



Factors Affecting Female Entrepreneurs in Cameroon

Lucky Uko A.

Department of Public Administration Kampala International University Uganda

ABSTRACT

Worldwide, the number of female small-scale entrepreneurs continues to increase steadily, and these women are active at all levels; domestically, regionally and globally. It has been argued that increasing the number of women entrepreneurs involved in starting new businesses is critical for a country's long-term economic growth. In addition to their economic and income-generating activities, women assume multi-faceted roles in society, i.e. as breadwinner of families, unpaid family workers, service providers in the communities and mothers/care-takers of the family. In spite of their important contributions to socio-economic development; women suffer from various constraints, which inhibit them from fully realizing their potential for development. This study considered the challenge plaguing female entrepreneur in Cameroon. Accordingly, women have limited access to certain resources such as access to credit, land ownership and inheritance, access to education extension services, entrepreneurship skills, access to markets and their minimal participation in decision making process. The Cameroonian culture, still regards the role of women as being supportive and submissive. But currently, there is a growing recognition that economic development can be meaningfully and significantly promoted if more women are encouraged to become entrepreneurs. This paper therefore concluded that, there is need for the Cameroonian nation to adopt such specific support services in order to enhance the levels of women entrepreneurship in the country.

Keywords: Female, Entrepreneurs, Factors, Challenges, Income

INTRODUCTION

Worldwide, many women are entrepreneurs. Small-scale enterprises emerge from an individual's creative spirit into long-term business ownership, job creation and economic security [1-6]. Women bring commitment and integrity because they care about economic empowerment, entrepreneurial development and innovation [7-11]. Worldwide, the number of female small-scale entrepreneurs continues to increase steadily, and these women are active at all levels; domestically, regionally and globally [12-15]. [2], noted that, women run some 70% of all informal sector micro-enterprises worldwide. In the United States of America for instance, women own about 25% of all businesses [16-17]. With regards to Africa, [4] pointed out that women accounted for about half of the labor force in trade. She further observed that thousands of women invest money, employ workers, operate machinery and assume risks of the production of processed foods and therefore are entrepreneurs in the strictest sense of the word [18-23]. In Uganda for example, women's involvement in micro-enterprises has recently witnessed an upward trend. This has been possible due to the realization of the fact that men can no longer sustain their families' single handedly [24-27]. While specific theories about women entrepreneurs have not been fully developed, theories about business ownership in general are well advanced and accessible [28-30]. [7], are of the opinion that most international studies on female entrepreneurs suffered from limitations that precluded their generalization [31-33]. Most used convenience sampling, small sample sizes, have a limited geographical scope and individuals were seldom observed over an extended period [34-36]. Research about businesswomen is therefore very limited and has mostly suffered from small sample sizes. Compared with men, women in both the developed and developing countries are usually confined to activities that relate to traditionally female branches of the economy. In other words, there are gender differences in the type of business activity [37-38]. Women are most likely to be found in food production, nutrition, health and childcare, retailing and the service sector, while men operate significantly more in construction, metal works, carving and manufacturing [8]. This segregation is compounded by lack of access to technical knowledge and access to credit. According to [9], most women owned businesses in most parts of the world are characterized by invisibility, small-scale, informal, low return, under capitalization and static or low growth [39-42]. Women's entrepreneurial activities depend largely upon the

responsibilities and obligations, which their culture places upon them as regards earning their own income. In sub-Saharan African countries in general and in Cameroon in particular, women are expected to contribute (in the form of money or in kind) towards food, education, clothing, social obligations and other household expenses [43-46]. Furthermore, there are many regions where a high proportion of women are heads of households and thus responsible for all needs. The entrepreneurship of women has become the back-bone of many families today across the world [47-53].

