

Low-Income Women Entrepreneurs and Household Sustainability in Badagry; A Border Community in Lagos, Nigeria



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ABSTRACT

Traditionally, the contribution of women to household sustainability was limited to reproduction, raising of children and carrying out domestic chores, while men solely take up the economic responsibilities. Due to changes in the family institution, gender-based roles were becoming blurred as couples tend to share both domestic and economic responsibilities. Although, many studies have been done on women entrepreneurs but little has been done on low-income ones in border communities. This study, therefore, was designed to examine the means by which low-income women entrepreneurs sustain their households and trades in Badagry area of Lagos state, Nigeria. Gender Role Ideology, and Role Resilience Theory provided theoretical orientation while descriptive design was adopted using both qualitative and quantitative methods of research. Agbalata market was purposely selected owing to its size and commercial activities involving both local and cross border women traders. Two hundred and fifty women were selected for the survey, while twenty were selected for in-depth interviews. Quantitative data were analysed using SPSS, while interviews were content analysed. However, most women engaged in trade to support their household economically which negatively affected the expansion of their business. Majority of the elderly women engaged in trades to cater for their grandchildren. Family size was a determinant of the sustainability of the

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business, also engagement of women in multiple trades depending on the season. The study recommends that governmental intervention in terms of loan provision is essential to the survival of low-income women traders in border communities.

KEY WORDS: *low-income entrepreneurs, household, sustainability, traditional roles, gender-based roles, border communities*

Introduction

Due to modernity and changes in the family system and social structure at large, the gender-based role allocation is gradually becoming a mechanism of the past. Women are now taking up economic roles to support their husbands. In some cases also, the society has galvanized into a stage whereby the experiences of the female-headed household is becoming more pronounced (Odoemene, 2003; Mansor, 2005). The study of dual-career couples started in the late 1960s, and the concept was introduced as a sociological concept by Rapoport and Rapoport (1969). The concept has become a common phenomenon in all parts of the world. Nowadays, couples are committed to the survival of the household, managing both economic and social responsibilities together. The imminent economic situations, high cost of living, destruction of public social infrastructure, private provision of basic amenities, among others inform the engagement of women in the informal sector of the economy. Therefore, the wish to make ground-breaking contributions to their societies is very high for women entrepreneurs (UNCTAD, 2013). Societal attitudes and norms inhibit women from considering starting a business. At the same time, systemic barriers mean that many Low-income women entrepreneurs confined themselves to small businesses, especially in the informal economy. This, in turn, limits their ability to earn substantial income for themselves and their households. It also impedes them from realising their full potential to contribute to socio-economic development, job creation and environmental stewardship (ILO, 2013).

Household sustainability has become a significant problem in this very crucial period of economic reform especially in border areas where low-income entrepreneurs engage in the sales of commodities smuggled through into the country through illegal routes (Akatsa-Bukachi, 2012). Therefore, sustaining the households of the women entrepreneurs and in turn, the survival of small scale businesses will become a herculean task in the nearest future (Amuchie and Asotibe, 2015). It should be made known that while the

government is involved in revitalizing the economy through strict monitoring of international borders and the surrounding communities, circumventing illegal movement of goods in and out of the country; the survival of small scale businesses that guarantee household sustainability in those communities is being questioned (Cunha, 2007; Garba, 2011). In essence, the success of these low-income women entrepreneurs depends on regular supplies of goods and constant patronage by people from in and out of town contributing to employment provisions through the engagement of individual in the supply chain (Iyiola and Azhu, 2014). Thus, the usage of the income generated from the trade on the sustainability of the household may likely threaten the survival of the business which may probably be informed by the size of the family and the profits generated periodically.

Objectives of the Study

1. To identify the variety of trade engaged in by low-income women entrepreneurs in Badagry area of Lagos.
2. To examine the effect of family size on the sustainability of the trade.
3. To examine the relationship between monthly income and the sustainability of the trade.
4. To examine the survival strategies adopted by low-income women entrepreneurs in sustaining their trades and households.

