ASSESSMENT OF MOTIVATIONAL PATTERNS OF WOMEN ENTREPRENEURS IN SMALL AND MEDIUM ENTERPRISES (SMEs) IN NIGERIA: A STUDY OF RURAL WOMEN ENTREPRENEURS IN SOUTH EAST STATE OF NIGERIA

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ABSTRACT
This study was designed to the assessment of motivational patterns of women entrepreneurs in Small and Medium Enterprises (SMEs) in Nigeria, a Study of Rural Women Entrepreneurship in South East State of Nigeria. A sample of 376 women entrepreneurs was adopted through the population of 6,281 engaged in 5 sectors was taken for the study using stratified and simple random sampling. In the process of answering the basic questions, a questionnaire that include demographic profiles, patterns of motivation of women entrepreneurs and their enterprises, factors that affect the performance of women entrepreneurs in Small and Medium Enterprises (SMEs) was designed in a closed ended and Likert scales. Moreover, interviews were held with women of Small and Medium Enterprises (SMEs). After the data has been collected, it was analyzed using simple statistical techniques (tables and percentages) and descriptive statistics (mean and standard deviations). The results of the study indicates the personal characteristics of women entrepreneurs in Small and Medium Enterprises (SMEs) and their enterprise affect their performance. It also shows that lack of own premises (land), financial access, stiff competition, inadequate access to training, access to technology and access to raw materials were the key economic factors that affect the performance of women entrepreneurs in Small and Medium Enterprises (SMEs) and their enterprise affect their performance. It also shows that lack of own premises (land), financial access, stiff competition, inadequate access to training, access to technology and access to raw materials were the key economic factors that affect the performance of women entrepreneurs in Small and Medium Enterprises (SMEs). The study also found that conflicting gender roles, social acceptability and, network with outsiders were the major social factors that affect these entrepreneurs. Furthermore, the main legal/administrative factors include access to policy makers, high amount of tax and interest, bureaucracies and red tapes, and over all legal and regulatory environments. Based on the major findings, recommendations were forwarded to existing and potential entrepreneurs, Small and Medium Enterprises (SMEs).

Keywords: Motivation, Women Entrepreneurs, Small and Medium, Enterprises

INTRODUCTION
Woman Entrepreneurship constitutes a vital engine in the economic growth and development of Nation’s including South Eastern states of Nigeria. This is because it helps in the stimulation of indigenous woman entrepreneurship, it lead to the transformation of traditional industry, it creates employment opportunities, it has lineage effects i.e help to link the various sectors of the economy, makes more effective use of the resources (raw materials, capital and labour); generate income (locally), contributes to regional activity and co-operations, helps to promote change in gradual and peaceful manner and provides training and learning grounds for people at all levels and functions, both directors, managers, workers etc, (Onuoha 2010).
As a result of these benefits, many countries do all they can to aid woman entrepreneurial development more pronounced, systematized and properly co-ordinate in newly industries most of whom are in the South Eastern states of Nigeria. Its attempts have led to the establishment of such government agencies as Industrial Development Centres (IDCS), Small-Scale Industrial Co-operation (SSIC), Nigerian Industrial Development Bank (NIDB) and Small and Medium Scale Enterprise (SMES) etc. The desire of most development nations including Nigeria is to have self-reliant economy capable of generating an internally self sustaining growth have realized needs for self determination and economic independence under the current economic situation, theories of economic development suggest that a rapid growth would occur when the available resources are completely harnessed and utilized for production of goods and services, (Todara 2011). The determination to succeed is also becoming the order of the day. Thus, there is the spirit to be self employed which griped the grown-ups in South Eastern states of Nigeria. The spirit of entrepreneurship is being encouraged in one way or the other by government. For instance for over two decades, the experience of Nigeria in the process of economic development has not been encouraging, this has resulted in low rate of most economic indicators. More importantly, Nigeria’s over dependence on oil has contributes much to her economic recession.

STATEMENT OF THE PROBLEM
As mentioned in the background of the study, there are a large number of women in South Eastern state of Nigeria engages in entrepreneurship business. But the region does not yet exploit them very well to contribute a lot for economic development. One of the reasons are limited fund and for some complete lack of funds; lack of skills or poor skills; lack of motivation; lack of rightful characteristic, lack of performance; poor infrastructure; inadequate access to training; for this might be problems of women entrepreneurs in Small and Medium Scale Enterprises (SMEs).

OBJECTIVES OF THE STUDY
This study will focus on the Assessment of Motivational Patterns of Women Entrepreneurs in Small and Medium Scale Enterprises (SMES) in South Eastern States of Nigeria. The specifics objectives are as follows:

i) To assess the rightful characteristics of women entrepreneurs in Small and Medium Scale Enterprises (SMEs) in South Eastern States of Nigeria.

ii) To find out the significant relationship between the factors that motivates Nigerian women entrepreneurs and their performance in the Small and Medium Scale Enterprises (SMEs) sub-sector in South Eastern States of Nigeria.

iii) To ascertain the motivational factors that determines the type of challenges women entrepreneurs face in business in South Eastern States of Nigeria.

