

## **Women’s Access to Entrepreneurial Resources in Informal Economy: a Qualitative Analysis of Yoruba Women Textile Traders’ Access to Entrepreneurial Resources at Balogun Market, Lagos – South-West, Nigeria**

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### **Abstract**

*Accessing entrepreneurial resources by women entrepreneurs in informal economy is considered essential for entrepreneurial resources. Extant literature have shown that women entrepreneurs were unable to access entrepreneurial resources due to vagaries of informal economy and patriarchal context in which they seek these resources in developing countries. Yet, there is paucity of data in which some successful Yoruba women textile traders successfully negotiate the vagaries of informal economy and patriarchal context to seek entrepreneurial resources for their entrepreneurial development. The paper examines how Yoruba women textile traders seek resources for their entrepreneurial development. The paper hinges within the ambit of Social Action Theory. Eight Focus-group discussions and thirty in-depth interviews were conducted among the purposively chosen women textile traders. The data was analysed qualitatively and reveals that within the social system women textile traders engage in multiple form of generating income in order to augment their textile trading. The actions taken by the women textile traders are important for holistic policy making towards women entrepreneurial development in informal economy.*

**Key words:** *women textile traders, entrepreneurial resources, informal economy, Nigeria*

**JEL Classification:** *L26*

### **Introduction**

Entrepreneurial development is important to economic growth and development of nations. Women’s contribution to economic development remains significant. Entrepreneurial development has found to be a panacea for poverty alleviation among women in developing countries (UN, 2009). Entrepreneurial activities are embedded in informal economy and formal economy of nations. Researchers like; Buttner et al (1997), Yves et al (2001), Minniti et al (2003), Kutanis (2003), Aina (2003) have recognized the increasing influx of women into the field of entrepreneurship in developing countries. Yet, while it is clear that more and more

women are coming forward to set up enterprises in the informal economy, the rate of growth of such enterprises is hindered by myriads of problems for any meaningful entrepreneurial development. Despite women participation in entrepreneurship in informal economy, women lack access to and control over financial and other forms of resource such as, limited access to key resources like land, credits, and other strategic resources needed for entrepreneurship development. Inability to adequately access these strategic resources serve as serious impediments to women enterprises development (World Bank, 2009). This backdrop of information makes women entrepreneurship in much of the developing countries go little beyond informal business ventures, which ensures daily survival for women and their families (World bank, 2009).

Furthermore, Oyekanmi (2004) and Nyamnjoh (2005) succinctly stated that women contributions in informal economy seem to be invisible, given that the prevailing social system in which they seek and access opportunities have patriarchal context. These problems make the rate of business closure higher in Nigeria, especially among women (ILO, 2007). The importance of women entrepreneurship have led some scholars to research into constraints of accessing entrepreneurship resources for women entrepreneurs in informal economy in other to bring to fore some of these constraints for policy making (Sulaiman,2007)

Despite the constraints of women developing entrepreneurially in informal economy, some women entrepreneurs have made success in their trading activities and developed in their chosen trade. Among such women in informal economy are Yoruba women textile traders in Balogun Market. Yet how they have been able to access entrepreneurial resources for their textile trading activities have received little academic attention. This paper examines Yoruba women textile traders access to entrepreneurial resources in the light of the following questions: (1) How do they obtain financial resources to finance their textile trading? (2) how do they get access to shops and warehousing for textile trading?(3) how and in what ways do they employ people to work for them in their textile trading?. The focus of this paper is justified by the fact that despite the vagaries of informal economy, and the patriarchal context in which women seek entrepreneurial resources, Yoruba women textile traders have made to success of their textile trading. Quite often, scholars have focused on constraints/challenges on women entrepreneurial development in informal economy (Tamale, 2004; Sulaiman, 2007; Olutunla, 2008; Onyenechere, 2009; Babalola, 2009; Okafor, et al.2010). There exists a gap on how some women entrepreneurs access entrepreneurial resources despite these constraints.

### **Constraints of Women's Accessing Resources in Informal Economy**

Access to financial resources is a key issue for women entrepreneurs. Accessing credit, particularly for starting an enterprise, is one of the major constraints faced by women entrepreneurs in informal economy. In many countries, women face unequal access to bank loans, or discriminatory practices by banks. Women, in particular the less educated ones, find it difficult to get financing from banks because they lack information on how to go about securing a loan. Moreover, bank managers are often more reluctant to lend to women than to men.