Brief Literature Review

In all human societies, the family is the first contact of the individuals. In essence, the household becomes the most important and inherent part of the lives of people. It remains the primary unit of the society where individual members cooperate for its survival and replicate societal norms, power, values, privilege and authority (Damaske, 2011). Traditionally, the head of the house is the crucial economic provider, the chief decision-maker and taker; identified as the person with the utmost authority within the household. Men (husbands) assume the roles of heads of households recognizing the women (wives) as part of the husbands' property that must be cared and catered for. The women handled domestic chores, caring for their husbands, children and other immediate family members. The patriarchal nature of African and specifically Nigerian societies informs the practice of men

dominating the household while the women remain submissive and dominated (Mordi et al., 2010). The woman has no voice in the home but is an adherent listener who acts according to the instruction of the man. Even at the demise of the husband, the widow is inherited by a kinsman closely related by blood to the late husband. As such, the womenfolk in patriarchal societies remain eternal properties of their husbands' family.

The allocation gender-based roles in the home and society vary from one traditional space to another. Generally, women are the dominated while men dominate the social, economic and political spheres of life. The women make up a considerable proportion of the labour force, most notably in the informal sector. Instead of engaging in formal employment, women get involved in occupations such as petty trading, street vending, etc., where the wages are meagre and too low for sustenance (ILO, 2013). This accounts for the high rate of poverty among women in sub-Saharan. The poverty level among women has continued to be on the increase and sustenance especially in the female-headed households becomes exceedingly difficult. Also, women tend to move in and out of poverty, depending on how relatively they could endure and recover from such situations.

In the quest to survive and sustain the family, women entrepreneurs tend to adopt strategies for successful manoeuvre and amelioration of the circumstances surrounding them. The quantum of pressure and the level of contribution to the household by women is predetermined by the kind of job of their spouses engages in, the income of the spouse, the size of the family (types of marriage and fertility decisions), family crises such as sickness or death, income-generating, economic strategies, social networks, access to loan facilities, etc. (Aderanti, 2002; Eichler and Schwarz, 2019). The status of women's spouse is a significant factor that informs the level of contributions to the household. It is on the basis also that the survival of the business and the household leans. Where the husband earns much and sustains the family, the woman has a better capacity to support the business in terms of finance and expansion. Otherwise, low income generated from by women entrepreneurs would be spent on household sustenance (Martin, McNally and Kay, 2013), which may negatively affect the growth of the business and its savings (Ogundiwin et al., 2018).

Furthermore, the size of the family is also a compelling factor responsible for determining the level of contribution of low-income women entrepreneurs to household sustenance. The larger the family size that is the number of people especially dependents in the household, the more the

expenses incurred and the higher the propensity of the wife's contribution to the survival of the household. On the other hand, a smaller household may have a lesser dependent, and the liability for the woman becomes lesser, she accumulates more profits to sustain her business, more wealth and the propensity of being poor is drastically reduced (McKay, 2001; Brush, 2004)

Marriage and fertility decisions could also be linked to a woman's survival strategy. The status of her husband's family could predetermine her contribution to the household and the extended family of her husband. Therefore, the choice of who to marry is a cogent factor because the welfare of woman's family and also that of her husband may be resting on her shoulder. Therefore, her capability to provide for the enormous needs might drench her in poverty. Fertility decision, that is, the spacing and number of children is also a survival strategy for the woman (Damaske, 2016). In essence, it determines the time spent by the women within the household taking care of domestic chores and children at the expense of concentrating on their businesses to generate more income for sustenance and growth. Also, the consumption requirements such as food, clothing, books, toiletries, stationeries, etc., increases in respect to the number of children bore by the woman (Claudia, 2006).

Unfortunately, fertility decisions in rural African societies are not determined by women but by their husbands and relatives. In essence, the level of poverty among women is predetermined by people around them; husbands, relatives, parents, etc. Therefore, the reproductive function is a burden on women and their businesses is also negatively affected. The ages of children also play an important role. The younger the children, the more the burden posed on the woman. Despite the domestic roles played by women, Zororo (2011) found that about 40% of small scale enterprises in developing countries are owned and run by women, putting the relationship between women entrepreneurship and the sustainable development as positive.

The ability of the woman to create a social network with other women within and outside the community helps in entrepreneurial development. The networks offer benefits such as problem sharing, provides information on business sustenance, child care, making goods available on credit while monies are recouped after-sales, as well as loans provisions and support individually or collectively (Ekpe, 2011). All these improve the quality of life of the woman; give her a sense of belongingness and a broader financial capability.

In literature, more works have been done in the area of entrepreneurship and sustainable development goals (Koveos, and Yimin, 2012; Kato and Kratzer, 2013; Khan, R., 2016; Pansera and Sarkar, 2016; Apostolopoulos et al., 2018); entrepreneurship development, education and training (Griffiths et al., 2012; Woolf et al., 2013; Martin, McNally, and Kay, 2013; Fayolle 2013; Walter, 2016; Kremer, Brannen, and Glennerster, 2017; Huis et al., 2019), entrepreneurship theories and challenges (Baumol, 2010; Baumol et al., 2011; Rashid, 2018; Yunis, Hashim, and Anderson, 2019), while there is a dearth of empirical research on the relationship between the sustainability of the household and businesses of low-income women entrepreneurs especially in border communities.

