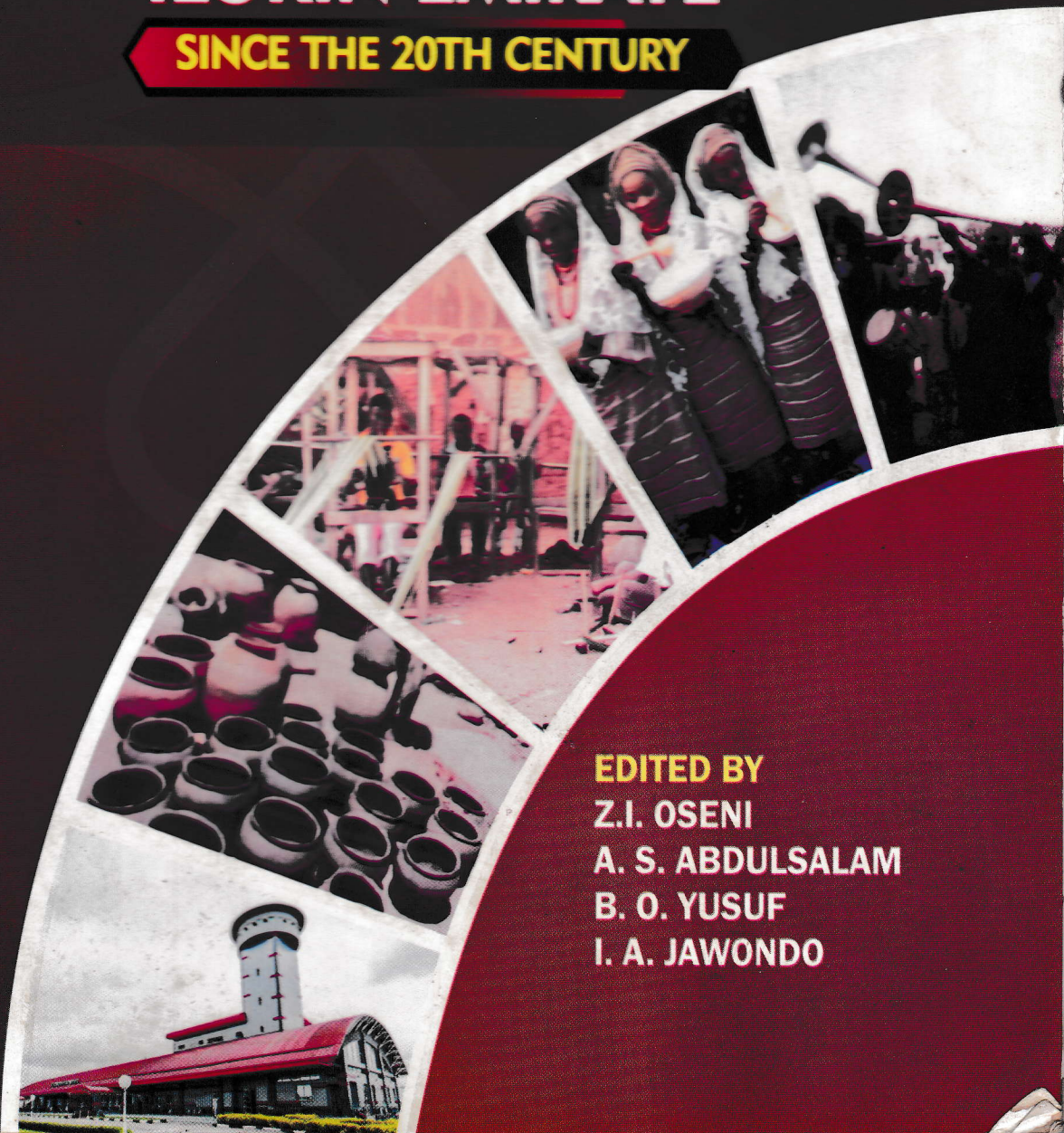




THE SOCIO-ECONOMIC DEVELOPMENT OF ILORIN EMIRATE

SINCE THE 20TH CENTURY



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PREFACE

In furtherance of the academic pursuit of the Centre for Ilorin Studies, we present to the academia the third book of the Centre. It is entitled: **"The Socio-Economic Development of Ilorin Emirate since the 20th Century"** which contains 27 chapters written by seasoned academics from the University of Ilorin and their colleagues from other tertiary institutions. The chapters were selected from the papers presented at the Third Biennial National Conference of the Centre held between 2-5 May 2016 at the University of Ilorin. The papers were peer-reviewed and properly edited before publication.

The book is divided into four sections.