United Nations (2005) reports that general lack of experience and exposure restricts women from venturing out and dealing with banking institutions. In Arab countries generally, Commonwealth Secretariat Report (2002) reported that though, legislation guarantees independent financial resources for spouses, the patriarchy system within the family means that control of such resources, even women's wages is frequently the preserve of the male members of the family. Though banks are the principal source of financing in the region, they are generally conservative in granting loans to women due to lack of collaterals. In the area of guarantees, several discouraging habits are ingrained in financial institutions and banks, such as requiring male members to accompany women entrepreneur for finalizing the projects proposed by women, as well as insisting on guarantees from males in the family.

UN (2009) states that general lack of experience and exposure restricts women from venturing out and dealing with banking institutions. Those who do venture out often find that transaction costs for accessing credit are high, and cannot be met by the cash available to them. Because of this, they are dependent on the family members for surety or collateral and hence restrict the money they borrow. This results in lower investments. Alternately, they tend to find working capital at higher rates of interest. The availability of finance and other facilities, such as industrial sheds and land for women entrepreneurs are often constrained by restrictions that do not account for practical realities. All these in turn affect the enterprise and its survival.

Bammeke (2005) succinctly stated that though, credit may be available for women through several schemes but there are bottlenecks and gaps, and the multiplicity of schemes is often not adequately listed nor is there networking among agencies. As a result, clients approaching one institution are sometimes not made aware of the best option for their requirements.

Suleiman (2009), in his study of Nigeria women in agricultural sector, reported that the greatest challenge of women in agriculture is their inability to raise capital for their affairs. Most commercial and development banks are reluctant to grant agricultural loans because of the risk factors in agriculture. The high interest rate and security of land, or other assets and bond issues serve as hindrances to raising loans from the banks. Furthermore, according to him, there are also some myths about women credits. One of such myth is that poor women make poor credits. Olutunla (2008) however reported that this is not normal, as Nigerian women have been found to be more accurate in terms of loans repayment.

In order to lift womenfolk out of poverty and make loans accessible to them, Federal government of Nigeria initiated lot of programmes. Currently, the Micro- Finance banks (MFB) is the government latest major organ of policy for entrepreneurship finance. In a research conducted by Olutunla (2008) on access of women to micro-finance loans, that male to female application approved by MFB was in ratio 65% to 35%. According to the scholar, this discrepancy was linked to women entrepreneurs approaching banks on an individual basis and lack of soundly written business plan or feasibility studies. Furthermore, micro-finance institutions were not always able to meet the credits requirements of businesses. That is, they offer limited loan sizes and short repayment terms. ILO,(2005) had earlier reported that women entrepreneurs in Ethiopia, complained about the ceiling on micro-finance loans that it was too low to be of much value when they want operate above subsistence level. In fact, many women entrepreneurs indicate that low micro-finance ceilings, coupled with the lack of availability of any sources of financing to bridge the gap is a major impediment to the growth potential of their enterprises.

Also on micro- finance loans, Nkamnebe (2008) in his study found out that women do not patronize MFIs because they are not aware of their activities and the benefits derivable from MFIs. To him, there are factors that are inert to women entrepreneurs themselves such as: lack of mental access in which women themselves do not believe in micro-credits and MFIs, ignorance, fear of the consequences of default, and the myth that bank facilities are meant only for the poor.

In accessing loans for women entrepreneurial development, women lack access to institutional finance (Olutunla, 2007, Aderemi, et al, 2008, Onyenechere, 2009). Scholars found out that banks were unable to grant loans to women because of the fear that they may not repay back and women entrepreneurs lack collaterals that can be presented to the banks .In terms of access to external resources, most women have limited access to funds to enable them start and develop their businesses (NEPAD, 2003). In addition, the working capital some women in informal economy operate with is as low as twenty-five percent to the extent that the working capital they operate with cannot improve their socio-economic conditions (UNESCO, 2003).

Commenting on the role of women entrepreneurs, Weeks (2001) opines that women entrepreneurs play an increasingly important role in promoting economic growth and

development. To ensure this role is accomplished, most of them rely on predatory moneylenders because of the problems they encounter in accessing credit from the formal financial institution in Nigeria (Iheduru, 2002 and, Olutayo, 2005).