Theoretical Orientation

It is widely accepted among scholars with traditional Gender Role Ideology that the primary responsibility of the woman is domiciled in the home; taking care of the children and close relatives even when the woman is formally engaged in paid employment or self-employed. However, the transition from traditional to egalitarian role ideology is being experienced in many societies on the globe. The ideology proclaims equity in the allocation of roles and engagement in economic activities. Despite this, the status of the man, the kind of economic activity he engages in predetermines the wife's occupation, her economic status and wealth accumulation. This might inform the high level of poverty among women in Nigeria. Traditional domestic roles, among other factors, make them low-income entrepreneurs also limited by their level of involvement in domestic economic responsibility. Hence the more the woman contributes to the upkeep of the household, the more negatively affected her business funding and growth.

Methods

The research design for this study was descriptive, adopting both qualitative and quantitative methods of research. The study area was Lagos. It is the most complex metropolitan centre in Nigeria with people of diverse culture and political orientations. It is a major focus of financial power as it serves as the commercial and industrial capital. The high rate of migration of people from other regions of the country to Lagos contributes to high rate of dependence of a large family on few members, high levels of illiteracy, high

proportions of unemployed women, poverty, divorce, and low marriage rates. Despite being a patrilineal society where husbands are expected to take absolute responsibility for their household, the metropolitan nature of Lagos with the peculiar problems aforementioned, made the engagement of women in low-income entrepreneurship inevitable. Whether a woman is married or not, the quest to support the household or survive as an individual warrant engagement in one trade or the other as the cost of living in Lagos is higher than most parts of the country. Also, expectations of family members and associates on remittance back home are responsible for the exceptional engagement of women in entrepreneurship since Lagos is perceived as the centre of success and excellence.

Badagry was purposively selected as a border community in Lagos, southwest, Nigeria. It shared border with Seme in the Benin Republic. As a result, cross-border was prominent, and women engage in the petty sales of imported and locally made goods. The Agbalata market (popularly known as Badagry central market) was purposively selected because of its large size, its status as an international market, and high level of commercial activities. Low-income entrepreneurs were selected by the size of their business, kinds of trade, capital invested, and monthly income. In that light, two hundred and fifty (250) respondents were purposively selected for the survey while Twenty (20) respondents were selected for interviews to corroborate the survey. Quantitative data were analysed using Statistical Package for the Social Sciences (SPSS version 20) while qualitative data were content analysed. It should be noted that quantitative methods were adopted for objectives 1, 2, and 3, while qualitative methods were adopted for objective 4.

Findings and Discussion

The socio-demographic characteristics of low-income traders in the border town of Badagry show that the age cohort of 40-49 had the highest percentage of 41.4%, followed by age group 30-39 with 33.1%, while women traders between ages 20-29 and 50 years and above had 11.7% and 13.8% respectively. By implication, the number of women engaging in low-income increased from age 20 to 49 and declined from age 50 and above. The increasing number of women below 50 years might be as a result of increased financial responsibility on the family as number of children increases (Martin, McNally and Kay, 2013). On the other hand, the decline from age 50 and

above might be as a result of old age-associated health challenges. More so, older persons become dependent on caregivers to cater for their financial needs. Therefore, the reason to engage in economic activities is defeated (Okoye, 2011). Majority (71.5%) of the women were Yoruba, because the study area is in south-western Nigeria where the Yoruba were the dominant ethnic group. On the marital status of low-income traders, 81.2% were married informed by the intention of supporting their spouses to cater for economic needs of the family and immediate relatives. Majority of the low-income traders (38.8%) possessed a senior secondary school certificate. However, a more significant percentage of the women traders (52%) either had primary education or no formal education. This might be informed by early marriages common in rural African societies (Abanyam, 2013; Animasahun and Chapman, 2017). Also, majority (79.7%) of the women traders were Christians; this is because Badagry was the contact of the Christian missionaries in Nigeria.

