment. The findings revealed that a significant sample of the women participate in small-scale businesses and are aged between thirty years and below. Majority (62.7%) of these women are married with children/dependants to cater for while a large proportion of the sample (54.5%) women's husbands practice monogamy type of marriage; although there are few of the respondents' husbands who had two wives (polygyny). In addition, the small-scale business women's husbands earn between ₦11,000.00 and ₦30,000.00 only per month and the highest sample sixty four per cent of them have invested about ten years and above in matrimonial homes. Thirty six per cent of the small-scale business women have between five and six number of children and they have dependants. Interestingly, both the husbands and wives have the same highest level of educational achievement (secondary) but some of the respondents know how to read but cannot write particularly those in the sample category of rural communities where illiteracy rate is high if compared to urban dwellers.

The respondents' religious affiliation showed that an overwhelming majority (68.2%) of the small-scale business women are Christians while the Muslims constitute 31.2%. More of these women were drawn from southern senatorial zone that are densely populated by Christians. It is also discovered that majority of the Marghi women (42.9%) took advantage to participate in small-scale businesses for economic empowerment and it is one of the dominant ethnic groups in Borno State; although some of these women have only spent below three years in their trades. Besides, eighty six per cent of the respondents reported that they have benefited from private/government material loans or in cash but inadequate. The study revealed that the women source their funds to start the small-scale businesses from micro-credit scheme and from successful women who lend out loans and a vast majority claimed not to operate businesses in other communities perhaps, to be able to perform domestic chores. The women engage in businesses like selling *akara/kosai* (bean cake), *kuli-kuli*, (groundnut cake), vegetables and fruits like sorrel, mangoes, okra, carrots, tomatoes, pepper and so forth. They also engage in restaurant business, selling of grasshoppers, which people buy within and outside the state as delicacies or surveniers; tailoring, *kunu zaki/sobo* drinks among other trades. Majority (85.4%) of the small-scale business women are employers of labour because they have employees working under their employment.

The study discovered that cultural practice does not prevents majority of the women from engaging in business activities but a negligible sample reported in the contrary. Eighty four per cent of the respondents further maintained that their basic family needs are adequately met from small-scale businesses because they are able to pay their children's school fees, medical expenses, house rent, and settled other household expenses. The respondents, for example, claimed that they made between zero and ₦5, 000.00 per week from their trades and the women have other occupations they do like farming and fishing and hence, small-scale business is a medium for their autonomy in the state as indicated by 73.7%. However, small-scale businesses are not also hindrances to the women to perform their domestic chores/responsibilities as

housewives. Empirically, the women in *kulle/purdah* contributions are not left out in doing businesses because a significant sample (65.6%) indicated that they are economically empowering themselves through small-scale businesses and generally, ninety three per cent of the small-scale business women are active participants in saving through *adashe* to improve scale of production. Therefore, eighty eight per cent said that their participation in small-scale businesses have made them to earn self-respect, dignity and also contribute to decision making processes with men in the state. The study showed that the small-scale business women's children/dependants are attending public schools, while their relationship with their spouses is not conflictual and hostile before they engage in small-scale businesses and such a relationship is maintained after these women might have engaged in various trades for economic empowerment.

Also, as the study has revealed, forty nine per cent of the respondents and their husbands are responsible for provision of the basic family needs. That is to say the more years invested by a woman in a business, the more likely she would be able to supplement her family income. The study confirmed that there is an asymmetric relationship between the respondents' level of education and how they source funds from micro-credit scheme and relatives/friends to start small-scale businesses. The lower the monthly income of the respondents' spouses, the less likely they will be able to effectively perform their domestic responsibilities. In addition, the study also indicated that there is likelihood that the small-scale business women whose husbands are farmers and civil servants are more likely to avoid conflict/misunderstanding with them than the women whose husbands are traders, artisans and homemakers.