Section A consists of five papers on history, Islam and culture in Ilorin Emirate while Section B contains eight chapters on entrepreneurship and the media in the Emirate. On the other hand, Section C has five chapters on education and social development in the Emirate. The three sections are in English Language.

Section D which contains nine chapters is in Arabic Language. The subject matters include history of Arabic learning, earning a living by Arabic calligraphy, the role of the printing press in Arabic culture in Ilorin, as well as the role of Arabic poetry in criticizing the harsh economic situation in Nigeria. Similarly, themes like earning a living by Arabic erudition and the core of Ilorin culture.

We acknowledge the support given to the production of this book by the Vice-Chancellor of the University, Professor A.G. Ambali, OON and his administration. We also appreciate the Deputy Vice-Chancellor (Academic), Professor (Mrs.) N.Y.S. Ijaiya who doubles as the Chairperson of the Board supervising the Centre for her care, thoroughness and cooperation. She and her Board members had done much to see to the progress of the Centre. Similarly, we thank all the staff of the Centre, especially Mr. A.B. Ambali, the Editorial Secretary, for their dutifulness, cooperation, enthusiasm and sincerity.

In conclusion, it is hoped that the readers would carefully study, digest and criticise this work. The Centre is ready to accept observations, criticisms and comments.

The Editors
March, 2017

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CHAPTER 9

ENTREPRENEURSHIP EDUCATION AND SOCIO-ECONOMIC GROWTH OF WOMEN IN ILORIN EMIRATE

Ramat M. O. Mohammed, Sholagberu O. Abdulsalam & Misbau S. Abolarin

INTRODUCTION

Ilorin the capital of Kwara State has been given adequate coverage in history as Islamic and jihadist military power that conquered Oyo Empire in the nineteenth century, Ilorin was indeed, the major manufacturing Centre south of the Niger. The Emirate had a buoyant economy and there was hardly any family compound in the city that was not identified with a craft or profession or one economic activity or the other. For instance, there were Ilorin family compounds still known as Ile Alagbede (Blacksmith), Ile Onikere, Ile Asileke, Ile Olodo, Ile Olokonla Ile Oniluru, Ile-ElewuEtu, and lots of others.

Wealthy female merchants also emerged in Ilorin Emirate during the period, the likes of Alhaja Onikepe and her sister, Binta of IsaleKannike, AlhajaMuke of Akodudu, AlhajaAsuuleAla`asa, AlhajalyaEko of Ile Eleran to mention but few (Jimoh, 2012:12). There are many markets that are existing in Ilorin metropolis from morning till evening. These include rural markets across Ilorin Emirate Local Government Areas which operates on daily basis in Asa (Gambari- Otte and Alapa), Ilorin East (Oke-Oyi and Iponrin), Ilorin South (Omode and Idofian), Ilorin West (Ojooba and OjaTuntun) and Moro (Shao and Bode Saadu) among others. Food stuff, cash crops, kitchen utensils, shoes, cloths, mats are the most common items sold in these markets. The markets are being expanded and give women from the neighboring communities and state the opportunity to bring in their goods for sales.

All these market activities are done by women of the society which is served as empowerment for them. In an attempt to enhance socio-economic growth of any given community, there is a need to empower

the women in an economic dimension. These dimensions have become increasingly visible within the international policy discourse in recent years. The Beijing Platform for Action spoke of the need to promote women's economic independence, including employment, and 'ensuring equal access for all women, to productive resources, opportunities and public services'. Also Millennium Development Goals on gender equality and women's empowerment adopted an increase in women's share of non-agricultural employment as one of its indicators of women's empowerment. Given the dominance of economic thinking within the World Bank, it is not surprising that it was one of the first agencies to explicitly adopt the language of women's economic empowerment: 'Economic empowerment is about making markets work for women (at the policy level) and empowering women to compete in markets (at the entrepreneurship level)' (World Bank 2006: p.4).

However, this paper examines the conceptual framework of Entrepreneurship Education, Women Entrepreneurship, problems of women Entrepreneurship and factors enhancing socio-economic growth for market women

CONCEPT OF ENTREPRENEURSHIP

Entrepreneurship plays a vital role in the economic growth and development of any country. It is a dynamic process of creating wealth; this wealth is created by individuals who assume the major risks in terms of equity, time and career commitment of providing value for some products or services (Ponstadt, 1998). In practice, entrepreneurship changes the direction of national economies, industries or markets. The notion that entrepreneurship can be seen through an examination of new and small businesses have been a key foundation of entrepreneurship literature (Cameron & Massey 2002; Covin & Slevin 1989; Glancey & McQuaid 2000).

