



universität
wien

DIPLOMARBEIT

Titel der Diplomarbeit

„Igbo Business Women in Enugu – Survival Strategy or Female Empowerment?“

verfasst von

Julia Pühringer

angestrebter akademischer Grad

Magistra (Mag.)

Wien, 2014

Studienkennzahl lt. Studienblatt: A 057 390

Studienrichtung lt. Studienblatt: Individuelles Diplomstudium Internationale Entwicklung

Betreut von: Univ.-Prof. Dr. Kirsten Rüther, M.A.

Acknowledgements

I owe the accomplishment of this thesis to the support of a number of people who contributed to the success of the paper in one way or another. I sincerely want to thank them in this way.

First of all, I would like to express my gratitude to my supervisor Prof. Dr. Kirsten Rütter, who placed her trust in my academic competence since the very first day I met her, was at all times on hand with constructive comments and useful advices and most importantly always appreciated my efforts with motivating words and a positive feedback. I further have great regard for Rev. Fr. Prof. Dr. Christian Anieke's offer to supervise my thesis and make time for necessary corrections in the face of his constant high workload and stressful everyday life. By relying on the experienced review and suggestions of a native Igbo, I hope to meet the requirement of reflecting and being sensible of my critical position as a European scholar studying a foreign culture.

I would particularly like to thank the 23 Igbo business women I interviewed, without whose participation, time, effort and most importantly trust and interest they displayed towards my research project, this thesis would not be what it is today. Imela! My close friends Nnenna and her husband Chijioke deserve exceptional gratitude for their hospitality, openness and great level of faith they bestowed upon me. I spent many days and weeks in their provision store observing, participating and investigating and could thus gain a lot of important insight information, in-depth knowledge but also practical experience through my active involvement in their day-to-day business. Moreover, I owe special thanks to Mrs. Ogbodo who rendered her competent assistance by guiding me through two of Enugu's major markets, introducing me to potential interviewees and supporting me during the talks with traders in the markets.

I would like to express my gratitude furthermore to my parents Josef and Erika for supporting me throughout my student years. Sincere thanks are also given to my two sisters Eva and Elisabeth as well as to my friend Solomon, for always having a sympathetic ear, strengthening me with words of advice and motivation and most of all providing mental support in times of crises and strong doubts.

TABLE OF CONTENTS

1. Introduction.....	1
1.1. Choice of Topic	2
Part I – Theoretical Framework.....	5
2. Nigeria and its Economic Development after Independence	5
3. Development Approaches to Empower Women.....	7
3.1. WID, WAD, GAD	9
3.2. The Empowerment Approach	11
3.3. Smart Economics or Old Wine in New Bottles?	13
4. Urban Economy Approaches	15
4.1. Informal Sector Approaches.....	15
4.1.1. <i>Women in the Informal Sector</i>	17
4.2. Survival Strategy Approach	19
4.3. Multiple Modes of Livelihood Approach (MML).....	21
Part II – Empirical Analysis	24
5. Research Questions	24
6. Methodical Approach.....	24
6.1. Research Experiences and Limitations	25
7. Research Site, Entrepreneurs and Enterprises	27
7.1. Enugu – The Research Site	27
7.2. The Entrepreneurs.....	28
7.3. The Enterprises.....	29
8. Motivations to Become Self-Employed	31
8.1. “There is no job anywhere to be found”	32
8.2. “As I no go school, wetin I go do?”	34
8.3. “In Enugu finding a job here is a matter of do you know people”	37
8.4. “I want to be a successful business woman”	39
8.5. “You don’t have to stay idle”	44
8.5.1. <i>“Women now want to be independent”</i>	44
8.5.2. <i>“When your husband don't have enough you help”</i>	47
9. Advantages of Being Self-Employed.....	49
9.1. “You get a lot of profit”	49
9.2. “I don't depend solely on him, no, because I'm making money too”	52
9.3. “I support my husband with the money I earn”	54