One of the factors of production is the land. However, in developing countries, the prevailing land tenure system does not allow women to own, control, or inherit land. This is because land titles are placed in men's names even where women were clearly handling the household. Women can only obtain land for farming by borrowing, renting, or outright purchase. When borrowed lands are farmed, women are not allowed to plant perennial crops like cocoa, rubber, and other economic trees.

In addition, according to World Bank (1999) report that generally in developing countries, women are unable to accumulate titled assets that can be offered as collateral security for loans, therefore, the scale and growth of their enterprises are usually adversely affected. Inheritance practices and laws, discriminatory laws on ownership of property serve as impediment to women entrepreneur. As regards accessing land, World Bank (2009) report that among the Arabs, women do not own lands. Even if they are legally entitled to land, they often cede it to their brothers because of the belief that it should remain in the family name. The same logic applies in relation to household property, which is generally registered in the name of man, even if his wife has made a financial contribution to its acquisition.

In Nigeria, the land remains the exclusive property of the state. The right to use, develop, and occupy the land is granted by the government under the land use Decree 1978. The state retains the eminent ownership of the land and is entitled to take it all at anytime. However, federal government of Nigeria has not been able to provide the needed functional spaces such as lock-up shops and ware houses for businesspersons. Private property developers have filled this gap by massive constructions of lock-ups shops, warehouses for rent age. Often times the rents are usually on the high side, which makes it difficult for most women to access. This situation is particularly evident in Lagos state due to the cosmopolitan nature of the state, which has placed great demands not only on housing but also on physical and social amenities.

The past efforts by the government to provide housing for the urban population have not yielded much fruits. Researchers have tended to draw a strategic link between urbanization processes in a country and subsisting housing problems. Thus, the rapid rate of urbanization and its attendant socio-economic and spatial consequences have been of tremendous concern to all professionals, policy makers, and analysts especially as it affects urban development and management (Olatubara, 2007). This rapidity in the rate of urbanization is so overwhelming that it generally far exceeds the speed with which governments are able to respond to the dynamics of urbanization due to inadequate facilities, resources and capabilities at their disposal.

## **Theoretical Framework**

The discourse on Yoruba women textile traders' access to entrepreneurial resources is situated within the ambit of Social Action Theory by Max Weber to explain the subjective meaning attached accessing resources for entrepreneurial development. The theory is sometimes referred to as 'The Action Frame of Reference'. Weber's work is so varied and subject to so many interpretations, that it has influenced a wide array of sociological theories (Ritzer, 2000). It is for this reason that Weber conceived sociology as a comprehensive science of social action (Coser, 2004). Weber's primary focus was on the subjective meanings that human actors attach to their actions in their mutual orientations within specific socio-historical/cultural context. Weber argued that explanation of social action have to account for the way in which individuals attach subjective meaning to situation and direct their actions in accordance with their perception of those situations.

This implies that individuals define, interpret situation and act accordingly. Individual behaviours are moulded within the socio-cultural setting. A good and more specific example of Weber's thinking on action is found in his discussion of economic consideration... for what matters is not the objective necessity of making economic provision, but the belief that it is necessary (Ritzer, 2000). Therefore, action is not possible without purpose. The ideal types of social action must have a purpose or intention inscribed in them (Labinjo, 2002). To Weber, there are four ideal types of social action. They are emotional action, traditional action, goal rational actions and value- rational actions.

*Zweckrational* action or rational action: This is a goal-oriented rational action where the actor deliberately acts to achieve a definite goal. As described by Elwell (2009), Weber associated goal oriented rational behaviour with actions, which both the goals and means were rationally chosen. Weber position on rational action could be used to justify the Yoruba women involvement in textile trading. This refers to entrepreneurial thinking in textile trading in which the Yoruba women are expected to establish goals and take rational steps to achieve them. It is a known fact that, people do not get involved in action without understanding of the goal(s) to be achieved. Rational action is guided by consideration of ends, means and secondary consequences (Labinjoh, 2002).

