

# Entrepreneurial Education: A Panacea to Girl-Child Sustainability in Zamfara State

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**Abstract:-** The study was a survey on entrepreneurial education: a panacea to girl-child sustainability in Zamfara state, concept of entrepreneurship was discusses in the study, development and sustainable development, factors affecting girl-child education were also discussed. The study used 287 respondents as population of the study, descriptive survey was employed in study, and percentage frequency was used in analyzing the data collected from respondents, questionnaire was used as instrument for data collection in the study. In conclusion some recommendations were given which include teacher should be empowered with new techniques and materials of teaching, Girl-child education should be co-opted with entrepreneurship education, Parent should be enlighten to send their girl-child to school.

**Keywords:-** Self Reliance, Female Students, Frequency, Percentage, Skills.

## I. INTRODUCTION

In recent times, one area of socioeconomic concern increasingly gaining much attention is entrepreneurship. With the numerous economic challenges facing most parts of the world, leading to rightsizing, downsizing and retrenchment of workers, emphases are being placed on stimulating entrepreneurial potentials of people to get them into wealth creation and self-sufficiency (Lowe, 2007). The advantages of entrepreneurship to world economics cannot be underscored. Figures as compiled by the Global entrepreneurship monitor (GEM) reveals that entrepreneurship has become the career of choice by two-third of the world's adult population. They also noted that more than two-third of the world's government encourages citizens to become entrepreneurs (GEM, 2015). This supports the fact that all over the world, government is increasingly finding it difficult in putting up with the increasing population on their payrolls. In response, they fund start-up business, provide enabling environment for indigenous investors and facilitate infrastructures to ease trade (Heiner, 2010).

It is in this regard that questions keep surfacing as to how the government and significant others have sought to boost an entrepreneurial culture, especially through education. The extent to which inclusive entrepreneurship has been achieved in a society that tends to be largely patriarchal has also been of a great concern. It is imperative to highlight that the world economies that have enjoyed real growth and development benefited from inclusive entrepreneurship. The United States of America reported that as at 2009, it had an estimated 8 million female entrepreneurs who were responsible for creating 23 million jobs, with economic impact surpassing 3 trillion USD (Centre for Women's Business Research, 2009). In Canada, it was also disclosed that there are more than 821,000 women entrepreneurs, who contribute more than 18.1 million Canadian dollars to their national economy annually. Statistics also revealed the growth of more female entrepreneurs than males (Organization for Economic C-operation and Development (OECD), 2004). This confirms to a large extent that females all over the world, are taking bold steps toward joining the league of entrepreneurs regardless of obvious challenges of gender limitation, that have been proven to be discouraging for females in most parts of the world, especially Africa (Foreman-Peck & Zhou, 2014).

To this end, one antidote to gender limitations for economic advantage is to entrench entrepreneurship as a culture (Kelley, Singer & Herrington, 2012). Culture is a function of socialization which implies that it is being constructed, taught and learnt. Growing a culture of entrepreneurship accentuates teaching and learning entrepreneurship to the point that it becomes an incontestable integral part of the society regardless of inherent societal divides (Samovar, Porter, & McDaniel, 2010). This brings to the fore the concept of entrepreneurship education which is an important tool to achieve a culture of entrepreneurship for young adult citizens, with particular attention to the disadvantaged females who grapple with the challenges of existing in a society where patriarchy is the norm.

Girl-child education has been faces with a lots of challenges for a long time this has to do with the socio-economic status of parents to support them to complete their education, it also contribute to the girl-child drop out from school.

## II. OBJECTIVES OF THE STUDY

1. To assess the level of facilities available for Girl-child education and acquisition of entrepreneurial skills in zamfara state.
2. To find out the role of government in accelerating Girl-child education.
3. To assess the level of girls-child education and entrepreneurial skill for self reliance.

## III. DISCUSSION

### A. Concept of Entrepreneurship Educations

Understanding entrepreneurship education will be incomplete without some good definitions of entrepreneurship and female entrepreneurship (Etymologically, entrepreneurship is drawn from the French word, “entreprendre” which means to adventurously undertake a given initiative) (Mordi, Simpson, Sigh & Okafor, 2010). The entrepreneur has been viewed as one who undertakes a commercial enterprise and is highly involved in creation and innovation (Sigh & Belwal, 2008; Gartner, Shaver, Carter & Reynolds, 2004). In another definition, Greve and salaff (2003) noted that the entrepreneur is one who owns, launches, coordinates and undertakes the risks of economic ventures. From the definitions above, it is clear that the entrepreneur is self-employed, reputed for risk taking, manages affairs, innovates and is constantly in the outlook for opportunities to exploit for socioeconomic benefits.