CONCEPT OF ENTREPRENEURSHIP
The concept of entrepreneurship was first established in the 1700s, and the meaning has evolved ever since. Many simply equate it with starting one’s own business. Most economists believe it is more than that. To some economists, the entrepreneur is one who is willing to bear the risk of a new venture if there is a significant chance for profit. Others emphasize the entrepreneur’s role as an innovator who markets his innovation. Still other economists say that entrepreneurs develop new goods or processes that the market demands and are not currently being supplied. Schumpeter viewed entrepreneurship as a force of “creative destruction.” The entrepreneur
carries out “new combinations,” thereby helping render old industries obsolete. Established ways of doing business are destroyed by the creation of new and better ways to do them.

Business expert Drucker (2005) took this idea further, describing the entrepreneur as someone who actually searches for change, responds to it, and exploits change as an opportunity. A quick look at changes in communications from typewriters to personal computers to the Internet illustrates these ideas. Most economists today agree that entrepreneurship is a necessary ingredient for stimulating economic growth and employment opportunities in all societies. In the developing world, successful small businesses are the primary engines of job creation, income growth, and poverty reduction.

Therefore, govern the loss of this customers, the entrepreneur modified her vision to accommodate these needs. The word “entrepreneurship” is defined by the Oxford Advanced Learner’s Dictionary of Current English (Hornsby, 1975), as one who organizes a business undertaking assuming the risk for the sake of the profit. It is also defined as a person who organizes controls and directs the processes of production of goods and services and bears all the risks. Thus, entrepreneurs are calculated risk takers. People who go into business have no guarantee of making profit. They assume the risk of losing what they have invested in their firms. Their willingness to assume the risk depends on how healthy they think the economy will be in the future, the past and political stability in the country government incentives, the expected return from undertaking the risk, their abilities, among other factors.

In other words, an entrepreneur is a person who starts, organizes, manages and assumes responsibility for a business or other enterprise. If the desire to earn a profit is the driving force in our economy, then the entrepreneur is the spark plug. The entrepreneur takes the lead in combining raw materials capital, labour and other inputs in the production of a good or service. The entrepreneur is also an innovator and a risk taker. Entrepreneurs have no guarantee that their ventures will be profitable. But in organizing a business, they risk their time, effort, and money in the hope that they will be able to earn a profit.

**BENEFITS OF ENTREPRENEURSHIP**

It is abundantly clear that entrepreneurship is important for economic growth, productivity, innovation and employment, and many countries have made entrepreneurship explicit policy priority. Entrepreneurial activities have been recognized as an important element in organizational and economic development, performance and wealth creation. World Bank (2007), Fox (2001) and Hisrich (2005) say that entrepreneurship has the following benefits.

a. Entrepreneurs are their own bosses. They make the decisions. They choose whom to do business with and what work they will do. They decide what hours to work, as well as what to pay and whether to take vacations.

b. Entrepreneurship offers a greater possibility of achieving significant financial rewards than working for someone else.

c. It provides the ability to be involved in the total operation of the business, from concept to design and creation, from sales to business operations and customer response.

d. It offers the prestige of being the person in charge.

e. It gives an individual the opportunity to build equity, which can be kept, sold, or passed on to the next generation.
g. Entrepreneurship creates an opportunity for a person to make a contribution. Most new entrepreneurs help the local economy. A few through their innovations contribute to society as a whole.
h. It is a catalyst for economic change and growth. Entrepreneurship increase per-capita output and income. By doing so it involves initiating and constituting change in the structure of business and society. As a result entrepreneurship contribute a lot in increasing countries output and productivity.
i. Entrepreneurship encourages innovation and creativity. It develops new products or service for the market to fulfill human needs. It also stimulates investment interest in the new ventures being created. Entrepreneurship through its process of innovation creates new investment of new ventures. More ventures being created, new jobs will be produced, thus reduce the unemployment rate. That will Creates and promotes wealth distribution. As explained above, entrepreneurship helps the economy by creating wealth for many individuals seeking business opportunities. Although this is not the number one reason individuals pursue entrepreneur activities, it plays a major role in our economy.

**CONCEPT OF AN ENTREPRENEUR**

Schumpeter (1954) being an entrepreneur is not a profession and entrepreneurs do not form a social class. This makes it very difficult to define an entrepreneur as a functional economic group or to classify one set of persons as entrepreneurs. Rather an entrepreneur can be seen as an element of the mechanism or agent of change. As Akeredolu-Ale (1975) rightly opined that Schumepeter’s characterization of the entrepreneurial function gives one the impression that the entrepreneur must be an unusual sort of man in that in a situation in which everyone is doing what they used to do before, an entrepreneur emerges and innovates. In order to provide a definition to the word ‘entrepreneur’ Carland, Hoy, Boulton and Carland (1984) defined an entrepreneur as “an individual who establishes and manages a business for the principal purpose of profit and growth”.