Yoruba women entrepreneurial development fit this theoretical postulation. Women entrepreneurs logically establish goals by engaging in textile trading. However, there are some logical actions women actor must assume that would lead to the desired consequences (Entrepreneurial development). One of such logical action is to access entrepreneurial resources for effective and continuity in trading in textile materials. They are different dynamic, rational actions taken that were subjective to women textile traders, and that had helped in contributing to entrepreneurial development in textile trading. The end-in-view of logical actions taken to achieve entrepreneurship development is profit, wealth accumulation, and return from risks, societal respect, appreciation, recognition, satisfaction, employment, and power (Ogidan, 2010). These actions are connected with Weber's Social Action theory to provide framework for the analysis of Yoruba Women textile trader's access to entrepreneurial resources.

## Method of Data Collection

This study utilized qualitative techniques in data generation. The qualitative method allows us to gain valuable insights through the subjective narratives of the respondents, that is, it gave us understanding from participant perspectives. Bryan and Burgess (1999) note that one underlying attribute of qualitative methodology is its strong adherent to viewing events from the viewpoints of the subjects. The specific focus of the study was on Yoruba women textile traders who distribute and sell textile materials such as lace materials, Ankara, and other forms of fabrics at Balogun market, Lagos state, South- West Nigeria.

The criteria for choosing the respondents among the Yoruba traders include: those who have been in textile trading for the past ten years; those that sell from shops, they may be either in retail or wholesale trading; those that have at least two apprentices undergoing training in textile trading; and those that have two informal employees working with them. All the eleven heads of units are included in this category. The study also focused on women who had retired from textile trading and who had succeeded in handing over the textile trading to one of her children or family members. The inclusion of this category is to have historical background on how they access entrepreneurial resources.

In all, the sample size for this study was thirty (30) for IDIs. There were eleven women head of unit. They were all included in the sample. Eight women textile traders who had retired from textile trading were also interviewed. We were able to select other 11 women traders for IDI across the market purposively. We got the required number through snowball method

**Table 1. Characteristics of women respondents in IDI**

No of IDIs	Categories
11	Women head of units
8	Women traders who had retired from active textile trading
11	Women traders (one in each unit)

Source: fieldwork, 2011

**Table 2. Demographic characteristics of Yoruba Women in FGDs**

No of women	Age Category
2	40-45
2	46- 59
4	60 and above

Source: fieldwork, 2011

Eight FGDs (comprising between six women traders for each FGD), one FGD was conducted in each unit of the market. The study utilized purposive sampling method. Various stages were involved in the utilization of this sampling method for the study. The study maintained geographical spread in selection of the sample by ensuring that all the eleven units of the Balogun Market were covered.

All the methods used in gathering data produced a single report. All instruments were integrated in the analysis. The qualitative data generated through IDIs and FGDs, are analysed with the use of content analysis and ethnographic summary that was enhanced with computer analysis. This brought out the thematic views through critical evaluation and verbatim quotations. Data reduction involved series of steps. There were no attempts to quantify any data, as attachment of numerical values to qualitative data is not only inappropriate but also unscientific in qualitative data reduction (Silverman, 2006) .The data collection and analysis for this study was done from August 2011 to February 2012.

## Findings and Discussion

### Access to Financial Resources

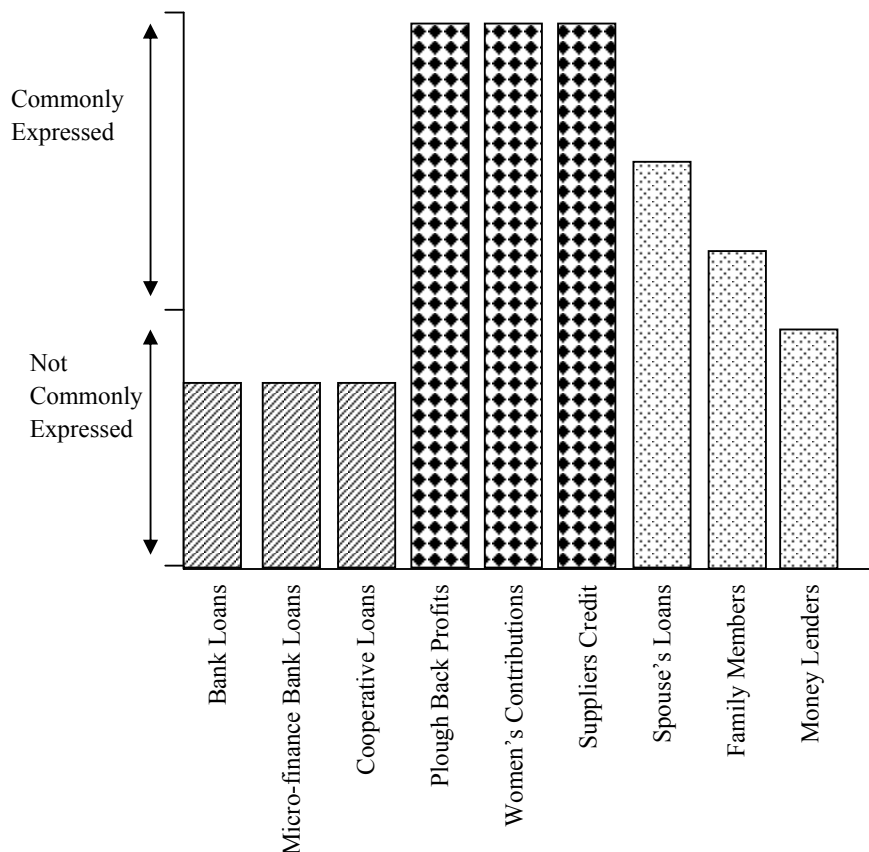
Women continuous access to financial resources is considered important for the continuation and growth of the business. Given the patriarchal context by which they access resources, women respondents were asked how they access resources for their textile trading activities. The first resource we examined was their access to credit for continuation of their textile trading. Matrix 1 below shows how majority of women respondents negotiated the problems of inadequate access to financial resources.