The identified varieties of trade engaged in by low-income women entrepreneurs in Agbalata market were twenty-one. Majority of the women (14.2%) engaged in the petty scales of foreign-produced provisions/beverages because of the nearness of the market to Seme border through which goods are smuggled. The second most traded good was coconut (12.9%) since it was a significant farm product among the people of Badagry, produced for local consumption, and export to other countries. It is easily accessible to traders and prospective customers were readily available. Some of the common trades among the women included sales of second-hand dresses, popularly called 'Akube' (11.7%), food items like rice, garri, beans, maize (10.5%), and soft drinks (10.0%).

Majority of the traders (36.8%) have been active in the trade of their choice for over 15 years, followed by those who have spent 6-10 years. Above all, 73.1% of the low-income traders have been consistently active for a minimum of 6 years in the business of their choice. In essence, most of the traders were experienced in the trade they engage in and were eligible to give cogent information about the trade and its modus operandi. Most of the traders (27.1%) claimed they earned between 20,001 and 30,000 naira monthly while the least category (12.2%) earned between 30,001 and 40,000 naira.

As regards the size of household, 52.8% of the entrepreneurs have a household of a maximum of five people, 38.2% possess a household size of 6-10 people, while 9.8% have a household size of a minimum of 11 people.

The majority (29.7%) of the respondents lived in room and parlour apartments, while 5.2% lived in duplexes. It was noted that most of those who lived in single rooms, room and parlor and mini flats have more enormous household than those who lived in larger apartments of two bedrooms, three bedrooms and duplex. However, majority of the entrepreneurs (84.1%) open for sales every day (Monday to Sunday), 0.4% open twice a week, 1.3% opens for business five times a week, while 14.1% opens six times a week. In addition, the findings show that majority of the entrepreneurs who opened for business everyday have larger households, therefore the quest to meet up with their daily needs subjected them to working for extra days and hours.

Hypothesis Testing

Hypothesis 1: There is an association between the household size of respondents and the sustainability of business.

Table 1: Relationship between household size and business sustainability

Variables	Valid (Percentage)	Missing (Percentage)	Total (percentage)
Household size and sustainability of business	246 (98.4%)	4 (1.6%)	250 (100%)
	Chi-square analysis	Chi-square value 8.693	P-value 0.013

Source: Case Processing Summary of chi-square

The chi-square analysis shows that the p – value <0.05, hence there is a significant statistical association between the family size of respondents and the sustainability of their businesses. As such, the size of the household affects the sustainability of the business among low-income entrepreneurs in Badagry. It should be noted that, the larger the family size the more difficult it was for entrepreneurs to sustain their businesses especially in homes where members of the household depend absolutely on the proceeds from the business for survival. It was also noted that those who lived in more sophisticated accommodation have a less number of household members, also have other means of survival not basically from the proceed of the business. Therefore, the ability of low-income women entrepreneurs to develop and sustain their businesses depends on the income of other members of the household. The number of times women entrepreneurs open for business does

not guarantee the sustainability of the business over time. In current literature, there is a dearth of empirical research on the relationship between family size and sustainability of business. Current literature centred on generational businesses and successional plans of family business (Onyeukwu and Jekelle, 2019; Nnabuife and Okoli, 2017; Adedayo and Olanipekun, 2016; Akinyele et al., 2015; Obadan and Ohioyenoya, 2013), neglecting the area concerning family and household size.

Hypothesis 2: there is an association between the average monthly income of Low-income entrepreneurs and the sustainability of their businesses.

Table 2: Relationship between monthly income and business sustainability

Variables	Valid (Percentage)	Missing (Percentage)	Total (percentage)
Monthly income and sustainability of business	181 (72.4%)	69 (27.6%)	250 (100%)
	Chi-square analysis	Chi-square value 17.693	P-value 0.001

Source: Case Processing Summary of chi-square

The chi square analysis shows that the p – value <0.05 , hence there is a significant statistical association between the average monthly income of respondents and sustainability of their businesses. That is, the monthly income of the traders determines the sustainability of the business. The more the monthly income, the more viable and encouraging the business is. Proceeds from the business can be re-invested for expansion. Of course, the larger the business, the higher the income and the propensity for the business to expand (Onyeukwu and Jekelle, 2019; Oudah, Jabeen and Dixon, 2018; Cho, Okuboyejo and Dickson, 2017)

The survival strategies adopted by low-income women entrepreneurs in sustaining their trades included loans, spousal support, daily, weekly and monthly contributions, thrift, credit purchase of goods, collecting of goods from fellow traders, and investment of proceeds from other trades and jobs. However, the sources of loans, as mentioned by the traders included micro-finance banks, family members, and market association. On this, a 45-year-old trader has this to say:

“Most of the women here get loans from micro-finance banks popularly called “Lapo”, some are

supported by their family members when they need to stock their shops, and those who are close to market executives also get loans from them. However, loans from friends and family members are most convenient for me as an individual”.