Furthermore, with the development of research in the area of new and small business and in entrepreneurship, there has been an increasing acceptance that the two concepts are quite different. In particular, entrepreneurship is increasingly recognized as a process or activity

applying broadly to all forms of business (Drucker 1985; Gartner 2001). Shane and Venkataraman (2000), refers to entrepreneurship as the discovery, evaluation and exploitation of opportunity to create future goods and services.

However, Entrepreneurship education involves acquisition of necessary skills, knowledge and information that deals with market and marketing strategy. In view of this, Adegun and Akomolafe (2013) opined that entrepreneurship education refers to programmes that promote entrepreneurship awareness for career purposes and provide skill training for business creation and development. Therefore, lending support to the background provided, the benefit of entrepreneurship education to Ilorin market women cannot be undermined. Alvaro et.al (n.d) identified the following as the goals of Entrepreneurship Education:

- a. Identifying, assessing and exploiting business opportunities.
- b. Creating new firms/ renewing existing one by making them more dynamic
- c. Driving the economy forward through innovation and competence
- d. Opportunity for job creation
- e. Knowledge of keeping day to day account of their business transaction
- f. Ability to develop the spirit of business diversification and
- g. Improving the wellbeing of the society.

DELIVERY OF ENTREPRENEURSHIP EDUCATION AMONG MARKET WOMEN

As important as entrepreneurship education is to personal and economic growth, it could be delivered through various way of meeting its targets.

- i. **Advocacy:** advocacy is one of the means of delivering entrepreneurship education among the market women as it is the process of influencing people to accept intended change. In view of Shitu (2016) advocacy involves the process of coming up with an agenda to find solution to problems which provides a framework for

- changing the attitude of an organization. Market women can be well updated with entrepreneurship skills through mass mobilization.
- ii. **Mass Media:** Another important means of delivering entrepreneurship education is through mass media which can be used to disseminate information and business ideas among large number of audiences in different languages. In view of Heiner and Jorg (2009) mass media have their proper program and constitute their own audience. By this, various radio stations and television that operates in Ilorin can be used to pass information on market strategies across to market women and the general public at large.
 - iii. **Inclusive Education:** inclusive education can also be an important means of passing entrepreneurial skills and information to people which can be inform of formal education, informal education and non-formal education. Ambali (2016), said intuition and research findings revealed that education is germane to improve skills among the market women in Ilorin emirate. More so, of all predicators of community development education, was by far. Therefore, entrepreneurship education can take place systematically and incidentally.

WOMEN ENTREPRENEURSHIP

A woman entrepreneur is defined as the female head of a business who has taken the initiative of launching a new venture, who is accepting the associated risks, financial administrative and social responsibilities and who is effectively in charge of its day-to-day management (Gunu (2006)

Arguably, women- owned business-related are one of the fastest growing segments of small business sub sector in Nigeria. Most women entrepreneurs started their business from the scratch, created their businesses or had participated in founding of their business. Most were gaining in confidence and the business were becoming more firmly established (Adeyemi, 2004).

Women's productive activities, particularly in industry, empower them economically and enable them to contribute more to overall development of the country. Whether they are involved in small or medium scale

production activities, or in the informal or formal sectors, women's entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves and their social environment (United Nations Industrial Development Organization UNIDO, 2001).

CHARACTERISTICS AND CHALLENGES FACED BY WOMEN ENTREPRENEUR

In many societies women do not enjoy the same opportunities as men. Many women in Nigeria still lack formal education, technical know-how and entrepreneurial skills compared to their male counterpart.

The Nigerian women entrepreneur was characterized and described by Adeyemi (2007) as mid age women, well educated, married with children, grows up in an entrepreneurial environment, has previous work experience of about eight years, runs a small business that has been operating for about nine years and of which she is likely to be the sole or majority owner, prefers to have her family members as partners or employees, has her first attempt at starting a business, uses mostly her own savings as start-up capital, was motivated by personal factors when she decided to become an entrepreneur, faced start-up problems such as labour, financing and economic problems but today, faces increasing economic, labour and cost problems.

The challenges facing Women in economic activities appear in diverse forms: the cost and availability of finance and access to the funds; human capacity to handle business, and constraints for many firms in Nigeria and business loans usually require collateral culture (Oduwale and Fadeyi, 2013). More than half of all women entrepreneurs in Nigeria often face gender related challenges relating to establishing new businesses as well as operating or expanding existing businesses. Women are disadvantaged due to culture, religion, tradition and education. For instance, many women face difficulty in raising credit finance from banks as well as borrowing via informal networking (Ekpenyong, 2014). The Commonwealth Secretariat (2002), as cited in Mwobobia (2013) states that women entrepreneurs often lack information about how to get a

loan, lack the necessary collateral to obtain one and/ or face discriminatory laws or practices related to finance and credit.