For each of the sources mentioned and those not mentioned, we probed further for explanation on each source.

We asked whether women were aware of different loans offered by banking institutions that will help them accumulate more capital for their textile trading. Women respondents in focus – group discussions, and in-depth interview affirmed that they were aware of loans from the formal banking institutions and from micro- finance Banks, but they do not like the conditions attached to it. The researcher then asked whether they have explored every option available to obtain loans. There was an affirmative answer to this that there were aware. Why then are women traders not applying for bank loans for their textile trading activities? A woman respondent in focus group discussion had this to say:

*“When we approach banks for loans, the first thing they asked us is whether we have built a house, and then they ask us to bring the certificate of occupancy of such house. Nevertheless, why should we do that? Apart from asking us to bring C*

of O, the interest rate is too high within the minimum of days they will ask us to pay back.”



**Matrix 1.** Access to Credit Facilities by Yoruba women textile traders

Source: fieldwork, 2011

Some women in FGDs however reveal interesting information about the activities of the bank officials of giving out loans:

*“They might give you loans based on personal recognition without any collateral. However, this is done on one-one basis. For instance, you might be given a loan of five hundred thousand, with the interest rate of thirty thousand per month. If anyone fails to pay the amount at specify date, the interest rate increase if it reaches another month. It should be realized that this loan is given based on trust and continuous business relationship.”*

The researcher also educate the women respondents that micro- finance institutions was established to help women in informal economy acquire loans without asking for collaterals unlike the formal banking institutions. We asked whether they were able to access micro-credits/loans from these institutions. A woman head of unit in IDI opined:

*“The micro- finance Bank microcredit/ loans is too small for this type of business, apart from the fact that the loan is too small, the number of days they normally ask you to pay back is equally too short. Therefore, if we take it, it will not make a difference to us before they start asking you to pay back.”*

## Sources of Accessing Financial Resources for Textile- Trading

**Plough – Back Profits:** There are diverse methods by which women textile trader’s access financial resources, one of such method commonly mentioned by women respondents is through plough back profit. Plough back profit is the situation whereby profit made earlier on the sale of textile materials are added to the capital. This in turn leads to capital accumulation and further increase in the quantities of bales of materials they are able to purchase. A woman respondent in FGDs explained the issue:

*“Hypothetically, where the capital for trading at a particular time is five hundred thousand naira and the profit gained on this is one hundred and fifty thousand naira. After all expenses, say about one hundred thousand naira, the remaining fifty thousand is added to five hundred thousand naira, which makes five hundred and fifty thousand naira. As this method is adhered to constantly, it leads to accumulation of capital and continual growth of the textile trading.”*

**Suppliers’ Credits:** Another method was through supplier’s credit. This is the method where the manufacturer(s) or the companies where the textile materials are sold give out materials on credits to traders at the cost price. The traders added their profits, after selling, return the cost price to the companies. The women respondents in focus group discussion told us that this happens only to women Ankara wholesalers in Nigeria. Retailers were not given such opportunity. However, before this opportunity can be enjoyed, the wholesalers must be known to the companies, and must have maintained good and trustworthy business relationship with the manufacturer or the companies before such person can enjoy the opportunity. A woman in In-depth-interview explained the situation:

*“The CFAO companies where we purchase Ankara textile materials usually give those they know especially the wholesalers credit. They (the Companies) must have known the shops of the wholesalers. In fact, they go there on daily basis to collect their money from the sales already made.”*

Among the women lace sellers, we asked whether such opportunity is given them in Austria, South Korea, and China where they purchase their textile materials. A woman retiree illuminates on this issue:

*“One of the women retiree says that such opportunity was given to them then. When they give us materials on credit, we normally go back to pay their money and buy more. There was so much trust between us. Now, I do not think people enjoyed such opportunity. There is no more trust. Our mothers had built solid relationships with the manufacturers in overseas especially in Austria. The manufacturers trusted them that, any number of bales of materials given to them on credits, they will always send their money or take their money to them. Our mothers adhere strictly to the rules of the business. People have come to associate wealth with them. They are called “Iya –Alaso”, “Mama- Gutter”, Alhaja – Alaso”. These names are associated with wealth. More so, they value this textile trading as they do not know any other work apart from this work, yet, they were careful so as not to go against the rules of the trade.”*

Among the younger women traders, during the focus group discussion, they express different opinions on this issue. A younger women respondent explained her own position:

*“When you travel to purchase materials, you have to go with your money, and buy the quantity your money is able to purchase, no supplier’s credit. However, they do encourage us by given us excess on a specific number of bundles. When you buy twenty bales, two bales might be given one as extra, for forty bales, you are given four bales extra. The cost of those extra bales is added to your profits.”*



**Women –Contributions:** Another method which women traders among the younger ones and older ones and the retiree believed that has helped them immensely is through contributions among women traders. Women respondents in focus group discussion and in-depth- interview spoke glowingly about this method. As they explained, the contribution may be daily, weekly, bimonthly, or monthly depending on the convenience.

A woman respondent among the older group explained how they contribute money among themselves:

*“We normally organize ourselves (friends and trustworthy business people) together to contribute daily. We may be up to twenty. We may contribute twenty-thousand per day. Therefore, every twenty-day, someone will go home with four-hundred thousand naira, which is quite a lot of money to add to your trade.”*

**Loans from Moneylenders:** Another method which some- women mentioned during focus group discussion was borrowing from moneylenders. Women were given free listing way during focus- group discussion to mention ways by which they access money for their textile trading. Some women agreed that moneylenders had been of tremendous help to them in their textile trading. Some agreed that moneylenders had helped them, while some women disagreed totally with this. One-woman respondent who disagreed and explained her reason(s):

*“When you borrow from moneylenders, then you use the money to buy materials, you will then observe that sales will go down. They are diabolical; they do not want you to pay on time so that you will pay more money when you want to pay.”*

Some women agreed with her explanation, while some rejected this explanation, asserting that, it depends on where you go to borrow money. Nevertheless, of interest to researcher and this study is that, women textile traders are seeking various options to get more capitals for their textile trading.

**Loans from Spouses:** Another method was obtaining loans from their spouses. However, the younger women in focus group discussion mentioned this method. Moreover, the question is whether their spouse will borrow them money depends on the status of the man. When a man is dependable job and he is wealthy, this is quite possible. But we the woman is the head of the family and the man depend on his wife income for sustenance, this will be quite impossible. For we found out during the course of collecting data for this study, that some women have incorporated their husbands into textile trading.

**Sales of Personal Properties:** Sales of personal properties is another method through which women textile traders’ access credits for their textile trading. There are different methods by which women do this depending on their ingenuities. One of the common method is the buying and selling of Gold and Diamond. It may be raw gold or refined with different carats. Gold and Diamond are believed to be valuable and appreciate above the cost price over a short period. A woman buys gold and diamond from the profits earlier made, when it is time to buy textile materials, all the gold and diamond are sold at higher prices, thus able to access more credit for the trade. A woman respondent among the older group during focus group discussion explained her method:

*“After sales, I usually used my profits to buy raw gold from Ghana. That raw gold will be converted to earrings and gold chains. I will keep some and use some as jewelries when travelling. I will first travel to India, sell the raw gold in rupees, then convert the rupees to dollars, then travel to Austria for the purchase of the textile materials. This will turn give me more money to buy textile materials.”*