The female entrepreneur has been operationally defined severally. Among such definitions Farr-wharton and Brunnetto (2007) opined that a female entrepreneur is one who utilizes her knowledge and resources to creates, innovate and develop business opportunities that she actively manages for a period exceeding one year and claims ownership of at least 50 percent of the business, amidst keeping pace with her domestic responsibilities. Building more on the above definition, Anwar & Rashid (2012) noted that the female entrepreneur is one who also creates and develops an informal business within the home environment and without going through formal registration processes and nitty-gritties, and she is actively involved in managing her business daily for over a period of one year. These definitions of the female entrepreneur have done well in capturing the formal and informal type of an entrepreneur and apparently are best fitted for this paper. Very pertinent to note is the exclusive initiation and driving of the business idea for over a long period of time, usually a year.

Based on the foregoing, it is clear that not all entrepreneurship education is formal. It cannot be disputed that entrepreneurship education before this time has been obtainable in our traditional homes even before it formed part of the curriculum in the formal education sector (Akubuilu, 2012). Most business minded families have had their children sustained the legacies of their trades and even today such practices are still obtainable. Formal education has roles to play in brewing entrepreneurship culture through entrepreneurship education, but that does not

undermine roles expected of informal institutions, particularly families, in doing same. In the famous book, Rich Dad poor Dad, the author underscored the importance of family based entrepreneurship education as evident in the teaching of the Rich Dad (Kiyosaki, 1998). Therefore, entrepreneurship education will be incomplete if formal institutions happen to be the only paper will not only see entrepreneurship education from that which the formal institutions will offer, but will also consider the roles of the informal institutions in cultivating entrepreneurship culture which is germane for wealth creation across gender.

### B. The Place of Entrepreneurship Education in Nigeria

Entrepreneurship education is increasingly gaining prominence and attention in Nigeria, especially in our institution of higher learning and other formal frontiers beyond the school environs, such as skill acquisition centers. However, entrepreneurship education in Nigeria tends to be lacking in some respect and if such gaps are filled, we believe that benefits will be accrued to young female adults. Formal entrepreneurship education stands to be limited in the face of de-motivating informal entrepreneurship education. The family is very vital to informal entrepreneurship education. If young females within the caprice of their families are de-motivated by certain acts of discrimination, abuse and marginalization, their tendencies of wealth creation will be greatly undermined. Developing curriculum for entrepreneurship education must take into consideration, the cultural sensitivities of the average African woman and make efforts to remedy debilitating ones. The objective of formal entrepreneurship education according to pual (2005) is to offer functional education that will enable youths to be self-employed and self-reliant, proved young graduates with adequate training that will enable them to be creative and innovative in identifying novel business opportunities; to offer tertiary institution graduates with adequate training in risk management and perseverance; to reduced high scale poverty and create employed opportunities.

### C. Challenges of Young Female Adults in Entrepreneurship Roles

There are numerous challenges facing young female adults in their entrepreneurship pursuit. It is very important that these challenges are factored into the overall content of entrepreneurship education, so as to help young female to cultivate an entrepreneurship culture which will become a platform for wealth creation. Some of these challenges are self-induced, while others emanate from societal structures. However, they can be dealt with through sound entrepreneurship education from the complimentary roles of formal and informal platforms. Among such challenges are:

#### ➤ Patriarchal Structure of the Society

Patriarchy which implies male dominance has been a limitation to the realizations of women potentials generally. This has resulted in deep seated representation of responsibilities in masculine and feminine categories, with more productive ones falling on the male side (Watson, 2003). Entrepreneurial venture is one area touted to be more masculine, because males are accorded the status of bread

winners. More so, the commitment demanded by successful entrepreneurship, is seen as what only the men can offer. Therefore, women are discouraged from such ventures, in order to be good home makers (Singh, 2012).

#### ➤ *Culture and Socialization*

with several religious, traditional and family teachings females have been taught to be submissive to their husbands and even those who are not yet married try to play being submissive so as not to be perceived as being rebellious, which consequence could be remaining unmarried (Sharma, 2013). Due to this fact, women generally in Nigeria and other places tend to develop some kind of complex and weak nature far from entrepreneurial ideals. The men capitalize on this and make some industries exclusive for men.