9.4.	“Since I am not working for anybody, I am free”	58
9.5.	“Since I don't have a job, let me take good care of my family”	60
10.	Challenges of Being Self-Employed	61
10.1.	“There is not too much money there, no gain”	62
10.2.	“You don't have enough fund“	65
10.3.	“Business is ok it's just that it is stressful”	69
10.4.	“It's a very big risk“	71
10.5.	“We pay a lot of taxes”	74
11.	Business Strategies.....	77
11.1.	“It all started gradually”	77
11.2.	“Everybody is looking for white-collar job”	79
11.3.	“God thank you, let me be managing with this one”	82
11.4.	“If the job is too much, I can employ somebody to help”	84
11.5.	“Competition is high”	87
11.5.1.	<i>“We decide to reduce our own price because of the competition“</i>	<i>87</i>
11.5.2.	<i>“I make sure you are satisfied, so that next time you come back again”</i>	<i>89</i>
11.5.3.	<i>“We are selling many things“</i>	<i>91</i>
11.5.4.	<i>“I sell on credit basis“</i>	<i>92</i>
11.5.5.	<i>“Everybody has his or her own customer“</i>	<i>93</i>
11.6.	“You need to have record“	94
12.	Summary: Survival Strategy or Female Empowerment?	97
13.	Sources	103
13.1.	Literature	103
13.2.	Interviews	109
14.	Appendices.....	I
14.1.	Administrative and Political Map of Nigeria	I
14.2.	Table of WID Development Approaches.....	II
14.3.	Map of Enugu, Displaying the Locations of Interviewee's Enterprises	III
14.4.	Table of Profiles of Interviewed Entrepreneurs	IV
14.5.	Table of Enterprises of the Interviewed Entrepreneurs	V
14.6.	Pictures of Different Enterprises	VII
14.7.	Abstract	VIII
14.8.	Zusammenfassung	IX
14.9.	Curriculum Vitae	X

Abbreviations

B.Sc.	Bachelor of Science
CBD	Central Business District
CBN	Central Bank of Nigeria
CCT	Conditional Cash Transfers
Co. VN LTD	Company Vietnam Limited
DAWN	Development Alternatives with Women for a New Era
ECA	Economic Commission for Africa
ESUBEB	Enugu State Universal Basic Education Board
ESWAMA	Enugu State Waste Management Authority
GAD	Gender and Development
GAP	Gender Action Plan
GDP	Gross Domestic Product
GNP	Gross National Product
GO University	Godfrey Okoye University
HND	Higher National Diploma
iIEcE	Institute of Ecumenical Education
ILO	International Labour Organization
IMF	International Monetary Fund
MDGs	Millennium Development Goals
MML Approach	Multiple Modes of Livelihoods Approach
NBL	Nigerian Breweries Limited
NBS	National Bureau of Statistics
NCE	National Certificate of Education
NDE	National Directorate of Employment
NEPA	National Electric Power Authority
NGOs	Non-governmental Organisations
NITEL	Nigerian Telecommunications Limited

OAU	Organisation African Union
OND	Ordinary National Diploma
SAPs	Structural Adjustment Programmes
SMEs	Small and Medium-sized Enterprises
SSCE	Senior Secondary Certificate Examination
UN	United Nations
UNN	University of Nigeria Nsukka
USAID	United States Agency for International Development
WAD	Women and Development
WB	World Bank
WDR	World Development Report
WID	Women in Development

1. Introduction

With the launching of the United Nations (UN) Decade for Women in 1975 discussions about the importance of integrating women into the formal economy began to attract worldwide attention. Henceforth, various development theories emerged with the aim to increase women's access to income in order to alleviate poverty, foster national development and economic growth and target gender equality. Although emphases shifted, nomenclatures changed and criticism grew over the years, the underlying assumption and prevailing consent all these theories have in common remained the same: they are built on the claim that economic participation leads to female empowerment. But what do economically active women – the subject of those, mainly Western theories, whose voices commonly remain unheard – have to say about themselves? Do they consider their economic participation a means to upward mobility and empowerment or rather a temporal survival strategy on the way to higher dreams and aspirations?

In the course of this thesis, I want to challenge common assumptions about women's empowerment through economic integration by contrasting theoretical knowledge with empirical knowledge and practical experiences of self-employed Igbo women in Enugu, Nigeria. The following **hypothesis** constitutes the background of my research:

In contrary to the common belief that women's financial independence and their improved economic status is a promising pathway to female empowerment, the experience of Igbo business women in Enugu shows that economic integration is seen as a survival strategy to fight poverty rather than as an instrument for upward mobility.

Being a white, Western scholar intending to conduct an empirical research about Igbo women in Enugu raises inevitably critical questions of power relations and the political economy of knowledge production in Africa. As Harding (1993: 54) points out,

"[k]nowledge claims are always socially situated, and the failure by dominant groups critically and systematically to interrogate their advantaged social situation and the effect of such advantages on their beliefs leaves [sic!] their social situation a scientifically and epistemologically disadvantaged one for generating knowledge."