5.3 Conclusion

Conclusively, one of the fundamental issues that are directly link to national development is women economic empowerment. In fact, given the multiple roles that a woman is expected to play in her family and society, small-scale business provides opportunity for her economic empowerment. According to the functionalist view, small-scale business is a part of the social system that contributes to its harmony, stability, integration, equilibrium and so forth. The study has established that small-scale businesses economically empowered women in both rural and urban communities and contribute to the overall development of the family, state, nation and the world at large. Development, as a multi-dimensional concept therefore goes beyond increase in economic indices because it is the ability of both men and women to conquer their environment, using the available tools to the fullest advantage. In fact, the qualitative and quantitative data assessed the nature, factors, contributions, challenges and strategies for strengthening small-scale businesses for women economic empowerment in Borno State. This further revealed that the small-scale business women are socialization their children/dependants to be more energetic enterprising youths who will function effectively in the maintenance of the pattern of business as well as develop more strategies for economic empowerment. The business women disclosed that the contributions of small-scale businesses are to participate in shared/group activities and develop sense of personal achievement, but these women are relegated to the background in the society. This is likely due to their low socio-economic status, access to education and environmental restriction they faced in business activities from the government.

5.4 Recommendations

The recommendations for this study are proffered based on the major findings on the assessment of small-scale businesses as a tool of economic empowerment amongst women in Borno State. They are as follows:

The loans given to small-scale business women by either the government or private financial service providers are inadequate for economic empowerment. Therefore, as a matter of policy, adequate loans with free interest should be given to them as well as the women in *kulle/purdah* should also benefit from it.

The small-scale business women should be encouraged to diversify their activities and not to operate the same type of trades without competition. This will make them gain more profit and equally their customers will have varieties of goods/commodities to buy.

The Borno State government and private financial service providers should establish more micro-credit finance banks in rural communities like Askira/Uba LGA to alleviate the difficulty small-scale business women are faced in having to travel all the way to Mubi, a nearby town to seek for loans in Adamawa State.

The study further recommend that majority of the women who find it difficult to read and write should be encouraged by the government and non-governmental organizations (NGOs) in spite of their tight schedule to enrol in adult literacy classes organized by the agency for mass literacy or religious organizations. This will enable them to improve their skills of 3Rs (i.e. Reading, Writing and Arithmetic). They should also be made to understand that it is never too late for women at their level to seek for knowledge and to learn more new things in the process of economically empowering themselves now and in the near future.

The privileged community members who have landed property should also encourage the small-scale business women to develop the habit of buying plots of land which hardly depreciate and could be sold to supplement family income as well as to expand their scale of productions.

The Borno State government and the community leaders should intensify efforts to encourage and support more women to participate in small-scale businesses and with the approval of their husbands for the fact that it help in reducing conflict in the society.

The study revealed that some small-scale business women collected loans without repaying them; therefore, it is recommended that the loan defaulters should be forced to pay through their husbands, relatives, religious or tribal organizations and community leaders.

The women should also take it as a challenge to actively participate in trades like Gum Arabic, dyeing, carpentry, hides and skin or leather works and other businesses where men are more dominant and economically being empowered at present in the state.

Finally, apart from participating in shared/group activities as one of the most contributions of small-scale business, the women should be encouraged to also learn other women's or their customers' languages for effective business communication. This will go a long way in bringing about friendship and could eventually provide opportunity for the unmarried/widows among them to get other marital partners.

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Appendix I: Questionnaire Template

Department of Sociology,
Faculty of Social Sciences,
Ahmadu Bello University,
Zaria,
Kaduna State.
April 20, 2011.

Dear Respondent,

The researcher is a postgraduate student currently carrying out a research entitled: **Assessment of Small-Scale Businesses as a Tool of Economic Empowerment: A Case Study of Women in Borno State**. This is in partial fulfilment of the requirements for the award of Masters of Science Degree in Sociology of the Ahmadu Bello University, Zaria. Your sincere response to the questions is highly appreciated. Also, I am guaranteeing your anonymity and confidentiality with the assurance that all the data collected from you will be used purely for academic purpose only.

Thank you for your participation.

Yours sincerely,

Ishaku Usman Gadzama

Instruction: Circle/tick and fill in the spaces provided appropriately.