#### ➤ *Sexual Harassment*

Sexual harassment is a major discouraging factor facing females who seek to become entrepreneurs. Young female adults are most often the worst hit. Assistance, often coming from male, either as financiers of the business ideas or as major customers, is sometimes promised on the bases of return for sexual favours by female recipients (Klyver, Nielsen & Ewald, 2013).

#### ➤ *Finance*

Entrepreneurship at varying scales demands funding usually, referred to as capital. This has been a major issue that often limits female entrepreneurs. They can hardly access enough loans on their own for either startups or business expansion (verheul, van Stel & Thunik, 2006). Loans and other forms of financial assistance demand collaterals which are usually in the form of assets. In some cases having a husband is a prerequisite before loan are given therefore single females are strongly disadvantaged.

#### ➤ *Social Capitals*

The dearth of social capital for potential young female entrepreneurs is also a factor that must be considered by entrepreneurship education. Entrepreneurship is one field whose growth is heavily dependent on mentorship and networking divides (Langowitz & Minniti, 2007). If the very successful female entrepreneurs can be committed to producing more of their kinds, it will spur some productive relationships among them. This will lead to potential female entrepreneurs having access to those they can learn from, trust and enjoy the benefits of reciprocity in relationships of such kind (Halpern, 2005). It is in this regard that entrepreneurship education must pay attention to networking skills and more so, provide platforms where young

#### *D. Girl-Children Empowerment to Sustainability and National Development*

In Nigeria, like most other developing nations, women constitute the larger percentage of the population, and they also represent the least educated citizens of the country. Women are underrepresented in all sectors of the national economy, that is, politically, educationally and economically (Idowu, 2012).

When it comes to today's work force in Nigeria, women are underrepresented due to two important factors. Firstly, girl child education is not taken seriously as a result of the belief that the outcomes of her education will be taken to her husband's house and she will not be of any benefit to her father (Fatima Mr. 2008) the second factor is hinged on religious benefits of each region of the country. Where Christianity is practiced, the women are allowed to work either in the office, trade or engage in small vegetable gardening. However, where Islam is predominant women are full time housewives, except the aged and widows who are engaged in petty indoor trading. Gusau, (2007). Akomolafe (2006) defines women empowerment as the development of mental and physical capacity, power and skills in women for them to operate meaningfully in their social milieu, thereby experiencing a more favorable level of social recognition and subsequently enhance their economic status. Danjuma, M. & Alkali (2013) maintain that aim of women entrepreneurship is to enhance the socio-economic status of women through creating an economic culture that will address the technical know-how in the pursuit of women's multi-faced roles, retooling them with various economic ventures as well as enhancing the emancipation of women from poverty. This is because women are generally regarded as being "poor" and they constitute majority of the population of Nigeria. Promoting women entrepreneurship is seen as the driving forces to aid sustainable economic development.

World Bank (2001) defines empowerment as the expansion of freedom of choice and actions and increasing one's authority and control over the resources and decisions that affects one's life. Similarly kabeer (2001) sees women's as a process through which women gain the ability to take ownership and control of their lives. Although the process of empowerment depends on women themselves involving consciousness raising, participation, and organizing themselves, it can also be facilitated through education, capacity building, training and other measures.

Empowerment refers to the process of the process of change that gives individuals greater freedom of decision, choice and action (Okechukwu, Nebo and Jude 2016). A process of empowerment for women is dependent upon available resources and whether women have the skills to use them; access to economic opportunities: and control over economic benefits that can be used to achieve positive change. Women is said to be economically empowered when she has: (i) the ability to succeed and advance economically; and (ii) the power to make decisions and act on economic decisions without interference. Schmitz (2009) defines women empowerment as the process which increases women's real power over economic decisions that influence their lives and priorities in society.

Economic empowerment is the capacity of women and men to participate in, contribute to and-benefit from growth processes in ways which recognize the value of their contribution respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth (Eyben. Kabeer, and Cornwall 2008). Economic

empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information.

#### E. Concept of Development

The concept of development has to do with improvement in the quality of life or well being of the citizens of a country. Economic development is more fundamental than economic growth as it goes beyond the mere rise in national income. Underdeveloped countries are characterized by abject poverty, ignorance, disease, and low life expectancy rate, high illiteracy rate, low income e.t.c. development cannot occur without growth plus positive change or better future. Traditionally, economists have measured development in terms of increase per capita income or gross domestic product. However, it is impossible to record an increase in per capita income while many people still remain below the poverty line. The world commission on environment and development (1987) has defined sustainable development as "a development that meets the need of the present without compromising the ability of future generations to meet their own needs".