Hence, I consider it necessary to declare and emphasise at this point that I am fully aware of the situatedness of knowledge and my critical position as a European scholar trying to study a foreign culture. Apart from the cultural aspect that distinguishes me from Igbo women, other

social categories like race, class, age or educational background could be seen as factors creating divisions between us. Although I do believe that there are some advantages that the so-called “insiders” studying their own people have, and consequently some limitations “outsiders” like me might face, at the same time I think that the emphasis should not primarily be on the origin of a scholar but rather on how aware he/she is of his/her position and how he/she reflects this critically in the research work. (see Carby 1982; Singer 2004; Harding 1993) It should be kept in mind that the nature of a social researcher is per se one of an outsider, an observer studying people and their characteristics from a distance. The generally accepted imperatives and standards underlying any valuable scientific work do not necessarily limit scholars to certain areas of research. However, one of the constraints I face as a non-Igbo studying Igbo women is the language barrier, which limited me to interview only a certain group of people, namely English-speaking Igbo women. At the same time, my decision to write this thesis in the English language can be seen as an attempt and conscious choice to make the result of the study accessible to a wider range of readers, especially to the community of the research field.

1.1. Choice of Topic

During the desk research I discovered that the focus of existing literature on women in Africa seems to be more on rural women and their involvement in agricultural development than on the economic contribution of urban women. This suggests that in the global North¹, the predominant picture of Africa is still characterised by a biased perception of the continent as a rural one, where the majority of the people are still subsistence farmers living a static, traditional life on a consistent low, underdeveloped standard. Such misleading conceptions of Africa fail to represent the reality and do not only veil developments but simply deny the fact. In the course of this thesis an attempt will be made to negate such dominant paradigms of Africa by focusing on realities outside mainstream research topics, realities that often remain unmentioned in scientific discourses. The focus of the research will be on issues like urbanisation rather than villages and rural developments and on independent, economically active women, who do not reflect the common picture of the suppressed, dependent and helpless African woman that is merely a victim of patriarchy and motherhood. This case study about self-employed Igbo women in urban Enugu can be seen as an attempt to revise the

¹ In order to avoid using the heavily debated term “developing countries”, I chose the more neutral and less judgemental expressions “global North” and “global South”, terms that are well established within development studies and non-government organisations operating in the field of development cooperation.

prevailing images of Africa by acknowledging the reality and contributing to an enhanced understanding of women engaged in businesses. The core question underlying the research is whether the lived experiences of Igbo business women prove common, mostly Western theoretical assumptions about female empowerment through economic integration wrong or right. The focus is on the self-perception and self-description of Igbo women in order to set them against leading Eurocentric discourses. This can only take place by actively involving the studied people into the research process and creating room for them to express themselves.

My motivation to write about Igbo women is furthermore based on my personal attachment to Nigeria, which began in 2008, when I first travelled to the country for a six-month voluntary work at a primary school in Enugu. Since then, I have been to Nigeria on regular basis, including a three-semester exchange programme at Godfrey Okoye (GO) University in Enugu. One of the things that continuously impressed me during my stays in Nigeria is the speed and extent in which businesses of various sizes spring along the roads over night. Industriousness, a well-known characteristic of Igbo people, men and women alike, is highly visible in Enugu. My personal experience and observations provided not only a possibility to get to know the country and its culture but it also enabled me to develop my own, personal and holistic image of Nigeria, a country, that is represented predominantly negatively in the global media discourse. The international headlines of Nigeria are characterised by shocking news about terrorist attacks, killings, violence, corruption, crime and the like. No doubt these problems do exist. However, the reports reveal a biased image with solely negative aspects of a country that has far more to offer than these stereotypes spread by the Western media. Thus, part of what drove me to write my thesis about Igbo business women is the desire to challenge this primarily negative image of Nigeria by looking at the country from a different perspective and adding positive knowledge to the distorted negative picture.

Apart from the mentioned research interest based on my personal experience in Nigeria and the aim to contribute to the revision of the lopsided media coverage of the country, my academic expertise and motivation is to a great extent acquired through my study of International Development, an academic field that is characterised by its transdisciplinary approach of critically reflecting and analysing global inequalities. In the course of my academic training I have attained a very critical attitude towards Eurocentric worldviews and academic discourses that reproduce biased North-South representations by claiming predominant Western values and norms as the superior and globally valid benchmark to judge

the world. Thus the aim of this research work is to reveal, challenge and dismantle ethnocentric science by focusing on the experience and knowledge of the global South and acknowledging them as equal with common Western academic understanding. There is need to reinforce the marginalised position of these countries in international scientific discourses, to make their commonly unheard voices heard and their overlooked and ignored points of view seen und understood. This research work aims at contributing to this lack of acknowledgement of knowledge systems of the global South.