Factors Affecting Female Entrepreneurs Performance in Cameroon

This section examines the factors that affects female entrepreneurs in both developed and developing countries.

a. Access to Loan and Finance

Assessing finance is one of the fundamental means by which entrepreneurs pursue growth and development opportunities in their businesses. It has been revealed that female entrepreneurs start their businesses with lower level of capitalization, access to finance as well as smaller proportion of debt finances than their male counterparts [54-57]. Several female entrepreneurs lack access to loan and finances. According to a research investigation in the 1980s, it include that women lack access to get hold of start-up finances, proper financial management, and development of effective and efficient marketing and advertising plan [11, 12]. Financial access to women has been limited by non-financial barriers such as legal and regulatory environments, good infrastructure, and personal abilities such as age of the entrepreneur and education or skills [58-63]. Thus, these barriers are thought to affect both male and female business owners in any business environment. Financial institutions feel uncertain about the entrepreneurial abilities of women. [14], revealed that loan managers are influenced by sex stereotypes regarding credit request of male and female entrepreneurs, because they rate women among the high risk compared to their male counterpart. These financial organizations set impractical and difficult securities for women who take loan, because they assume that women have greater limitations in accessing personal savings, interrupted work histories and lower pattern of payment [15]. However, scholars like [16] on evidences of repayment interest rates of women being larger than men.

b. Access to Market

A study by [17] has outlined a number of factors that have weakened the position of women's economic activities and access of markets viz (a) unequal rights and responsibilities of women. Most families give men the authority as the sole provider of the home and gives the man the responsibility to return cash and other needs: (b) Child bearing among women is a major factor that makes women to enter and exit the labour market more often and makes women's to have lower job time and lesser job skills than men. It is also assumed that becoming a mother confers a women certain responsibilities which can restrict a women's movement in participating in labour market. (c) Gender social norms vary across countries; and it has a strong influence on men, women work and working environments because some tasks and jobs are often considered to be appropriate for men or women [64-65]. Thus these norms are thought to influence women's access to productive assets and ownership of wealth: for example in many region of Africa where men holds formal rights to land ownership while women's land rights are contingent upon her as a mother or wife. The legal frameworks now in most African countries has been amended to allow the women to get proper access to her rights on the conferment of marriage to a particular man or family. In other words, this reason gives her the right of ownership and is respected based on her children and a proper way of a legitimate civil marriage will also give her the ability to access her rights in the community [17]. Female entrepreneurs are most times not capable to handle marketing and production of their products. it was reported that most female entrepreneurs are not exposed to international markets, which makes them lack knowledge about international marketing acceptable standards for consumers, at same time the high cost of developing new business contacts and relation in a new country may become a barrier to several of them, whereas, some women face sexual harassment, discrimination that may have them being restricted on their quest to travel to make business contacts [66-70].

c. Access to Education (Training)

Education and training in entrepreneurship has been linked to better the performance of entrepreneurs, because it's seen as the most fundamental factor for efficiency and growth for every business performance. [18], argues that an entrepreneur can be successful if their personal abilities such as skills, motivation, and attitude are somehow related to each other [71-73]. Many research articles have noted the fact that women entrepreneurs are less educated such as, lack of appropriate education and training, lack of managerial experience, personal management skills and experience required to manage or start a business making it difficult for them to succeed in their business as their male counterpart in performance. Others argue that, the method of training and education programs may vary across context because some program may emphasis on practical issues of knowledge and theoretical development: because knowledge, skill and attitudes are the main essential attribute of an entrepreneur: while formal education may be become an advantage [19]. However, some scholars argued that these reports may

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have been exaggerated [74-76]. [20], and other scholars suggested that few women occupy managerial and administrative positions but these women are highly educated and all well-trained of which they make 50% of all university students including business administration students [21]. Meanwhile, [22] reports the main obstacle hindering the increasing women entrepreneurial activity as lack of affordable technology, training and or low level of technology. The ability for entrepreneurs to have the necessary training expertise in a given area of business will give the entrepreneurs the opportunity for a greater advantage for a better business performance. In other words, acquiring education and training is more difficult for women than men, because most female entrepreneurs has other responsibilities such as family which requires a lot of time and efforts. They are making it hard to acquire formal or informal kind of trainings [16].

d. Access to Networks

Female entrepreneur are unable to access support networks because of some difficulties they encounter during startup processes. [14], assert that most of the difficulties they face in not getting access to networks was because most women are victims of sexual discrimination. Other scholars emphasized on lack of finance and credit, lack of business and financial planning training. They advise for development and growth of female entrepreneurs through getting access to seminars on financial issues, management issues, marketing as well as ways of seeking assistance from professional experts, colleagues and friends in building up better established formal and informal networks [23]. Other factors that hinders female entrepreneurs from gaining access to networks include less business contacts, government bureaucracy, and less bargaining power of women. Many literatures suggest that most female entrepreneurs concentrate on small business areas which makes their access to better professional organizations limited. They need unions that will give them the platform of establishing their right and responsibilities, and other specialties in accessing other business networks to help update their business information. Nonetheless, other existing contacts and networks are males dominated because most networks assisting female entrepreneurs seems to have activities for development of female business owners after working hours which seems to become a difficult time for female entrepreneurs [24]. However, there are fewer or less majority networks where women can enter and gain confidence and exposure in moving forward her business.