#### ➤ Sustainable Developments

Mbata (2009), sustainable development means the all round development of individuals. It concerns not only personality development, but also nation building which goes beyond the construction of bridges, roads, skyscrapers and provision of other social amenities. Sustainable development should continue without damage to environment, (Coventry and Nixon 1999).

#### ➤ Women Empowerment to Sustainability

The old social order of men working and their spouse staying at home has not been auguring well for a lot of men thereby reducing the standard of living of the family. Consequently, women have to be empowered to be a true help-mates for the men. Strong (2007), although cultural factors also inhibit the empowerment of women, as long as poor female micro-entrepreneurs do not have access to the legal system, they face a "thatched-roof ceiling" on their possible success. Until and unless indigenous entrepreneurs of both genders have an opportunity to create successful businesses, the poorest nations will remain dependent on outsiders.

Nigerian women have the potentials to transmute from a poverty-stricken nation to a vibrant economy through adequate empowerment of women. They are crucial, beyond certain customary duties and procreation efforts. They have the potentials to turn an ailing economy around, at the family, local, state or national levels, through their in-bred economic strength, organizational skills, and single-minded focus to surmount obstacles posed by their environment, culture, and 'stronger' partners, than the men.

Series of trainings, such as role modeling and mentoring can be organized by the Women Affairs wings of the Local Government Council. Reputable/successful women entrepreneurs can be invited to serve as needed

motivating factor for the women. The women can be invited for short terra training in batches through recommendations from their societies without requiring any form of payment for the training. The women are easily accessible in Nigeria as they always belong to one cooperative society or another (Ayoola, 2006).

#### ➤ Obstacles to Women Empowerment and Sustainability

- **Lack of Fund:** Many of these women rely on personal savings or on contributions from relatives and friends to fund their enterprises, and without property ownership they lack collateral to access credit from formal financial institutions.
- **Education and Training:** They have limited access to education and training, have less or no freedom to choose their business, and are faced; with discriminatory attitudes in property, marital and inheritance laws.
- **Structural and cultural factors:** These make it more difficult for women to access vocational training programmes due to their care giving responsibilities and societal expectations about which jobs are suitable for them.
- **Female illiteracy:** women's lack of access to information, illiteracy, and gender discriminatory norms that prevent women from using and/or owning land are examples of obstacles that limit their access to and control of economic resources.
- **Lack of Infrastructure:** Women who live in rural communities with low infrastructure, (transport, water and sanitation, communication and electricity) are worse affected. A World Bank study (Malmberg, 1996) reports that 87 percent of trips in rural Africa take place on foot.

#### F. Women Empowerment And Sustainable Development

Empowerment of Women is recognized not only as a goal in itself, but also as an essential step for achieving all other goals. Also empowered woman will constitute the basis of wealth creation for the nation as their hands are in most economic aspects. The economic implications of empowering women in Nigeria as observed by Okechukwu (2016) is that:

- Women empowerment will result into self-sustainability and improved situation in households and in the society generally.
- Women empowerment is recognized as one means for reducing poverty. Majority of women engaged in small income generating self employment in agriculture and non-agricultural activities.
- Women empowerment is a prerequisite for sustainable development and the achievement of all the millennium development Goals (MDGs) and catalysts for multiplying development efforts. It yields the highest returns of all development investments.
- Investing in women and girls have multiplier effect on productivity, efficiency and sustained economic growth.
- Women empowerment is fundamental to strengthening women's rights and enabling women to have control over their lives and exert influence in society.

**G. Factors Preventing Nigerian Women From Becoming Established Entrepreneurs Poverty**

Many Nigerian women especially in the north live below the poverty line (1.25 USD) per day (WDI, 2013). This is attested by the population of women depending mainly on fuel wood (firewood) for cooking in the country. The basic energy needs for the poor include cooking, heating and lighting (World Bank, 2004).

**H. Limited Educational Exposure**

Formal education is a vehicle which lifts one above the conditions unacceptable to him, a key to positive change and foundation for development and prosperity (Nwagwu & Ifeanacho, 2009). Literacy rate is a potent way to measure the level of the quality of life a people live. There is clear gender variation to level of literacy in Nigeria as men are more literate than women. For example, federal office of statistics (2004) reports that literacy rate (ability to read, write and understand what was read or wrote) was higher for the males than their female counterparts.