Bagby (1988) also sees an entrepreneur as “a person that utilizes the opportunity of instability, turbulence, lack and change to produce something new or modifies an existing one for profit motive”. Gartner (1989) defined an entrepreneur as “someone who creates an organization”. Thomson (2002) see entrepreneur as individual who survey the potential business environment, identify opportunities to improve it, marshal resources, and act to maximize operational opportunities. In support of the above, Fasua (2007) concluded that an entrepreneur is: a middle man; creative person; a person who perceives and is alert to opportunities; a special person; an innovator; a resourceful and original person; an imaginative person; a risk taker; a reward seeker and a coordinator of resources. From the above definitions, entrepreneurs are enterprising individuals who show a readiness to take risks and to start a new or an old business with some modifications towards meeting identified needs in their immediate environment.

**TYPES OF ENTREPRENEURS**

Entrepreneurship is clearly a complex and multifaceted phenomenon (Grafisk 2000). Recent changes in the economy and the restructuring of labour markets in terms of employee qualifications, nature of work contents and work contracts have raised the profile and importance
of entrepreneurship within the global economy and this has resulted into different types of entrepreneurs (Minniti and Arenius, 2003). Different theorists and authors have classified entrepreneurs in different ways. Grasfik (2000) and United Nations (2006) classified entrepreneurs into six different types which include; self-employed, traditional self employed, growth-oriented, leisure or subsistence and network entrepreneurs.

(i) **Self-employed Entrepreneur**: This type of entrepreneur results from the establishment of new enterprise and the owner has the business as his primary occupation. At the initial stage of the business, the entrepreneur is both the self-employed and an entrepreneur. This type of business includes hotel business, restaurant business, trading etc.

(ii) **Traditional Self-employed Entrepreneur**: This type of entrepreneur exists when someone has taken over and continues on running a personally owned enterprise and who is not necessarily an entrepreneur. This type of entrepreneurs are usually found in the service, trade and in rural district culture in occupation such as farming, building, construction, manufacturing and related occupation.

(iii) **Growth-Oriented Entrepreneur**: The growth-oriented entrepreneur is usually neither registered as an entrepreneur nor as a self-employed person. The business is usually registered as a limited company and the owner is known as growth-oriented entrepreneur (United Nations, 2006). They have better prospects of survival, innovation and growth than other entrepreneurs. Kerta (1993) recognized this type of entrepreneurs as social entrepreneurs. This was in support of Burlingham (1990) who viewed this type of entrepreneur as new breed of women entrepreneurship.

(iv) **Family-Owner Entrepreneur**: The family enterprise is a business that is usually passed on from generation to generation. Under this type of entrepreneur, the new owners are neither entrepreneurs nor self-employed. Founding a company is considered a natural step in the growth or reorganization strategy of an enterprise, but the subject is only referred to briefly (Grafisk, 2000).

However, these classifications depend on the motivational factors, gender and the sector of the economy under consideration because different motivational factors arise when the type of entrepreneurship is examined in different sectors of the economy (National Women Business Council, (NWBC) (2003).

**CONCEPT OF WOMEN ENTREPRENEURSHIP**

Women’s productive activities, particularly in industry, empower them economically and enable them to contribute more to overall development. 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). In many societies women do not enjoy the same opportunities as men. 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).
NATURE OF WOMEN ENTREPRENEURS
There is no agreement among researchers with regard to the differences in the characteristics of male and female entrepreneurs. Some groups of researchers agree that there are no differences. But some others state differences. For example Green & Cohen (1995) stated, “An entrepreneur is an entrepreneur is an entrepreneur,” and it should not matter what size, shape, color, or sex the entrepreneur might be. If so, good research on entrepreneurs should generate theory applicable to all. While research shows similarities in the personal demographics of men and women entrepreneurs, there are differences in business and industry choices, financing strategies, growth patterns, and governance structures of female led ventures. These differences provide compelling reasons to study female entrepreneurship looking specifically at women founders, their ventures, and their entrepreneurial behaviors as a unique subset of entrepreneurship. Just as we have found that clinical trials conducted on an all-male population do not necessarily provide accurate information about the diagnosis or treatment of female patients.

CHARACTERISTICS OF WOMEN ENTREPRENEURS
Women entrepreneurs often have a special personality. They value autonomy and independence. They possess energy and a high need for achievement. Women Entrepreneurs often have a strong internal locus of control. They perceive change as opportunity and are willing to take careful risks. They usually have social skills and possess a balance between intuition and thinking. Gould and Perzen (1990) view that women business owner generally have the same characteristics and motivations with men business owners. Women at all economic levels find it difficult to have their needs met in the working place (women wants are insatiable), hence, turning to entrepreneurship will help them to create their own opportunities. Entrepreneurship has made women to be able to set up economic activities and build independent resources base. This advantage helps them in providing financial support for themselves towards improving their social status and decision making ability. Women in entrepreneurship enjoy a number of potential advantages such as; possession of dual characteristics; (entrepreneurial and women characteristics) which gives them extraordinary ability to carry out their role as entrepreneurs. These characteristics include the following:

(i) **Adaptability.** Women find it easier to adapt their work to family life than their men counterparts. Adaptation to culture, behavioural norms, professional networks, and family relationships all affect the attitudes of women entrepreneurs (Birley, 1989). Kilby (1971) says that adaptability enhances entrepreneurship and women’s stability nature makes it easier for them to adapt in their environment better than their men counterpart.

