

EMPOWERMENT OF WOMEN IN INTERNALLY DISPLACED PERSONS (IDP) CAMPS AT BORNO STATE: THE ROLE OF ENTREPRENEURSHIP

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ABSTRACT

The Role of Entrepreneurship Education cannot be overemphasized. Entrepreneurship education for women seeks to provide women with the knowledge, skills and motivation needed to succeed in a variety of settings especially, in the Internally Displaced persons (IDP) camps in Nigeria and Borno State precisely. This paper examined the role of entrepreneurship education in empowering the internally displaced women in IDP camps. Participant observational method and a secondary form of data collection were used to gather qualitative data in two different training occasions (those who embark on three months training and those of six months). The study reveals that entrepreneurship education is a key in empowering the internally displaced women, promotion of gender equality, and self-reliance. This research suggested that entrepreneurship education can help women in IDP camps by creating an enabling environment for women to learn and be trained. The study recommends among others, that entrepreneurship education should be part of the rehabilitation and resettlement programmes of Nigerian Governments for the Internally Displaced Persons.

Keywords: Entrepreneurship Education, Internally Displaced Persons (IDP) Camps, Women.

1.0 INTRODUCTION

Entrepreneurship as the process of creating and building a business of value from the practical transformation of ideas has been defined by many authors. Esther and Ewa-Otu (2020) opined that it is the potential disposition of that formed decision starting from its creation stages to its proceeding activities as a result of training. According to Birley (1998), it is a dynamic process of creating incremental wealth. This wealth is created by individuals who assume the major risks in terms of equity, time and/or career commitments of providing values for some products or services. The product or service may be new or unique but the value must be infused by the entrepreneur by securing and allocating the necessary skills and resources. Entrepreneurship is also the process of creating something new with value by devoting the necessary time and effort, assuming accompany financial, psychic, and social risks and receiving the resulting rewards of monetary and personal satisfaction and independence (Hisrich, 2002). Entrepreneurship training according to Ayeduso (2004) is a specialized training given to the student or trainees to acquire skills, ideas and managerial

abilities and capabilities for self-employment than being employed for pay. Entrepreneurship contributes to the development of skilled and semiskilled manpower for national development as well as self-employment and poverty alleviation. Skilled training and entrepreneurship education makes entrepreneur self-employed and employers of labour after graduation. Entrepreneurship is increasingly recognized as an important driver of economic growth, productivity, innovation and employment, and it is widely accepted as a key aspect of economic dynamism. It plays a vital role in the economic growth and development of any society as it contributes to technological innovation, create new jobs and empowerment especially amongst women (Hisrich, 2005). Women who acquire entrepreneurship education become self-reliance and economically independent.

However, Borno State is the largest of the 36 states of Nigeria covering an area of 116,589 square kilometres and occupying the greater part of the Lake Chad Basin in the extreme North-Eastern part of the country. The state has an approximate population of 4.3 million people, eighty percentage (80%) of which are Muslims (Census, 2006). The state has been bedevilled by activities of the Islamic Terrorist Extremist “Jamaatul Ahlas Sunnah Lid – Da’wahwal – Jihad” (Boko Haram) since 2009, during which more than 20,000 people have been killed and about 2.3 million people displaced from their homes. These internally displaced persons have been camped in different locations within and outside the state known as Internally Displaced Persons (IDP) camps.

1.1 Concept of Women entrepreneurship for Economic Growth and Development

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. Women’s productive activities particularly in industries have remained at a minimum. Entrepreneurship education, therefore, becomes veritable to for empowering them economically and enabling them to contribute more to economic growth and development. Whether they are involved in small or medium-scale production activities, in the informal or formal sectors, women’s entrepreneurial activities are not only a means for economic survival but have positive social effects for the women themselves and their social environment (United Nations Industrial Development Organization (UNIDO, 2001). 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 (Organization for Economic Co-operation and Development, 1997).

1.2 The Objectives of Educating Women on Entrepreneurship

The contributions of entrepreneurship in economic Development through transforming ideas into opportunities and its culture in economic and social development has often been underestimated, as it brings about an increase in productivity, wealth creation and income generation. Reducing the poverty level is possible through government’s increased investment in entrepreneurship as well as creating a conducive atmosphere for business entrepreneurs thereby giving room for economic diversification and engagement of citizens in the production of goods and services. Observation showed that most of the entrepreneurs are faced with a lot of challenges, some of which include the current security challenges in

the Northern Nigerian, poor access to credit, tense competition from larger firms, overbearing operating environment etc. the policy implementation is enhanced through the establishment of an industrial estate with efficient provision of infrastructures and easy access to finance. By these, entrepreneurs will be empowered to contribute meaningfully to national transformation. In spite of this role, the growth and number of entrepreneurs have stagnated and the contribution of entrepreneurs remains relatively small in terms of its contribution to GDP, employment generation and wealth creation (Aldrich & Zimmer, 1986).

