

**UPLIFTING THE STATUS OF RURAL WOMEN IN
ENTREPRENEURIAL SKILLS USING LITERACY PROGRAMMES:
THE NIGERIAN EXPERIENCE**

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Abstract

The development of any country depends on its educated and skilled manpower. The role of education in empowering Nigerian rural women to acquire entrepreneurial skills is paramount. Remunerative employment opportunities as well as entrepreneurship for women are essential for national development. This idea was expounded in Beijing in 1995 and some of the objectives stipulated were to promote, support and strengthen female entrepreneurship among others. In Nigeria, a good number of rural women are engaged in small scale businesses and other income generating ventures. However, in most cases, rural women entrepreneurs are handicapped due to illiteracy, obnoxious cultural practices, paucity of funds and other amenities. Considering the foregoing, the paper discusses ways of removing the bottlenecks that prevent Nigerian rural women from acquiring entrepreneurial skills for self-reliance and wealth creation in a bid to fight abject poverty.

Introduction

The role of women in national development cannot be underrated. However, woman in national development cannot be feasible due to poor education, finance and career opportunities. The saying “educate a woman and you educate a nation cannot be far from ideal. In this vein, the acquisition of the right and functional education will enable women especially those dwelling in the rural areas to get rid of poverty. According to Bature (2005), the economic advancement of women can only be realized through literacy programmes which is capable of transforming them and alleviating the

present cycle of poverty and ignorance.

Women make up half of human population of the globe and about 70% of them live in villages (Yeasmeen, 2001). Out of 155 people living in absolute poverty throughout the world 70% are women. Nelson (1979) reported that if women who form 50% of any country are neglected, then the development becomes a mirage.

In Nigeria, most rural women live below the poverty line. This leads them to actions that enable them gain self-employment, group employment and home-based enterprises. It is against this

background that the paper discusses entrepreneurs, entrepreneurship, barriers to rural women acquisition of entrepreneurial skills and how to promote rural women entrepreneurial skills through literacy programmes.

Who is an Entrepreneur?

The word “entrepreneur” originates from a French word *entreprendre* meaning “to do something” or “to undertake”.

An entrepreneur is someone who organizes, manages and assumes the risks of a business or enterprise. An entrepreneur is an agent of change. He makes a profit. For instance an entrepreneur who takes the resources necessary to produce a tin of milk that can be sold for one hundred naira and instead turns it into a well packaged bottle that sells for one hundred and fifty naira will earn a profit of fifty naira because he has beef-up the value.

The role of the entrepreneur as an innovator who effects changes in an economy by introducing new goods or new methods of producing goods and services. She is an equilibrating force. Onwuchekwu (1998) asserted that an entrepreneur is that person who has the innovative skills to create a profit – oriented business organization, who is a risk taker and sometimes, the manger (Paul, Lickis and Levisky, 1989) and is different from an ordinary funds provider because the profit drives make the person work towards efficient business management (Hisrich & Peters 1998). An entrepreneur is a person who perceives business opportunities and

takes advantage of scarce resources and ties them profitably. Simply put, entrepreneurs are job creators rather than jobseekers.

However an entrepreneurs who make a loss, have reduced the value created by the resources under their control. Successful entrepreneurs expand the size of the economic pie for everyone.

Entrepreneurship/Entrepreneurial Skills

Entrepreneurship can be defined as activities involving business or management education provided to people with demonstrable entrepreneurial qualities properly followed up with support services for smooth take up and successful running of business. Entrepreneurship is the capability to function (Todaro & Smith 2003).

Entrepreneurship is the process of discovering new ways of combining resources. Suleiman (2006) defined entrepreneurship as “ the willingness and ability of an individual to seek for investment opportunities to establish and run an enterprise successfully. Entrepreneurship development is a crucial tool for women’s economic empowerment. It also means the process of identifying, developing and bringing to life a vision. The vision in this context, may be an innovative role, an opportunity to do something. It tantamounts to the process of creation of a new venture (Di-mass, 2002). Entrepreneurial activities are substantially different depending on the organization that is being started.

The need to develop women entrepreneurship was emphasized Beijing (1995) at the fourth world conference on women. The objectives include: promoting, supporting and strengthening female entrepreneurship development; encouraging investment in environmentally safe products, productive agricultural resources, fisheries, commercial and industrial activities, strengthening training opportunities for women.