**I. Child Marriage, Culture And Ethnicity**

Culture and ethnicity influence child marriage which is one key impediment to female entrepreneurship in the country. For example, the Igbos, Yorubas, Ibibio, Ijaw/Izon and Ekoi who tend to be located more in the south have smaller child marriage measures than other tribes located in the north. The Igbos and Yorubas who are allo') and islmaiyah schools than primary schools, Pupils leave these schools without any skills or competences to join the modern world. Such pupils can best be described as partial illiterates as most of them just struggle to read and write.

**IV. METHODOLOGY**

Descriptive research design was used in the study and 287 respondents were use as population of the study, questionnaire was used as instrument for data collection. Percentage frequency was employed to analyse the data collected from respondents.

**❖ Analysis of Data**

The data collected were analysed using frequency percentage as stated below:

- Question 1: there are adequate supply of practical materials (such as equipments, consumable, water etc) in the school

Responses	frequency	Percentage%
Strongly Disagree	76	26
Disagree	104	36
Undecided	05	2
Agree	63	22
Strongly Agree	40	14
Total	287	100%

Table 1:- above shows that 76 respondents representing (26) have strongly Disagreed that there are adequate supply of practical materials (such as equipments, consumable, water etc) in the school, 104 represent (36) Disagreed, 05 represent (2) were undecided, 63 represent (22) Agreed

while 40 represent (14) strongly agreed. The information gathered shows that there are no adequate practical materials in the schools under study.

(Source: Filed survey, 2019)

- Question 2: The numbers of teaching staff are adequate and in right proportion of male to female

Responses	frequency	Percentage%
Strongly Disagree	46	17
Disagree	93	32
Undecided	18	6
Agree	78	27
Strongly Agree	49	17
Total	287	100%

Table 2:- reveals that 46 respondents represent (17) strongly disagree that the number of teaching staff are adequate and in right proportion of male to female, 93 represent (32) disagree, 18 represent (6) were undecided, 78 represent (27) agreed and 49 represent (17) strongly agreed.

(Source: Filed survey, 2019)

- Question 3: Enrolment of female students are adequate and sustainable (in terms of teachers students ratio)

Responses	frequency	Percentage%
Strongly Disagree	46	16
Disagree	93	32
Undecided	18	6
Agree	78	27
Strongly Agree	49	17
Total	287	100%

Table 3:- shows that 46 respondents represent (16) strongly disagreed that enrolment of female students are adequate and sustainable (in terms of teachers students ratio), 93 represent (32) disagreed, 18 represent (6) were undecided, 78 represent (27) agreed and 49 represent (17) strongly agreed. From the information gathered above it is clear that there are adequate enrolment of both students and teachers.

(Source: Filed survey, 2019)

- Question 4: The performance of passes (WAEC, NECO, NABTEB) of Girl-child in Zamfara state is highly encouraging

Responses	frequency	Percentage%
Strongly Disagree	63	23
Disagree	71	25
Undecided	15	5
Agree	107	37
Strongly Agree	30	10
Total	287	100%

Table 4:- above indicated that 63 respondents represent (23) have strongly disagreed that the performance of passes (WAEC, NECO, NABTEB) of Girl-child in Zamfara state is highly encouraging, 71 represent (25) disagreed, 15 represent (5) were undecided, 107 represent (37) agreed and 30 represent (10) strongly agreed.

(Source: Filed survey, 2019)

- Question 5: Enrolment of male students are adequate and sustainable (in terms of teachers-to-students ratio)

Responses	frequency	Percentage%
Strongly Disagree	120	43
Disagree	65	22
Undecided	18	6
Agree	49	17
Strongly Agree	35	12
Total	287	100%

Table 5:- above indicated that 120 respondents represent (43) strongly disagreed that enrolment of male students are adequate and sustainable (in terms of teachers-to-students ratio), 65 represent (22) disagreed, 18 represent (6) were undecided, 49 represent (17) agreed and 35 represent (12) strongly disagreed.

(Source: Filed survey, 2019)

## V. CONCLUSION

From the information gathered it was clear that girl-child education faces allots of challenges of financing among others as indicated above.

## RECOMMENDATIONS

- Teacher should be empowered with new techniques and materials of teaching
- Girl-child education should be co-opted with entrepreneurship education
- Parent should be enlighten to send their girl-child to school

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