(ii) **Innovativeness/Creativity:** Women entrepreneurs are highly innovative and creative (Schumpeter, 1949; Drucker, 1985). They can easily generate idea(s), initiate business plans and nurture it to maturity stage. They are potentially creative and more innovative than men (Gumpert, 1983; Gelin, 2005). To confirm this, Annenkova (2001) affirms that several studies revealed that there are multiple general individual characteristics of women business owners that promote their creativity and generate new ways of doing things.

(iii) **Strength:** Most women have strength and energy for multidisciplinary assignment (Timmons, 1995). This is why you are likely to see them combining many things at the same time. For instance a woman can be in business, plays the role of a daughter, a student, wife, a community developer and a mother at the same time. Hence, strength and energy are among the
characteristics and unique attributes usually portray by women. Characteristics reflected in research of women entrepreneurs show that women are highly motivated, initiates actions and activities with less supervision. This is an indication of strength (Annenkova, 2001)

(iv) **Ability to think fast:** Women have been proved to be fast in reasoning and thinking. This is a good potential for business success. The skills involved in managing households may significantly add to women’s capabilities in thinking fast about business operations (Stevenson, 1986).

(v) **Ability to endure:** The potential of endurance and patience have been proved to be a requirement for achieving steady growth in business. To maintain a steady business growth, an entrepreneur must be patient. Patience as a virtue is peculiar mostly to women. Women ability to endure helps them to relate to people effectively. Women have superior abilities, compared with men in human relations or caring for people (Scott, 1986).

(vi) **Accountability and Credibility:** Patience as a unique attribute of women helps them to be accountable and credible. It has been proved that women are more reliable and accountable in financial recordings. For instance, report from the Grameen Bank of Bangladesh showed that the bank has over two million members; 94% of the borrowers are women, who have proven a three times better credit risk than men (Khandker, 1998).

(vii) **Managerial Skill:** Women are unique in that they have the skills and competencies that help them to merge both business and family lives, managing both effectively and intentionally (Sarri and Trihopoulou, 2005). This confirms Birley (1989) assertion that every woman is a manager. Managerial skill is an in-born trait in women because of their peculiar nature of home keeping. Home keeping and management have made women to be better business managers. Women entrepreneurs portray personal qualities such as self-confidence, autonomy, responsibility, determination, and leadership that help them to be successful in the formation and management of their own businesses (Thomson, 2002).

**CHALLENGES FACING WOMEN ENTREPRENEURS**

Although there are many contributions to be accredited to women entrepreneurs, a number of constraints have been identified as detriments to these contributors. Women entrepreneurs face many challenges, including government rules and regulations, gaining access to finance, and building an ICT infrastructure that enables efficiency and growth (United Nations, 2006). Women entrepreneurs require confidence, leadership and management skills and must find ways to access new markets. Kantor (1999) rightly argued that women often experience greater constraints on their economic actions relative to men.

Mayoux (2001) also noted that “there are certain factors that limit the ability of women entrepreneurs to take advantage of the opportunities available to them in their environment and these factors have been identified as the reasons why women businesses fail”. These include poor financial management, liquidity problems, management inexperience and incompetence, problems in coping with inflation and other external economic conditions, poor or non-existent books and records, sales and marketing problems, staffing, difficulties with unions, the failure to seek expert advice, limited social and business networks, a low level of demand in the local economy, the value and system of tenure for housing, constraints in access to finance, lack of work experience and skill, and lack of role models (United Nations, 2006). Other barriers to
women entrepreneurship development are cultural obstacles, lack of motivation, high crime rates, government regulation and problems during the transition from reliance on government benefits and employment. More extensively, Mayoux (2001) identified these factors to include:

(i) Lack of access to Information Technology: The number of women in the technology is very low unlike in other sectors such as health care, hotel, education, restaurant etc.

(ii) Lack of Information on Women Entrepreneurship: There is little information available on women entrepreneurship or women owned business in Nigeria in particular and in the world generally.

(iii) Age Limit: Unlike men, there are certain periods in a woman age/time that she cannot do business – for instance, during pregnancy, labour period, child nursing and such other times that are peculiar to woman. Due to this, entrepreneurship therefore tends to be a midlife choice for women. Hence, majority of women start up business after the age of 35 (Dane, 1984).

(iv) Family Dependence: Most of the family members depend on women for care and hospitality, thereby limiting their full involvement and participation in business.

(v) Restriction to Family Business: Most women entrepreneurs are somehow restricted to family business because of their family commitment. This affects their level of ingenuity, creativity, innovativeness and competitiveness.

(vi) Inaccessibility to Required Funds: Women also may not have equal opportunity to access finance from external sources such as banks, and other finance institutions as a result of this, they tend to prefer using personal credit/saving in financing their business. This discourages a lot of women from going into entrepreneurship.