Section (A): Socio-Demographic Characteristics of Small-Scale Business women

- (1) Age: (a) 24years and below [] (b) 25-30years [] (c) 31-40years [] (d) Above 40years []
- (2) Marital Status:(a) Married [] (b) Single [] (c) Divorced [] (d) Separated [](e)Widowed[]
- (3) If married, how many husband(s) have you? (a) Only one [] (b) 2-3 [] (c) 4-5 []
(d) 6and above []
- (4) What is your husband's current income per month? (a) ₦10, 000.00 or less [] (b)₦11,000.00 - ₦20,000.00 [] (c) ₦21,000.00 - ₦30,000.00[] (d) ₦31,000.00 - ₦40,000.00 [] (e) Above ₦41,000. 00 []
- (5) How many years in matrimonial home? (a) Below 2 [] (b) 2-5[] (c) 6-9 []
(d) 10 and above []
- (6) How many children do you have? (a) None [] (b) 1-2[] (c) 3-4[] (d) 5-6[]
(e) 7and above []
- (7) Number of wives your husband has: (a) Only one [] (b) 2-4 [] (c) More than 4 []
- (8) Your highest educational qualification: (a) Non-formal [] (b) Only Quranic []
(c) Primary [] (d) Secondary [] (e) Tertiary []
- (9) Your husband's highest level of education: (a) Non-formal [] (b) Only Quranic []
(c) Primary [] (d) Secondary [] (e) Tertiary []
- (10) Occupational status of your spouse: (a) Civil servant [] (b) Farming [] (c) Business/petty trading [] (d) Artisan [] (e) Home maker/unemployed []
- (11) Religion: (a) Islam [] (b) Christianity [] (c) Others (Please specify).....
- (12) Ethnic Group: (a) Marghi [] (b) Babur (Bura) [] (c) Higgi (Kamue) [] (d) Gwoza []
(e) Chibok [] (f) Kanuri [] (g) Others (Please specify).....
- (13) How many dependants do you have?(a) 1-2[] (b)3-4[](c)5-6[](d)7 and above(e) None[]
- (14) How many years have you in this business? (a) Below 3years [] (b) 3-5years (c)6-8years[]
(d) 9years above []

Section (B): Nature of Small-Scale Businesses Engaged by Women for Economic Empowerment in Borno State

(15) How would you assess women's participation in small-scale businesses for economic empowerment in this area?

- (a) Discouraging [] (b) Encouraging [] (c) Average [] (d) No idea []

(16) How much do you earned before you start this business per week? (a) Nothing []

- (b) Below ₦3, 000.00 [] (c) ₦4, 000.00 - ₦5, 000.00 [] (d) ₦6, 000.00 and above []

(17) How much is your present income from this business in a week? (a) Below ₦3, 000.00 []

- (b) ₦4,000.00 - ₦5,000.00 [] (c) ₦6,000.00 - ₦7,000.00 [] (d) ₦8,000.00 and above []

(18) What type of small-scale business/trade do you operate for your economic empowerment?

- (a) Bean cake [] (b) Provision store [] (c) Groundnut cake [] (d) Grasshoppers []

- (e) Pottery [] (f) Calabash production/decoration [] (g) Tailoring [] (h) Poultry []

- (h) Groundnut/vegetable oil [] (i) Animal husbandry [] (j) Hairdressing salon/Plaiting of

- hair [] (k) Vegetables [] (l) Others (Please specify).....

(19) Which ethnic group among the small-scale business women are mostly involved in small-

- scale businesses (a) Kanuri [] (b) Higgi (Kamue) [] (c) Marghi [] (d) Hausa/Fulani []

- (e) Chibok [] (f) Gwoza [] (g) Babur (Bura) [] (h) Foreigner from neighbouring countries []

(20) Give reason(s).....
.....
.....

(21) Does your small-scale business take you away from home? (a)Yes [] (b) No []

(22) Have you ever benefited from any small-scale business loan scheme/credit facilities from either private or government? (a) Yes [] (b) No []

(23) If yes, what forms of loan scheme/credit facilities have you ever benefited?
.....
.....
.....