(IDI/FOODITEMS/45YRS/2019).

Spousal support was a prominent strategy of sustaining businesses among low-income entrepreneurs. Majority of the women attested that their husbands support them with cash and at times products for those whose husbands engaged in cross-border trades. The trade served at times as a cushion to sustain the household when their husband’s supports to household sustainability fails. A trader in fairly used clothing (Akube) said:

“My husband has been the pillar of this business. He supports me with cash to get goods and also get goods for me from my customers in Seme at times. He is a ‘crosser’ (those who move goods using specially built vehicles across the border), and there are times when they might have issues with customs officials for days or weeks. During this period, the family feeds from the proceeds of this small trade, and God has been faithful”.

(IDI/AKUBE/32YRS/2019)

Furthermore, majority of the traders engaged in daily, weekly, and monthly contributions to sustain the trades and households. Contributions were necessary for the women to sustain their businesses and take care of the households. Contributions were made to Thrift collectors. Also, contributions were organised among traders coordinated by a trusted individual who is also a trader either within or outside of the Agbalata market. Another trader reiterated:

“I am involved in three sets of contributions. I make regular contributions to the thrift collector who comes around in the afternoon daily. I make weekly contributions coordinated by one of the traders in the market who sells drinks just like I do. I also make a monthly contribution with one of my husband’s associates which he supports most times when I am unable to meet up. These contributions are reinvested

in the business and spent on pressing needs of the household”.

(IDI/COCONUT/41YRS/2019)

Purchasing goods on credit from wholesale suppliers were also common among low-income women entrepreneurs. Furthermore, products not available in stock for a particular trader were collected from another trader(s) if customers are readily available for the purchase of such goods. Both traders negotiate on the minimum selling prices of such goods before sales. The seller can then add her profit margin. A trader in beverages said:

“There are situations when we collect goods that we don't have in stock from our colleagues for sales after negotiating the minimum price and adding our profit margins. This is a usual practice among traders in the market to sustain the business and maintain our customers. Also, I get goods on credit from another woman who supplies and get paid within a week. That is one of the reasons traders have to open for sales more often”.

(IDI/BEVERAGES/29YRS/2019).

Lastly, few of the traders who engaged in other trades and paid employments invested proceeds and/or salaries into the business for it to survive and develop over time. A fish seller has this to say:

“My mother owns and sponsored this business; she works with the local government. She inherited the trade from her mum, who is still alive but very old. She invests her salary at times in this trade, especially when there is a need to make bulk purchase and supplies. Without her investment on the trade, it would have been difficult to expand the business and meet up with supplies which come once a while”.

(IDI/FISHSELLER/29YRS/2019).

Low-income women entrepreneurs have as part of their objectives to sustain generational businesses passed from one generation to theirs. Therefore, raising capital from other personal businesses or jobs might just be to keep the business that has been traditionally known to such family alive.

Conclusion and Recommendations

In conclusion, low-income entrepreneurs engaged in twenty-one variety of trades as identified by this study. Majority of the commodities traded were foreign goods and edibles brought in through the Seme border into Badagry township. The study found that household size of the women determined the size and sustainability of their businesses. Therefore, the larger the household, the more challenging it was for the business to thrive. Also, monthly income of the women determined the sustainability of the trade over time. The level of income generated was a factor to the number of times women open for business per week.

Sustaining the household and business by low-income women entrepreneurs is a difficult task owing to the socio-economic situation in Nigeria and the border town in particular. Strict border regulations and surveillance of the border communities prevented smooth movement of goods without payment of customs duties to the Agbalata market where low-income entrepreneurs sell at retail to prospective consumers. Another prevalent factor was the availability of loan facilities for the women to expand their businesses and also remain in business. If loans are available and businesses developed, taking care of the household might not be as difficult as it would have been when the business was smaller.

Therefore, the study recommends the adequate provision of loans with low-interest rates should be made available to low-income women entrepreneurs to expand their businesses, make more profits for the sustainability of the household. Secondly, women in this category might be prepared to pay fewer customs duties to bring in durable goods across the border under strict supervision. Also, channeling the distribution of locally made commodities to the traders would not only ensure the sustainability of the household and businesses but encourages the consumption of locally made goods and reduces the importation of foreign goods.

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