In many transitional economies, progress has been achieved in opening doors to education and health protection for women but political and economic opportunities for female entrepreneurs have remained limited. Concerted efforts are needed to enable female entrepreneurs to make better economic choices and to transform their businesses into competitive enterprises, generating income and employment through improved production (OECD, 1997).

FACTORS ENHANCING SOCIO-ECONOMIC GROWTH AMONG THE MARKET WOMEN

The following factors enhance socio-economic growth among the Market Women.

- i. **Capital:** capital is considered as one of the major factors that determines the success or failure of any project or business. It is the wealth or in the form of money or property, used or accumulated in a business by person, partnership. It is regarded as available resource for the production of more wealth. Access to finance plays a crucial role in the growth process and development of women enterprises.
- ii. **Marketing strategy:** To have a good chance of survival, a woman entrepreneur needs to answer the basic strategic questions: "what markets are they targeting, with what products?" A common weakness in the women entrepreneurs lies in their failure to understand key marketing issues (Stokes and Wilson, 2006). Under marketing strategy, women need orientation most especially on how to relate smoothly and friendly with customers, appearance to the public that is (seller's dressing), arrangements of their goods and conducive environment that catches the attention of customers.
- iii. **Co-operative:** co-operative is said to be a business organization in which a group of individuals who have common interest mutually agree to come together to establish in order to promote their economic activities like production, distribution or marketing of

goods and services and provision of other welfare to their members. It is one of the oldest forms of business organization that exists in our society.

- iv. **Innovation and invention:** Innovation and invention are used interchangeably to determine the economic activities in any given society. Innovation simply means" the idea or method while invention is the introduction of something new.
- v. **Accessible road network:** while trying to determine vibrant socio-economic activities, there is need to consider accessible road network to facilitate easy transportation and movement of goods from one place to another. It should be motorable, even for customers to patronize the market without road difficulty.
- vi. **Diversification:** women have traits of investments, by investing their profits made from one business to another. It is also one of the major factors to be considered while trying to enhance the socio-economic operation because it creates more than a source of items to be available in the market for public consumption.
- vii. **Education and Training:** It is also necessary that business women attain an acceptable level of education in order to drive their business activities. Arguably, the level of education is one of the criteria for successful business. A basic level of education such as General Certificate of Education (GCE) or its equivalent is critical as it allows easy communication and appreciation of business terms (Anga, 2014). Adequate education and training is very important most especially entrepreneurship training to market women to enable them to have sufficient knowledge on how to make money, how to save money and how to effectively tap available resources efficiently.
- viii. **Joint Contributions:** The daily or weekly or monthly contributions enhance socio-economic activities among market women in Ilorin Emirate. It provides immediate money for business transactions, which makes business to flourish.
- ix. **Government Policies:** The favorable government policies encourage smooth business transaction among market women. Giving tax holiday and other incentives when necessary to the entrepreneur to enhance the growth of the businesses.

DECENTRALIZATION AND DEVELOPMENT OF ULTRA-MODERN MARKET

Recently, as the Ilorin city grows, it results in population growth, the turnout of women in business increases and the existing markets have already filled up. As a result of this, there is need for extension of market or development of ultra-modern markets like that of Oja- Tuntun, Mandate ultra-modern market, Kulende ultra-modern market, that could enable further engagement of interested women in business transaction within the town.

PROMOTE CROSS CULTURAL DIFFUSION

The development of rural and urban markets across Ilorin Emirate through the movement of goods from one place to another for transaction brings about socialization in the mode of dressing, language, foods, norms and values due to the contact and interactions among the market women. As a result of this, learning other people's way of life is important in promoting culture among market women. However, the establishment of cordial relationship in the course of buying and selling among market women in rural and urban areas of the community and inter-community also promotes peaceful co-existence.

CONCLUSION

This paper focused on enhancing socio-economic growth among the market women in Ilorin Emirate through entrepreneurship education. From the foregoing, it can be deduced that women have been actively participating in the economic activities of the Emirate in various strategic market areas despite their busy schedule and other social responsibilities that took precedents over their time, thus contributed immensely to economic sustainability of the town. Therefore, continuing education and training on entrepreneurship skills should be given to market women through Agency for Mass Literacy programmes, advising them to attend seminars that has to do with business skills, advising them to visit other markets to observe and learn, make comparison to improve on their own in order to effectively and efficiently manage the resources within their

reach and to reduce the risk of running in to loss. On this note, the afore mentioned factors for enhancing socio-economic growth should also be considered and government should provide enabling environment for buying and selling activities as it determines the economic growth and development of Ilorin Emirate.

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