Women who develop entrepreneurial skills are better suited to positions of leadership and impact. Women can apply entrepreneurial thinking to the company environment to become entrepreneurial leaders. "It is what we make that we have not, what we are given that separate one person from another" (Nelson Mandela).

Entrepreneurial skills are needed in cottage industries such as tie and dye, cream making, cloth wearing, soy bean milk production, ice-cream making, pottery, mat-making, soap-making, fish farming, poultry, fashion designing/tailoring, bracelet-making, hair dressing, pop-corn making, garri processing, fruit juice production etc. Tackling poverty is especially difficult in rural areas of Nigeria and even small change can bring noticeable impact. Rural women can form groups in order to meet the requirement for getting the loans and education needed for development (Hirsch, 2008). Fostering entrepreneurial skill in rural women will boost their income earnings (Harsch, 2008).

Barriers to Rural Women Acquisition of Entrepreneurial Skills

(1) **Finance**

The greatest demand for Nigerian rural women entrepreneurs is finance, this is can be called in formal substantial money is needed for both start-up and expansion. This can be informal sources (personal savings, funds, co-operatives) and external sources (from microfinance banks, NGOs, international donors). Often times rural women are denied credit facilities because they do not have competent accessors, and collaterals for landed property. Furthermore loan is not easy to come by because rural women entrepreneurs lack soundly written business plan or feasibility studies (Olutunla, 2008).

(2) **Socio-Cultural Factors**

Most Nigerian culture is not gender-friendly. Thus Nigerian rural women lack freedom and wherewithal to develop adequate and appropriate skills that can enable them have entrepreneurial competency. Generally, there is innate gender – related limitations whereby they are marginalized. This is buttressed in practices that discriminate against rural women to be enterprise successors or own independent assets which could easily serve as collaterals.

(3) **Lack of Appropriate Technology**

Nigerian rural women entrepreneurs still work under harsh conditions using old technologies thus leading to low output. There is need for

modern cost effective and affordable technologies to be used by women.

(4) **Inadequate Networking**

Most rural women are poor, illiterate and unconnected. However if the services are available they are beyond the reach of the women.

(5) **Unfavourable Conditions / Policies**

Women entrepreneurs are faced with strong barriers to enterprise development in the prevailing laws and regulations. In addition licenses, registering the business in their own name and applying for loans are illusions.

Promoting Rural Women Entrepreneurial Skills through Literacy Programme

Women entrepreneurs are both risk taker and manager. Thus it is imperative to train them in a bid to exposing them to skills that will enhance competence and experience in entrepreneurship. The reasons attributed to failure of rural women entrepreneurship such as poor planning, poor management skills etc can be remedied through literacy programmes.

To this end, some training centres (women development centre) programmes should be put in place in various communities. The aim is to facilitate acquisition of loans capacity building, providing adequate linkages with women organizations and other organizations that support women empowerment. National Poverty Evaluation Programme (NAPEP).

Small and Middle Enterprise Development Agency (SMEDAN), Women in Nigeria (WIN), United Nation Development Project(UNDP), 1 Organization for Economic Co-operation and Development (OCED), Directorate for Employment (NDE), literacy programme for rural women entrepreneurs must first recognize that women are generally educationally disadvantaged (Shaf'I, 2000). United Nations Educational Scientific and Cultural Organization (UNESCO, 1995) stated that one in every three adult families in the world is an illiterate. This recorded illiterate rate of about 07% of the world's population of women and greater percentage is rural women. The World Bank (1996) reported a 61% illiteracy rate for women in Nigeria in 1990 and there is not much progress. Management of rural women entrepreneurs can be trained/produced through face-to-face tutorials, use of print, television and radio broadcasting. It employs participatory approach to educate the rural women small enterprise owners to become successful entrepreneurs. The programme can consist of:

- entrepreneurial skills for development
- management of small business
- planning
- money management
- dimension of rural small enterprise

In addition, public enlightenment using mass media (using English and local languages), is vital to sensitize the rural women on the need to tap the potentials in women for individual and community development.

Field trips, resource persons and community resources should be incorporated into the programme. Subsidized consultancy services at regular intervals should not be neglected. Furthermore, efforts should be made to feature women achievers in all spheres of human endeavour.

Lastly, regular follow-up in form of site visits, evaluation and re-training are important and record-keeping must be emphasized as the basis for further assistance.

Conclusion

It is a truism that literacy programme will enhance rural women entrepreneurial skill development. This will give room for national economic development. Teach a rural women how to catch fish and she will eat fish always.

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