Entrepreneurs produce solutions that fly in the face of established knowledge and they always challenge the status quo. They are risk-takers who pursue opportunities where others fail to recognize or view as problems or threats. Be this as it may, factors stand out to influence educating women entrepreneurship. For instance, economic independence of women, establishing their own creativity, establishing their own identity, the achievement of excellence, building confidence, develop the risk-taking ability, motivation, equal status in society, greater freedom and mobility needed to educate women, entrepreneurs. In Nigeria, entrepreneurship has been dominated by males where the role of women as entrepreneurs has been negligible. (Akinyemi & Adejumo, 2018). However, in the recent past, female entrepreneurs have been playing an increasingly important role in promoting growth and development of the country's economy through their entrepreneurial activities and there is greater need to provide entrepreneurial education to women to spur them on in this dimension. This must be viewed as a national concern to provide such type of education to the women. Government has already started planning to promote women entrepreneur mostly in insurgency area. The country needs to mobilize and utilize fully all its resources including human resources. The participation of women in economic activities is necessary not only from a human resources point of view but is essential even for the objective of raising the status of women in society. The economic status of women is now accepted as an indicator of a society's stage of development. Therefore it becomes imperative for the government to frame policies for the development of entrepreneurship among women. Entrepreneurship is regarded as one of the important determinants of the industrial growth of the country. Entrepreneurship helps to alleviate the unemployment person of insurgency, overcome the problem of stagnation and increase the competitiveness and growth of business and industries. Various attempts have been made to promote and develop entrepreneurship (Ekankumo, 2011). Starting and operating a business involves considerable risk and effort on the part of the entrepreneur, particularly in the light of high failure rate (Izedonmi, 2007). Perhaps, this rate is even higher in the case of women entrepreneurs who have to face not only the usual business problems but also their family problems. This not only limits the scope of their contribution to the industrialization process but also undermines the productive utilization of an available human resource that is most needed in our country. Development as entrepreneurs is a recently discovered phenomenon for women for which they need motivation, training and family support, (Jacques, 2020).

1.3 Role of the Government in Educating Women Entrepreneurs in Internally Displaced Persons (IDP) camps in Borno State

Entrepreneurship among women, no doubt, improves the wealth of the nation in general and of the family in particular. Women today are more willing to take up activities that were once considered the preserve of men and have proved that they are second to no one with regard to

contribution to the luxuriant efflorescence of the economy (Abimbola, Emmanuel & Ahmadu, 2007). Women entrepreneurship must be moulded properly with entrepreneurial traits and skills to meet the changes in trends, challenges of global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena. We have to look at fostering a legion of women entrepreneurs, who can make significant qualitative changes in the economic landscapes of the country. There is a great need to educate women entrepreneurs in IDP camps to improve their standard of living and reduce the high government expenditure in providing the basic necessities of life for them (Affholder & Box, 2004). It will also generate employment for while in this unorganized condition. Entrepreneurial education for women in IDP camps will also enable them to provide employment for others in the camp. The government should provide essential planning for this development (Ahmed, Ajayi & Olakunla, 2011). The government should encourage promoting women's economic empowerment which will be driving force behind the economic growth and the fight against poverty. Corporations also are now gearing up for the management of homegrown women entrepreneurs with a creative scheme which will prove sustainable for the benefit of women empowerment. Positive efforts are required in the development of women entrepreneurs in IDP camps and their greater participation in entrepreneurial activities.

In order to achieve this, the following should be undertaken by the government;

1. Vocational training should be extended to women in the camps to enable them to understand production processes and production management, the financial institutions should provide more working capital assistance for both small and large scale ventures in IDP home
2. Making provision of microcredit system and enterprise credit system to the women entrepreneurs at the local level. Industrial estates could also provide marketing outlets for the display and sale of products made by women.
3. Women entrepreneurs guidance cell may be set up to handle the various problems of women entrepreneurs in the camps.
4. Training in entrepreneurial attitudes should start at the high school level through the well-designed course which will enable them to build confidence through behavioural games.
5. Governmental schemes to motivate women entrepreneurs to engage in small scale and large-scale business ventures, the involvement of non-governmental organizations in women entrepreneurial training programs and counselling, training on professional competence and leadership skill to women entrepreneurs should also be made. Adequate training programmes on management skills to be provided to women communities, and better educational facilities and schemes should also be extended to women folk generally.

1.4 Challenges Faced by Entrepreneurs in Educating Woman in Internally Displaced persons' (IDP's) Camps in Borno State

The major challenges which the entrepreneurs encounter are the security challenge in the North East, mostly in Borno State. This has been a serious threat to business survival as most businesses had to fold up. Another problem with respect to marketing is competition from

small scale units is competition from large scale unit, slackness in demand, and the rest of the entrepreneurs. Other minor problems are a high rate of interest and settlements of account in case of credit sales (Oyinloye, 2019). Women entrepreneurs in insurgency areas are particularly challenged by:

1. Finance: Female entrepreneurs in Maiduguri are unable to get access to capital especially startup capital. Most of the time the complaint by most women is that guarantees required for external financing may be beyond the scope of their personal assets. There is also the problem of being able to penetrate the informal financial network. Stereotyping and disconnection affect most women able to gain access to finance. Ahl (2006) posits that generally and around the world, women are poorer than men as women are disproportionately employed in unpaid, underpaid and non-formal sectors of the economy. It has been discovered that women suffer the effects of financial and economic downturns.
2. Access to Information and professional Advice: Most of the women do not have adequate access to information and professional advice. Most of them have inadequate knowledge of computer and internet activities. Other problems are inadequate education, qualification and little experience or no qualification, difficulty in getting competent staff, low profit, inability to delegate, high level of competition.
3. Family Commitment: This includes women's traditional status as wives and mothers, childcare, family pressure. (to make an impact, a woman has to work as twice hard as men).
4. Market Fluctuations: There is price instability and cost of raw materials fluctuates. This has affected prices of product, hence there will be sales drop mostly during the attack by Boko Haram.
5. Role conflicts: Women owners are likely to experience work-home role conflict regardless of the structure of their family or the number of hours spent at work. This work-home conflict has been associated with the level of business satisfaction and perceived business success. Personal or intrinsic satisfaction is achieved if the business meets or exceeds the owner's expectations. and reduce conflict level. The roles conflict is mostly seen in those who have low self-esteem, low self-efficacy and external locus of control. The issue of conflict has been seen to affect business satisfaction and health of a business. This means that autonomy in business and a high level of family satisfaction can reduce the level of conflict.
6. Insecurity: Nigeria has a porous security system, where lives and property are not safe and thereby leaving the citizens to live in perpetual fear. In recent times, the insecurity took a different turn, with the advent of the kidnap of foreigners followed by indigenes with the bid to get ransom paid to them (kidnappers). Hence theft, stealing and broad daylight robbery are on the increase. Also activities of insurgency pulling a great threat affecting economic and social development making it difficult for an entrepreneur to survive.

1.5 Empowering Women through Entrepreneurship for Economic Growth and Development

According to Duflo (2011), sustainable development is not complete without a conversation on gender equality. Women account for half of any country's talent base. Empowering the

women by the means of entrepreneurship participation in the workforce greatly enhances productivity and fosters economic growth and development. It shows that development strategies which take cognizance of gender equality foster stronger economic growth than the gender-neutral strategies. Throughout the world, women represent a substantial underutilized force for sustainable development. According to Barnabas and Darkwa (2007), entrepreneurship education has been recognized as an important aspect of the organization and economic development. It contributes in immeasurable ways toward creating a new job, wealth creation, poverty reduction and income generation for both government and individuals. Entrepreneurship education leads to economic growth and development through the creation of new enterprises that energize the economy and rejuvenate the established enterprises that make up the economic structure of a country.

Entrepreneurship initiates and sustains the process of economic development in the following ways:

1. **Capital Formation:** Entrepreneurship education mobilizes the idle saving of the public through the issues of industrial securities. Investment of public's savings in industry results in productive utilization of national resources which is essential for capital formation and increase or rapid economic growth.
2. **Improvement in Per Capital Income:** Entrepreneurship education locates and exploits opportunities. It converts the talent and idle resources like land, labour and capital into national income and wealth in the form of goods and services. It helps to increase net national product and per capita income of the country. These are important yardsticks for measuring economic growth.
3. **Economic Independence:** Entrepreneurship education helps for national self-reliance. Industrialists help to manufacture indigenous substitutes of hitherto imported products thereby reducing dependence on foreign countries: Businesswomen and men also export goods and services on a large scale and thereby earn the scarce foreign exchange for the country. Such import substitution and export promotion help to ensure the economic independence of the country without which political independence has little meaning.
4. **Promotes Country's Exports Trade:** Entrepreneurship education helps in promoting a country's export trade, which is an important ingredient of economic growth and development. They produce goods and services in large scale for the purpose of earning huge amount of foreign exchange from export in order to combat the import dues requirement. Hence substitution and export promotion ensure economic independence and development.

2.0 FINDINGS

The study has revealed the following through participants observation and secondary source of information;

1. Entrepreneurship education when extended to women, will make them believe in themselves
2. When extended to women in IDP camps, leads to their emancipation and job creation even in their lowly environment

3. Women empowerment fosters economic growth and development through increased savings and investment
4. Entrepreneurship education in Nigeria is bedevilled by many challenges to include high lending rate, poor infrastructure, insecurity and gender inequality.

3.0 RECOMMENDATIONS

Given the above findings, the study thus recommends policy implications:

1. Adequate credits are made available at a low rate for women particularly in IDP camps
2. There is the need to have adequate information on the entrepreneurship sub-sector to enhance planning, policy design and evaluation.
3. Entrepreneurship education should be part of the rehabilitation and resettlement programmes

4.0 CONCLUSION

Entrepreneurship education is a sine qua non for human development. Due to gender inequality in Nigeria, women have not benefited largely from this programme. However, with government's renewed effort to offer entrepreneurial education to the citizenry, this programme is viewed as a panacea to the high poverty rate in the IDP Camps in Borno Insurgent region of this country as this with encouraging self-dependence, job, creation, a relative increase in the standard of living, and at large, foster economic growth and development in the country. However, entrepreneurship education in the country has suffered myriads of challenges making it unable to adequately deliver its nascent mandates in the country.

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