PART I – THEORETICAL FRAMEWORK

The following section is aimed at introducing the underlying theoretical background, which provides an interpretive framework for the main part of the work: the qualitative analyses of empirical knowledge, namely 23 interviews with Igbo business women in Enugu. While the first section focuses on development theories, which form the basis to challenge the widespread assumption of women's empowerment through economic integration, urban economy approaches form the background to test the underlying hypothesis that economic participation is mainly a strategy for survival rather than a means to female empowerment. Beginning with a brief outline of the development of Nigeria's economy after independence, the evolution of some key concepts in the development discourse on women is portrayed, ranging from WID, WAD and GAD perspectives, to the Empowerment Approach, to recent trends like the Smart Economics policy. The urban economy theories include the Informal Sector Approach and the Survival Strategies Approach, two popular theories that long time dominated studies of African urban economies, as well as the Multiple Modes of Livelihoods Approach (MML), a more recent perspective aiming at reacting to previous developments.

2. Nigeria and its Economic Development after Independence

The entity known as "Nigeria" today is an artificial creation of the British colonialists, who amalgamated previously "independent and self-governed states, empires, kingdoms and nations" (Karubi 2006: 22) under one conglomeration in 1914. The political and economic affairs in the region were taken over by the British administration in 1884, following the Berlin Conference, which constituted the beginning of the formal "Scrambling for Africa" (Onyebueke 2013: 146). Nigeria got its independence on 1 October 1960 and is characterised by its rich cultural diversity. Apart from English, which is the country's official language, there exist over 500 additional indigenous languages of more than 250 ethnic groups. Among the most populous and politically influential groups are the Hausa and Fulani in the north (29%), the Yoruba in the south-west (21%) and the Igbo in the south-east (18%). The Federal Republic of Nigeria is located in West Africa, where it shares borders with Niger in the north, Chad and Cameroon in the east and Benin in the west. The country's frontier in the south lies at the Atlantic Ocean, precisely at the Gulf of Guinea (see Appendices 14.1.). With an estimated population of 174,507,539 Nigeria constitutes the world's 7th and Africa's most populous country. (CIA The World Factbook 2013; Karubi 2006: 22-24; Emefoh 2013: 19)

After independence agriculture constituted the major economic sector in Nigeria and “accounted for 60% of the country’s Gross Domestic Product (GDP) and 90% of the export earnings from 1960 to 1966” (Adamu 2006: 2). With the discovery and exploitation of crude oil in the late 1960s, Nigeria experienced remarkable changes in political, social and economic spheres (Ibid.). Although the oil boom of the 1970s boosted Nigeria’s economy tremendously and the country reported a relative growth with high profit rates, these positive developments were accompanied by some negative effects, as they “encouraged wasteful expenditures in the public sector dislocation of the employment factor and also distorted the revenue bases for policy planning” (Akintoye 2008: 97). During this time of primitive accumulation, the government was the major employer of labour by providing work to civil servants in a blown up administration that was financed almost exclusively by oil revenues. With the burst in oil industry in the mid 1980s the government was forced to drastically cut down on expenditures on social services and retrenched thousands of public sector workers. (Chukuezi 2010: 132; Zdunek 1988: 6-7) These measures had serious negative effects “on employment, fuel prices, transportation, health, education, water, electricity, price control, and so on” (Adamu 2006: 2) and resulted in critical proportions of unemployment rates, which continue to plague Nigeria until today (Chukuezi 2010: 132). The debt accumulation further forced the government to introduce economic reforms such as the Structural Adjustment Programmes² (SAPs) in 1986 to combat the economic crisis, so it was hoped (Adamu 2006: 3; Akintoye 2008: 97). In fact, the living standard of Nigerians worsened and the level of poverty increased. Today, even the World Bank (WB), the initiator of SAPs, recognised the numerous shortcomings, which predominantly affected the poor, children and women, who are responsible to use their budgets for household consumer items. (Aina 1995: 166; Shettima 1995: 80; Smyth 1995: 7; Stacher 1997: 158) The disadvantageous impacts of SAPs on women included “that more women than men have become unemployed; wage differentials between men and women are growing and working conditions for women are deteriorating” (Karubi 2006: 259). The SAP policy included “the devaluation of the Naira, a cut in government spending, privatisation, and the withdrawal of subsidies” (Adamu 2006: 3). Moreover, the economic depression resulted in a restriction on importation as part of the stabilisation measures, which led to the closing-down of many manufacturing enterprises that highly depended on imports, as well as a reduction of workers in remaining industries. The

² For further details about the negative impact of SAPs on the Nigerian urban informal sector see Meagher, K./Yunusa, M. B. (1996): *Passing the Buck: Structural Adjustment and the Nigerian Urban Informal Sector*.