**Returns on Investment in Land and Houses:** Majority of the women respondents in focus-group discussion and in-depth- interview pointed out that returns collected on from their houses on yearly bases are injected to their trade. Through this method, their textile trading has been expanding. Rents provided a more dependable and secure income .The prevalence of

investment in buildings and loans did not mean that women textile traders ignored the possibility of putting their money into other, more innovative forms of enterprise. A woman head of unit explained on this point:

*“You know among the Yoruba ethnic group, a woman can inherit properties from the father side and from the mother side. This is one way in securing income for your textile trading. Apart from inheritance, we also invest in land, at any opportunity. You may also buy land for keeps and sell after the lands in the area appreciate significantly. At other times, you may decide to build houses, rent them out, and make income from rents paid.”*

## **Access to Physical Resources - Shops, Premises and Warehousing**

Access to shops in any unit at Balogun markets depend on availability and the cost. Most shops at Balogun markets belong to private developers and house owners. The cost of the shops varies from one unit to the other. However, to secure a shop, you need to go through an agent who introduces you to the real owners. Then you are asked to pay for minimum of two years in advance with agreement and commission. Some even asked to four years or five years rent in advance. Nevertheless, the numbers of shop a woman can secure depend on the amount available to her.

It was revealed by a woman head of unit in an in-depth interview:

*“That the cost of a single has shot up between twenty thousand to thirty thousand naira per month. (N20,000- N30,000 permonth ). if you secure a shop that cost twenty- thousand per month , and you asked to pay for two years, with the agreement and commission, it means that will be paying a total amount around five hundred and eighty thousand naira, (N580,000=00) which is a huge amount. She reiterated that, even those older women who had been in the textile trading for long had the advantage of getting as many shops as possible only for them to re-let them at higher prices to other women.”*

The researcher asked what is being done by the State Government to improve by women's access to business premises and sales outlets at Balogun market. Recently, as explained by the women, the cost of securing a shop at Balogun market had gone up astronomically According to them, women now use more than one million naira (N1000000=00) to secure a shop in the heart of Balogun market. Even the shops Lagos State Governor in person of Mr. Babtunde Raji Fashola built, the cost price is almost five million naira. It follows that those who wanted to sell, in the shops but could not afford the cost of securing a shop had to opt for stalls.

## **Stalls**

Women traders who could not afford to secure a shop in the market opt out from a small premise from the shop owners or from local government. According to a woman in indepth-interview who sells from the stall, she explained that:

*“When we get a space from the local government, we pay two thousand naira per month (N2000=00) to the local government for allocating a space for us to put our stalls .It is difficult to get shops now. Moreover, when you get one, it is usually expensive; you will need to pay almost one million naira. The shops Fashola Government built is also expensive, only the rich among us can take it. We need Fashola Government to subsidize the cost of shops.*

## **Warehousing**

Warehousing according to the women respondents is not as expensive as shops. This is because warehouses are usually in secure places, that is, not really in the main market. Where one is situated in the main market, it is usually on the second floor. Those shops on the second floor are used for storing textile materials.

## **Access to Human Resources: Employees**

Access to human resources constitute availability of people working together with the women traders to achieve overall entrepreneurial development. From observations, we observed that some categories of people are working with women textile traders. Women were asked about the roles of various categories of people working with them. Women respondents identified two sets of people: employees, and trainees.

*Employees* are people who work for the women traders. They are paid on a monthly basis, like workers in the formal economy. However, when asked whether the workers are paid the minimum wage of eighteen naira (N18,000=00). The affirmative answer from all the women respondents was NO. We went further to probe how much was paid to workers working with them. The information gathered revealed that salaries of these workers range from ten thousand to twelve thousand per month. This is also coupled with some incentives, which may not be on a regular basis.

*Trainees*; the second category of workers are the trainees who were not opportune to come from the family that engage in textile trading, but want to make textile trading a career. How do you employ people as either employees or trainees? The common response was that a close associate must introduce the person coming to work for them. The associate could be social friends, members of religious community, or other members of the family. The real issue women traders lay emphasis on is the issue of trust among anyone who works for them. That is why, any employee taken is usually one of those introduced to them by a trusted person (s). The same criteria are also applied to anyone who wants to undergo training on how textile-trading activities are carried out.