e. Access to Policy Maker

It is always important for the policy makers to recognize the needs and benefits of female entrepreneurship. Government can create more favorable policies to help female entrepreneurs in creating more jobs, for example; government in the EU has tried in getting female entrepreneurs with the necessary support they needed in various sector of their industries. However, female entrepreneurs have little or no access to policymakers or representatives to advocate good policies that will favor their businesses. Often, big companies and men can easily influence policies to suit them because they have access to policy makers who are seen as their peers. Most women tend not to belong to, and even reach leadership positions in mainstream business organizations, which limit their contributions in policy making decisions through lobbying and negotiation. The lack of access to information's by female entrepreneur's limits their contribution during policy making [24]. Thus, governments around the world should encourage female entrepreneurs to create more jobs opportunities by creating favorable policies because this in turn will help reduce reliance on foreign labour in most advanced countries and also create jobs for developing countries [17].

Socio-economic Contributions of Women Entrepreneurs to their Households and Community

[25], stated that, it is usually the woman's responsibility to ensure that everyone in the family has something to eat, she is the one who often carries the greater expenditure on food. It was realized during the interviews that most women spend a lot of their incomes on food. Although their husbands provide money for feeding, most often, it is not enough and they often put additional money to provide enough food for the family. For most of the married women, medical expenses are usually borne by their husbands, while some share the medical expenses with their husbands [14-24]. Husbands and wives also share other bills like electricity and water bills. Most of the respondents, it was realized, spent little or nothing on accommodation, as they were either owners of the apartments, or their husbands bore the responsibility. The above holds for married women. However, for single mothers, widows and some divorcees, the situation was different. Being the sole breadwinner of the family, she has to provide for everything on her own. She provides money for educating, feeding, accommodating and clothing herself and her children. She pays the hospital bills and takes care of other bills and sometimes takes care of other family members [26-30]. Given the extended family system in Cameroon, it was realized during the interviews that most of these women have obligations towards other family members outside their immediate families. Most of them revealed that they take care of their nephews and nieces by providing them with food, shelter, clothing and paying their fees. Others pay apprenticeship for their younger ones and other relatives and most take care of their parents and in-laws. Some also revealed that they give financial assistance to their relatives I times of great need and help solve instant problems of neighbors and friends. Given the average size of monthly earnings from their business and due to the many social obligations that women have, and the small nature of their businesses, they

end up spending most of their money on household expense and there is little left to be saved. Most of the women interviewed could not give the specific amounts they spend monthly on their household because they did not have any business records and sometimes, they even spend some of their capital on their household. However, more than 80% of the women were able to save some money in their various women's groups, after all expenses have been made.

CONCLUSION

It has been argued that increasing the number of women entrepreneurs involved in starting new businesses is critical for a country's long-term economic growth. In addition to their economic and income-generating activities, women assume multi-faceted roles in society, i.e. as breadwinner of families, unpaid family workers, service providers in the communities and mothers/care-takers of the family. In spite of their important contributions to socio-economic development; women suffer from various constraints, which inhibit them from fully realizing their potential for development. This is attributed to the fact that women have limited access to certain resources such as access to credit, land ownership and inheritance, access to education extension services, entrepreneurship skills, access to markets and their minimal participation in decision making process. Several studies have shown that men have access to economic resources such as land ownership and inheritance, access to credit and market facilities and entrepreneurial skills than women. The Cameroonian culture, still regards the role of women as being supportive and submissive. But currently, there is a growing recognition that economic development can be meaningfully and significantly promoted if more women are encouraged to become entrepreneurs. Accordingly, countries providing more incentives and support systems specifically designed for women entrepreneurs have higher rate of female entrepreneurship; there is need therefore, for the nation to adopt such specific support services in order to enhance the levels of women entrepreneurship in Cameroon.

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