- (24) If no to question 21, where did you source for funds to start this business?
 (a) Friends/relatives [] (b) Micro-credit scheme [] (c) Personal savings []
 (d) Women's co-operative societies [] (e) Others (Please specify).....
- (25) Was the money you got from private financial institution or the government enough for you?
 (a) Yes [] (b) No []
- (26) Do you operate this business in other communities? (a) Yes [] (b) No []
- (27) What is the nature of your business? (a) Partnership [] (b) Sole-trader [] (c) Family
 business [] (d) Community/tribal/association-based []
- (28) How many people are working under your employment? (a) Only one [] (b) 2-3 []
 (c) 4-5 [] (d) 6 and above [] (e) None []
- (29) On an average, how much do you pay each employee per month? (a) Below ₦4, 000.00 []
 (b) ₦5,000.00 - ₦6,000.00 (c) ₦7,000.00 - ₦8,000.00 (d) ₦9,000.00 and above []
- (30) Are all these employees your family members? (a) Yes [] (b) No []
- (31) Are your basic family needs adequately met from this business? (a) Yes [] (b) No []
- (32) Please explain your response.....

Section (C): Factors Influencing Women Involvement in Small-Scale Businesses

- (33) Where do you operate the business? (a) At home [] (b) At market [] (c) At roadside []
 (d) At motor park [] (e) Mobile business/hawking []
- (34) Do you pay for the shop/space you use? (a) Yes [] (b) No []
- (35) What makes you to participate in this business? (a) Cultural/Environmental influence []
 (b) To supplement family income [] (c) Poverty [] (d) Neighbours/friends []
 (e) Unemployment (f) Like to be an entrepreneur [] (g) Wants to be my own boss []
 (h) Avoid men subordination [] (i) Others (Please specify).....
- (36) Are there cultural practices which prevent women from participating in small-scale
 business in this area? (a) Yes [] (b) No [] (c) No response []

- (37) Have you open accounts for your children as a result of this business you do?
 (a) Yes [] (b) No []
- (38) Do you own a house/houses or a plot of land/lands from the proceeds of this business?
 (a) Yes [] (b) No []
- (39) Are small-scale business women like/among you granted or appointed to leadership positions in their tribal, religious, etc organizations this community? (a) Yes [] (b) No []
 (c) No response []
- (40) Apart from this business, do you have any other thing that you do for your economic empowerment? (a) Yes [] (b) No []
- (41) If yes, what business?

Section (D): Contribution of Small-Scale Businesses to Women Economic Empowerment

- (42) Do you consider small-scale business a medium of having autonomy from men?
 (a) Yes [] (b) No []
- (43) Is your engagement in small-scale business prevents you from carrying out your domestic responsibilities as housewife? (a) Yes [] (b) No []
- (44) Are you aware that some women in *kulle/purdah* (seclusion) are also economically empowering themselves by engaging in small-scale businesses in this area? (a) Yes [] (b) No []
- (45) Did you learn this business from your fellow small-scale business women? (a) Yes [] (b) No []
- (46) What do you consider as the contribution of doing this business on your economic empowerment? (a) Learning other people's language [] (b) Participating in shared/group activities [] (c) Avenue to get marital partner [] (d) Providing sense of personal achievement []
 (e) Attract friendship [] (f) All of the above [] (g) Don't know []

- (47) Are women who involve in small-scale businesses economically empowered than men in this area? (a) Disagree [] (b) Agree [] (c) Strongly disagree [] (d) Undecided [] (e) Strongly agree []
- (48) Are small-scale business women like you engage in saving through *adashe* (contribution) in this community? (a) Yes [] (b) No []
- (49) Does your involvement in small-scale businesses make you to earn self-respect, dignity and contribute to decision making with men? (a) Yes [] (b) No []
- (50) Give reason (s) for your response.....

- (51) Are your children/dependants attending school? (a) Yes [] (b) No []
- (52) What type of school? (a) Private (un-secular-based) [] (b) Public [] (c) Private (secular-based) []
- (53) Who is responsible for the payment of your children's school fees, medical expenses, electricity bills and so forth (a) Myself [] (b) My husband [] (c) The Government [] (d) My relations [] (e) The children themselves []
- (54) Is your husband assisting you with finance? (a) Yes [] (b) No []

Section (E): Challenges of Women Involvement in Small-Scale Businesses

- (55) In recent times, have you encounter problems with the government concerning your business? (a) Yes [] (b) No []
- (56) If yes, how are these problems overcome?