(vii) Non Involvement of Women in Decision Making: Women all over the world and in all sectors are usually marginalized, especially in the planning stage of development. The decision for the execution of projects done in Nigeria such as construction of roads, building of markets, building of civic centers etc are done without consultation of the women by their men counterparts (Okunade, 2007).

(viii) Much Emphasis on Domestic Role: No matter the role of a woman in the society, she is mainly remembered for the domestic role. A woman, whether a Director of a company, an Educationalist, an Entrepreneur, or a Professional, must go back to the kitchen. The popular saying that a “woman education ends in the kitchen” - tends to prohibit women from going into business. “The kitchen” role dominates every other role of a woman (Kpohazounde, 1994). Mayoux (2001) also noted that there are certain factors that limit women entrepreneurs ability to take advantage of the opportunities available to them in their environment and these factors have been identified as the reasons why their business fail (Kantor, 1999). Other barriers to women entrepreneurship development are cultural obstacles, lack of motivation, high crime rates and problems during the transition from reliance on government benefits and employment. Commenting on the challenges facing women entrepreneurs, Gould and Perzen (1990) classified women into ‘better off and low income women’. According to them, ‘better off women ’face the following challenges: lack of socialization to entrepreneurship in the home, school and society; exclusion from traditional business networks; discriminatory attitude of leaders; gender stereotypes and expectation: such as the attitude that women entrepreneurs are dabblers or
hobbyists; socialized ambivalence about competition and profit; lack of self confidence; inability to globalize the business: men are leading in the global market.

CONCEPT OF SMALL AND MEDIUM SCALE ENTERPRISES (SMES) SECTOR
The concept of Small and Medium Scale Enterprises (SMEs) is dynamic and relative (Otokiti, 1985; Olorunshola, 2004; Ogunleye, 2004). Several institutions and agencies defined Small and Medium Scale Enterprises (SMEs) differently with parameters such as employee’s size, asset base, turnover, financial strength, working capital and size of the business (Olutunla, 2001). Otokiti (1987) says that “the cottage and tiny industries are the traditional hand and light mechanically operated industries. The small industry are those units having capital investment above N1,000 ($550) but not more than N500,000. In their activities, they employed more than 10 persons but not above 199 employees located in most of the industrial estate of Enugu, Anambra, Abakaliki, Imo and Abia employing more than 100 people. These criteria might have benefited from NIBD and NBC financial assistance at various stages of this institution before 1984. It’s also stated that “henceforth, only promoters and projects that are in tune with the bank new strategy will be entertained”.

Apart from the above definition, Nigerian Industrial Policy 1989 defined Small Scale Enterprises as ‘enterprise whose investment in working capital is between N100,000 and N2m excluding cost of land’. CBN Monetary Policy Circular No. 22 of 1998 defined Small and Medium Scale Enterprises as any enterprise whose investments including land and working capital is less than N300,000 and annual turnover is less than N5m. The Nigerian Industrial Development Bank (NIDB) also defined small enterprise as an enterprise that has investment and working capital not exceeding N750,000 and medium enterprise as one with N750,000 to N3m. The Federal Ministry of Industry Guidelines to Nigerian Bank for Commerce and Industries (NBCI) also defined it as business with a total cost not exceeding N500,000 (excluding cost of land but including working capital). Centre for Industrial Research and Development (CIRD) of the Obafemi Awolowo University, Ile-Ife defined Small and Medium Scale Enterprises as an enterprise with capital base not exceeding N250,000 and employing and employing on full time basis, 50 workers or less.

In furtherance of this, NCI (2001) offered the following definitions for micro, small medium and large scale enterprises in Nigeria:

(i) Micro/Cottage Industry: An industry with a labour size of not more than 10 workers and total cost of not more than N1.50 million, including working capital but excluding cost of land.

(ii) Small-Scale Industry: An industry with a labour size of 11-100 workers or a total cost of not more than N50 million, including working capital but excluding cost of land.

(iii) Medium Scale Industry: An industry with a labour size of between 101-300 workers or a total cost of over N50 million but not more than N200 million, including working capital but excluding cost of land.

(iv) Large Scale: An industry with a labour size of over 300 workers or a total cost of over N200 million, including working capital but excluding cost of land.
The above definitions show that there is no universal definition of SMEs. However, for the purpose of this research work, the definition of SMEs given by NCI 2001 which defined SMEs as establishment with less than N20m (excluding cost of land and working capital) and has up to 10 employees and less than 300 employees (Oyekanmi, 2004) is adopted. Although different government agencies still utilize slightly different definitions as seen in Tables 1, 2 and 3 the definition adopted by the National Council on Industry appears to be broad enough to accommodate all the other definitions.