## **Conclusion**

The focus of this paper was to examine how Yoruba women textile traders access entrepreneurial resources in terms of financial, physical and human resources. The data utilized only qualitative methods of data collection. Access to credit is a fundamental need for business formation and growth. Women economic activities need funds at one period or another for start-up, continuity of the business and its expansion. The finding reveals various ways by which women textile traders' access credit for continuity of textile trading. Among the sources include; plough back profits, majority of the women traders resort to informal credit institutions, otherwise known as "Esusu" (Women contributions). Scholars Karim(2000), Iheduru (2002), Olutayo (2005), ILO,(2007) have found these in previous studies on how women access resources for their trading activities.

Women also borrow from moneylenders. This is another form of informal credit. This type of informal credit may put women traders at a great disadvantage. This is because the terms of repayment may be too stringent. First, the interest to be paid on the money may be too high, in fact sometimes higher than the ongoing bank lending rate, which needs to be paid over a very short period. The study also found out that women textile traders resort to other trading to augment the textile trading. Businesses such as buying and selling of gold chains and diamond seem to be the commonest among the other trades they engaged in. The study also reveals that cash returns on landed properties and rents on houses are ploughed back into the trade.

One significant finding from this work and contributions to knowledge on how women textile traders' access credits for their entrepreneurial development is that women traders engage in multiple forms of accessing credits. Credits secured from multiple ways are then ploughed back into textile trading. Thus, through multiple form of accessing credit, they are able to improve upon their trading activities and move away from subsistence-based trading (World Bank, 2009) to profit-based textile trading activities.

The study also found out that the women textile traders could not obtain loans from Micro-finance banks for their trading practices for the facts that the amount is inadequate and repayment periods too short to make any impact on their trading practices. This finding was in line with the findings conducted by ILO in 2005 on women entrepreneurs in Ethiopia. ILO (2005) report states that Ethiopian women complained about the ceiling on micro-finance loans that it was too low to be of much value when they want to operate above subsistence level.

The study reveals access of women to physical resources. Most of the shops and warehouses are privately owned. None of the women entrepreneurs personally owned the shops or premises where trading is carried on. This is in line with the finding by Afolayan et al (2011). These private owners rent out their properties at exorbitant prices to prospective traders. Olatubara (2008) had earlier pointed out that these private developers have as their motivation the desire to make profit. Many of them capitalize on the acute shortage of accommodation by providing houses, shops, and warehouses (emphasis mine) at exorbitant prices to prospective house seekers. Invariably, the majority of the houses provided by the private developers, besides being expensive are deficient in meeting the requisite minimum standards that make for a healthy and comfortable living. Adequate knowledge is important for women entrepreneurs accessing entrepreneurial resources for entrepreneurial development in informal economy.

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## Accesul femeilor la resursele antreprenoriale în economia informală: o analiză calitativă a accesului femeilor Yoruba în calitate de comercianți de textile la resursele antreprenoriale pe piața Balogun, Lagos – Sud-Vestul Nigeriei

### Rezumat

*Accesarea resurselor antreprenoriale de către femeile antreprenori în economia informală este considerată esențială pentru resursele antreprenoriale. Literatura de specialitate a arătat că femeile antreprenori nu puteau accesa resursele antreprenoriale din cauza schimbărilor neprevăzute din economia informală și contextului patriarhal în care ele căutau aceste resurse în țările dezvoltate. Totuși, există puține date care atestă faptul că unele femei Yoruba comercianți de textile negociază cu succes schimbările economiei informale și contextul patriarhal ca să găsească resurse antreprenoriale pentru dezvoltarea lor antreprenorială. Lucrarea de față prezintă modul în care femeile Yoruba ca și comercianți de textile caută resurse pentru dezvoltarea lor antreprenorială. Lucrarea este influențată și de Teoria Acțiunii Sociale. Opt focus-grupuri și treizeci interviuri detaliate au fost realizate cu femeile comercianți de textile. Datele au fost analizate cantitativ și dezvăluie faptul că în cadrul sistemului social, comercianții de textile femei se angajează în multiple forme de generare de venituri pentru a-și extinde afacerea cu textile. Măsurile luate de femeile comercianți de textile sunt importante pentru politica holistică ce are în vedere dezvoltarea antreprenorială a femeilor în economia informală.*