- (57) Does government environmental restriction affects your business?
 (a) Yes [] (b) No []

Section (F): Strategies for Strengthening Small-Scale Businesses for Women Economic Empowerment

- (58) Does your involvement in small-scale business reduce conflict/misunderstanding between you and your husband? (a) Yes [] (b) No []
- (59) What is your relationship with your spouse now? (a) Conflictual and brutal []
(b) Cordial and friendly []
- (60) What was your relationship with your husband before your involvement in this trade?
(a) Conflictual and brutal [] (b) Cordial and friendly []
- (61) Whose responsibility is to provide your family basic needs at the moment? (a) My husband and myself [] (b) Myself [] (c) My husband [] My husband, myself and relatives []

Appendix II: In-Depth Interview Guide

Dear Interviewee,

I am a postgraduate student in the Department of Sociology, Faculty of Social Sciences, Ahmadu Bello University, Zaria, Kaduna State currently carrying out a research entitled: **Assessment of Small-Scale Businesses as a Tool of Economic Empowerment: A Case Study of Women in Borno State**. This is in partial fulfilment of the requirements for the award of Masters of Science Degree in Sociology of the University. Your sincere response to the questions is highly appreciated. Also, I am guaranteeing your anonymity and confidentiality with the assurance that all the data collected from you will be used purely for academic purpose only.

Thank you for your participation.

General Characteristics of the Informant

- (1) Age
- (2) Gender
- (3) Religion
- (4) Ethnic Group
- (5) Highest Level of Education
- (6) Husband's Occupation
- (7) Number of Children ever born/had

Assessment of Small-Scale Businesses on Women Economic Empowerment

- (8) What are your ministry/organization roles or contributions in economically empowering women who engaged in small-scale businesses in this area?
- (9) What are the terms/conditions you attach to small-scale business women as distinct to men who participate in small-scale businesses before they collect loans/credit facilities?
- (10) What advice do you give to these women if the loans/credit facilities are not enough for them?
- (11) Have you observe some new challenges/changes emerging among small-scale business women in this community?

- (12) What strategies is your ministry/organization having towards assisting the small-scale business women now and in the near future to aid their economic empowerment?
- (13) Could you please provide suggestions that will be useful for this research?

Appendix III: Focus Group Discussion (FGD) Guide

Dear Discussants,

I am a postgraduate student in the Department of Sociology, Faculty of Social Sciences, Ahmadu Bello University, Zaria, Kaduna State currently carrying out a research entitled: **Assessment of Small-Scale Businesses as a Tool of Economic Empowerment: A Case Study of Women in Borno State**. This is in partial fulfilment of the requirements for the award of Masters of Science Degree in Sociology of the University. Your sincere response to the questions is highly appreciated. Also, I am guaranteeing your anonymity and confidentiality with the assurance that all the data collected from you will be used purely for academic purpose only.

Thank you for your participation.

1. Are women who engage in small-scale businesses like you doing better than men in this community? In terms of:
 - a. The new roles you assume at home.
 - b. Your social class/economic background.
 - i. As small-scale business women, have a house or houses and a plot or plots of land.
 - ii. As regard to the respect you earn from your husband's before and now that you engage in small-scale businesses for your economic empowerment.
 - iii. In relative to people in your community.
- (2) What is your relationship with your husbands' at home?
 - a. Before you participate in small-scale businesses.
 - b. After you engaged in the trades.
- (3) Is your participation in small-scale businesses preventing you from carrying out your domestic activities as housewives?

- (4) What type of assistance do you get?
 - a. From your husbands.
 - b. Friends.
 - c. Financial institution service providers/women loan lenders.
 - d. The government (MMC and Askira/Uba LGA).
- (5) What are the challenges you face in doing small-scale businesses in this community?
- (6) What are the strategies you adopt in improving your scale of production?