CONCEPT OF MOTIVATION
Motivation may be expressed in various ways such as the aspirations or behavioural intentions (Davidson, 1997). Ivancevich, Konopaske and Matteson (1997), motivation is the set of forces that initiate behaviour and determine its form, direction, intensity and duration. Hisrich, Micheal and Shepherd (2005) saw it as what causes people to do something. Goleman (2001) defines motivation as a passion to work for reasons that go beyond money or status and a propensity to pursue goals with energy and persistence. Cole (2001) views motivation as the term used to describe those processes, both instinctive and rational, by which people seek to satisfy the basic drives, perceived needs and personal goals, which trigger human behaviour. For effective entrepreneurial performance, motivation is important. Motivation propels performance which brings behaviour and reward (intrinsic and extrinsic) (Huitt, 2001). Motivation is an internal state or condition (sometimes described as a need, desire, or want) that serves to activate or energize behavior and give it direction. Kleinginna and Kleinginna, (1981) and Huitt, (2001) emphasize that motivation is:

i) Internal state or condition that activates behavior and gives it direction;

ii) Desire or want that energizes and directs goal-oriented behavior;

iii) Influence of needs and desires on the intensity and direction of behavior.

Analyzing the motivational aspect of entrepreneurship Schein (1978) propounded a theory of career anchors where he argues that as people move into their careers they gradually develop clearer self-concepts in terms of their:

i) Talents and abilities: they discover at what they are and are not good.

ii) Motives and needs: they determine what they are ultimately seeking out of their career (e.g. good income, security, interesting work, or opportunities to be creative).

iii) Values: they realize with what kind of company, work environment, product, or service they want to be associated.

MOTIVATIONAL PATTERNS OF WOMEN ENTREPRENEURS
Motivational patterns of women entrepreneurs deal with the issues of the nature, types and dynamics that exist among women entrepreneurs in different sectors of the economy. The motivational patterns of entrepreneurship are therefore complex and often differ in terms of women and sectors. Katz and Kahn (1978) see different motivational patterns as likely to exist across the four sectors of the economy. In support of this, National Women’s Business Council (NWBC) (2003) opines that different motivational patterns arise when different types of
enterprise are examined in different sectors of the economy. Katz and Kahn (1978) and Tung (1981) identify three patterns of motivation as (i) rule enforcement, (ii) external reward and (iii) internalized motivation. Muriel and Scott (2001) also identify five patterns of women entrepreneurs. These include; (i) dynastic compliance, (ii) no other choice (iii) entrepreneurship by chance (iv) informed entrepreneurs and (v) pure entrepreneurs.

While Shapero and Sokol (1982); Kent, Sexton and Vasper (1982); Hisrich and Brush (1985); Gelin (2005) classify these patterns into ‘push and pull’ factors. They classified women entrepreneurs into ‘push entrepreneurs and pull entrepreneurs. The results of their findings reveals that most women under their study cited the push factors that motivated them to start their businesses to includes; factors of frustration and boredom in their pervious jobs, followed by interest in the business, while pull factors include autonomy and family security. To elucidate more on this, Rayn and Deci (2002); Brunstein and Maier (2005) called these factors ‘intrinsic and extrinsic’ motivation. GEM (2005) also identifies two motivational patterns among women entrepreneurs. According to them, women entrepreneurs can be classified as being either ‘opportunity driven’ or ‘necessity driven’ entrepreneurs. In support of Ryan and Deci (2002); Brunstein and Maier (2005); Gelin (2005) and Das (2005) in their report views these factors as chance, forced and created factors.

Patel (1987) and Das (2005) classify patterns of women entrepreneurial motivation based on how their businesses got started. Three categories of women entrepreneurs exist and these include – “chance, “forced” and “created” entrepreneurs. ‘Chance entrepreneurs’ are those who started a business without any clear goals or plans – their businesses probably evolved from hobbies to economic enterprises over time. ‘Forced entrepreneurs’ are those who were compelled by circumstances such as death of spouse and financial difficulties to start a business while ‘created entrepreneurs’ are those who are located, motivated, encouraged, and developed through entrepreneurship development programmes and education. Das (2005) views some women go into business simply because they had time to do that or they needed something to keep them busy or because their husband is into the same kind of business and see it as an opportunity to start business in that line. Others were forced into business because of their need for money either to augment their earnings or because they have a need for that. Others entered into entrepreneurship because of the availability of certain resources such as time, finance, labour or because they want to be independent. This is called created entrepreneurs.

Looking at the above motivational patterns from different authors the researcher saw the relatedness and commonality of these patterns and hence decided to classify them as ‘internal and external’ factors. Thus, in this study it is thought to assess the different factors that affect the performance of women entrepreneurs in Small and Medium Enterprises (SMEs) in Nnewi town. 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 and the financial, administrative and social responsibilities, and who is effectively in-charge of its day-to-day management” (Lavoie, 1984/85). In this research, we adopt a more general definition of woman entrepreneur as someone who is an owner-manager of a small business. This broad definition is necessary given the small number of women business owners in Nigeria.

Motivation of women entrepreneurs, empirically are associated with different factors. The classification of these factors varies from author to author. For instance, Bartol and Martin
(1998) classify these factors into: (i) Personal characteristics (ii) Life path circumstances and (iii) Environmental factors. Shapero and Sokol (1982); Sexton and Vasper (1982); Hisrich and Brush (1986) classifies these factors into push and pull factors. However, the results of their findings revealed that most women under their study cited push factors as their major motivation into business. These factors include: frustration, job dissatisfaction, deployment, divorce and boredom in their previous jobs. They also identified pull factors to include: independence, autonomy, education and family security. Reviewing the findings of Carland, Hoy, Boulton and Carland (1984), achievement of entrepreneurial goals which may be: target for growth, profit or innovation were seen as reasons for women venturing into entrepreneurship.

THEORETICAL FRAMEWORK OF THE STUDY
The study of entrepreneurship is based on several theoretical backgrounds. These theories form the basis upon which the research on the study of entrepreneurship is anchored. Different theories exist because of the different views of researchers who propounded these theories. Among these theories are;

i) Psychological Theory: Psychological theory as an entrepreneurial theory buttresses traits, motives and personalities as the major motivating factors that instill entrepreneurial spirit in an individual. Psychologists are of the views that there is an inner urge or force in someone that makes an entrepreneur to desire a change of status and environment that may lead to innovation. Considering psychological variables associated with individual’s desire for achievement seems to be the leading factor behind most new ventures. These include desire for achievement, internal locus of control, energy/strength, need for independence/freedom, risk taking to mention but a few. Under this theory, the work of McClelland was considered. McClelland (1961) in his studies paid much attention on the issues of traits, motives and incentives as the major factors that encourage individual for personal achievement. “Need for achievement” injects strength and energy into a human system that makes him/her to start and continue in business until that particular need is achieved.

McClelland in his studies argued that entrepreneurial business is motivated by the individual need for achievement which is a force that inspires an entrepreneur to generate idea(s) and energize him to pursue the idea until it becomes a reality. His conclusion was mainly based on the evidences from art, literature and the responses to questionnaire obtained from the citizen of the societies aimed at showing the relationship between economic growth and achievement. According to McClelland, entrepreneurs differ in classes, tribes, or nations. This difference arises as a result of different ideologies of personal achievement and not basically due to system of values as argued by other theorists. Moral standard was seen as the main factor for business promotion and provision of skill, capital, management and other resources. In support of this assertion, he stated that; “the problem of course is to develop character by means that will not be rejected out of hand as an unwarranted intrusion into a national way of life. The solution lies in presenting openly the psychological evidence that certain motives and values for economic”. 

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Table 1: Distribution of Entrepreneurs on the challenges of SMEs in the South Eastern State of Nigeria

<table>
<thead>
<tr>
<th>S/N</th>
<th>Details</th>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
<th>Total</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Lack of fund</td>
<td>347</td>
<td>80</td>
<td>64</td>
<td>59</td>
<td>0</td>
<td>550</td>
<td>4.36</td>
</tr>
<tr>
<td>2</td>
<td>Dishonesty and laxity on the part of the entrepreneur</td>
<td>349</td>
<td>122</td>
<td>49</td>
<td>30</td>
<td>0</td>
<td>550</td>
<td>4.46</td>
</tr>
<tr>
<td>3</td>
<td>Lack of skills or poor skills</td>
<td>448</td>
<td>35</td>
<td>24</td>
<td>43</td>
<td>0</td>
<td>550</td>
<td>4.61</td>
</tr>
<tr>
<td>4</td>
<td>Lack of rightful characteristic</td>
<td>366</td>
<td>128</td>
<td>33</td>
<td>23</td>
<td>0</td>
<td>550</td>
<td>4.51</td>
</tr>
<tr>
<td>5</td>
<td>Inadequate access to training</td>
<td>337</td>
<td>136</td>
<td>66</td>
<td>11</td>
<td>0</td>
<td>550</td>
<td>4.45</td>
</tr>
<tr>
<td>6</td>
<td>Lack of motivation</td>
<td>349</td>
<td>96</td>
<td>59</td>
<td>46</td>
<td>0</td>
<td>550</td>
<td>4.36</td>
</tr>
<tr>
<td>7</td>
<td>Poor infrastructure</td>
<td>288</td>
<td>227</td>
<td>16</td>
<td>19</td>
<td>0</td>
<td>550</td>
<td>4.42</td>
</tr>
<tr>
<td>8</td>
<td>Lack of performance</td>
<td>161</td>
<td>177</td>
<td>144</td>
<td>67</td>
<td>0</td>
<td>550</td>
<td>3.79</td>
</tr>
<tr>
<td>9</td>
<td>Inconsistency on government policies</td>
<td>144</td>
<td>130</td>
<td>177</td>
<td>99</td>
<td>0</td>
<td>550</td>
<td>3.58</td>
</tr>
</tbody>
</table>

Source: Field Study, 2020

Table 1 above shows that the entrepreneurs had challenges. The entrepreneurs agrees (4.36%) that lack of fund was a challenge, they also agreed that (4.46%) that dishonesty and laxity on the part of the entrepreneur was a challenge. (4.61%) shows that lack of skills or poor skills was challenging; (4.51%) entails that lack of rightful characteristic was a challenge; (4.36%) shows that lack of rightful characteristic was also a challenge; (4.42%) shows that inadequate access to training was bringing challenging to entrepreneurs; (3.39%) shows that lack of motivation was a challenge; (3.58%) poor infrastructure was a challenge whereas none was undecided on any of the points raised.

DISCUSSION OF FINDINGS

CHALLENGES OF SMES IN SOUTH EASTERN STATE OF NIGERIA

The study revealed that the SMEs in the South Eastern State of Nigeria were faced with challenges which hampered entrepreneurship growth and development. On a five point Likert Scale and an assumed 3.50 points for general agreement, lack of fund (4.36%); lack of skills or poor skills (4.46%); lack of rightful characteristic (4.51%); inadequate access to training (4.45%); lack of motivation (4.36%); Poor infrastructure (4.42%); lack of performance (3.79%) and inconsistency on government policies (3.58%) are all indentified as challenges to woman entrepreneurship. Ile (2008), Iwu (2010) and Moore (2008) see undercapitalization; lack of business records and problems of succession as the challenges of entrepreneurship. However, it was found that Ile (2008), Iwu (2000) and Moore (2008) posit while the above assertion could hold true in some SMEs, most SMEs were challenged by factors other than the challenges of SMEs and entrepreneurship development were diverse but mainly hovered around the factors mentioned in table 4.13 of the study.
Table 2: Distribution of Entrepreneurs on failure of SMEs in South Eastern State of Nigeria

<table>
<thead>
<tr>
<th>S/No</th>
<th>Details</th>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>More SMEs failed in the last eleven years due to failure of motivation</td>
<td>400</td>
<td>82</td>
<td>62</td>
<td>6</td>
<td>0</td>
<td>550</td>
</tr>
<tr>
<td>2</td>
<td>SMEs failed in the last eleven years due to dishonesty and laxity on the part of the entrepreneur</td>
<td>176</td>
<td>286</td>
<td>8</td>
<td>80</td>
<td>0</td>
<td>550</td>
</tr>
<tr>
<td>3</td>
<td>SMEs failed due to lack of skills or poor skills</td>
<td>339</td>
<td>98</td>
<td>78</td>
<td>35</td>
<td>0</td>
<td>550</td>
</tr>
<tr>
<td>4</td>
<td>SMEs failed because of lack of rightful characteristic</td>
<td>318</td>
<td>193</td>
<td>34</td>
<td>5</td>
<td>0</td>
<td>550</td>
</tr>
<tr>
<td>5</td>
<td>SMEs failed because of inadequate access to training</td>
<td>353</td>
<td>144</td>
<td>48</td>
<td>5</td>
<td>0</td>
<td>550</td>
</tr>
<tr>
<td>6</td>
<td>SMEs failed due to lack of motivation</td>
<td>289</td>
<td>162</td>
<td>83</td>
<td>16</td>
<td>0</td>
<td>550</td>
</tr>
<tr>
<td>7</td>
<td>SMEs failed because of poor infrastructure</td>
<td>369</td>
<td>128</td>
<td>48</td>
<td>5</td>
<td>0</td>
<td>550</td>
</tr>
<tr>
<td>8</td>
<td>SMEs failed because of lack of performance</td>
<td>128</td>
<td>145</td>
<td>82</td>
<td>195</td>
<td>0</td>
<td>550</td>
</tr>
<tr>
<td>9</td>
<td>SMEs failed due to inconsistency on government policies</td>
<td>353</td>
<td>144</td>
<td>48</td>
<td>5</td>
<td>0</td>
<td>550</td>
</tr>
</tbody>
</table>

Source: Field Study, 2020

Table 2: shows that failure of SMEs in the South Eastern State of Nigeria (4.59%) more SMEs failed in the last eleven years due to failure of motivation; (4.01%) shows that SMEs failed in the last eleven years due to dishonesty and laxity on the part of the entrepreneur; (4.35%) shows that SMEs failed due to lack of skills or poor skills; (4.59%) shows that SMEs failed because of lack of rightful characteristic; (4.54%) shows that SMEs failed because of inadequate access to training; (4.32%) shows that SMEs failed due to lack of motivation; (4.58%) shows that SMEs failed because of poor infrastructure; (3.38%) shows that SMEs failed because of lack of performance and (4.54%) shows that SMEs failed due to inconsistency on government policies.

SUMMARY OF FINDINGS:
From the above the researcher found out that:

i) the women entrepreneurs had challenges on lack of fund
ii) that dishonesty and laxity on the part of the women entrepreneur was also a challenge.
iii) that lack of skills or poor skills was challenging;
iv) that lack of rightful characteristic was a challenge;
v) that inadequate access to training was bringing challenging to women entrepreneurs;
vi) whereas none was undecided on any of the points raised.

CONCLUSION
The researcher concluded that if all these challenges are solved with the recommendations they recommended that things will be alright.

RECOMMENDATIONS:
The researcher recommended that:
i. fund will be provided for the women entrepreneurs through government assistance,
ii. dishonesty and laxity on the part of the women entrepreneur will stop.
iii. the women entrepreneurs should improve on their skills;
iv. lack of rightful characteristic will be put in place;
v. there will be inadequate access to training and development to women entrepreneurs;

REFERENCES