consequence of the retrenchment in the formal and private sector, which was the outcome of rationalisations, organisational downsize and privatisations of government-owned ventures, plus the embargo placed on employment in the public sector, was a swelling up of the informal economy. The competition within the sector further increased and added to the woes that resulted from the decline in demands for goods and services as a consequence of the reduced incomes and spending capacity of consumers. Women, who dominate the informal sector, particularly suffered from these hostile developments, which resulted in low profit rates, high costs of inputs and reduced patronage. (Soetan 1995: 316, 323, 325; Obadan and Odusola n.d.: 11; Akintoye 2008: 98)

Although the country experienced a positive economic development at an average growth rate of 6% between 2001 and 2010 and became one of the fastest growing economies in Sub-Saharan Africa, yet, this trend has not translated into an increase of wage employment opportunities but rather led to a jobless growth that reached 21.1% in 2010 and the poverty level of Nigeria remains one of the highest in the world (Agu and Evoh 2011: 20). According to data of the National Bureau of Statistics (NBS 2011: 10) the national unemployment rate has reached at 23.9% in 2011 and the rate for Enugu State was as high as 28% in 2010 (NBS 2010). Nigeria's unemployment crisis "is a post-independence phenomenon [which has] been deep and widespread, cutting across all facets of age groups, educational strata and geographical entities" (Lawanson 2007: 4) with rates higher in the urban area than in the rural. This can be related to the growing trend of rural-urban migration, which is mainly driven by the search of paid employment in the cities that are consequently unable to absorb the increasing number of labour force. While in 1960 less than 7% of Nigeria's population lived in cities, today nearly 50% of the 150 million inhabitants live in urban areas. (Bakare 2011: 184; Chukuezi 2010: 132; Agu and Evoh 2011: 16) The increasing trend of women entering the labour market rather than getting married and becoming housewives, the return of many Nigerians from the Diaspora, who lost their jobs abroad due to the global economic crises, the decline of household incomes as a result of global crises, which consequently forced many families to increase the number of wage earning family members in order to supplement the income as well as the emergence of new educational institutions all contributed to the growing number of people entering the labour market (NBS 2011: 8-10).

3. Development Approaches to Empower Women

Development planners proceeded long time on the assumption that men are the primary earners while women are confined to their reproductive work within the domestic sphere. This

pervasive idea displayed a biased picture of African women that did not agree with reality. It was common practice within the development discourse until Esther Boserup's publication "Women's role in economic development" in 1970. Boserup, who is considered a pioneer of the feminist development research and practice, was "the first to empirically demonstrate the extensive roles that women traditionally played in agricultural productions throughout the developing world, particularly in Africa" (Mehra 1997: 140). Her work inspired extensive feminist research in the 1970s and 1980s that revealed the neglect of women in development policies despite the fact that "African women have always been the invisible working force, the unacknowledged backbone of their families and the nation's economic pillars" (Karubi 2006: 144). Boserup dedicated her research interest on the different effects of development processes on men and women and pointed out "that economic development, with its tendency to encourage labor specialization, was actually depriving women of their original productive functions and on the whole deteriorating their status" (Acosta-Belen and Bose 1990: 307). Her findings provided the basis for the growing trend of discussing the importance of integrating women into the formal economy. Increasing women's access to income was henceforth seen as the panacea to target poverty alleviation within the household and overcome gender inequalities, which were considered to be the outcome of women's displacement from productive work. With the launching of the first World Women's Conference in Mexico in 1975 and the subsequent UN Decade for Women (1976-1985) international attention was drawn on the question how to integrate women in the development process. (Acosta-Belen and Bose 1990: 305-307; Mayoux 1995: 1; Mehra 1997: 140-141; Moghadam n.d.: 2-3; Rathgeber 1989: 2-3; Zwart 1992: 16)

The following section is aimed at providing an overview of the various development theories and strategies that ensued Boserup's work. The assumption of female empowerment through economic participation – which basically pervades through all discussed approaches, even if slight definitional shifts occurred or foci were adjusted, – will be put to the test of critical analysis in Part II of this work. The focus on one single theory is purposely left out, as well as to *ex ante* define the fuzzy term empowerment or narrow a complex and broad concept to empirically identifiable indicators³ in order to measure whether empowerment took place or

³ A vivid example of the growing trend to determine simple indicators which assert the claim to reflect such complex concepts as gender equality or female empowerment is the Third Millennium Development Goal (MDG 3) entitled 'Promoting Gender Equality and Women's Empowerment' that monitors progress "rather unambitious, comprising the ratio of girls to boys in primary, secondary and tertiary education, the share of women in wage employment in the non-agricultural sector and the proportion of seats occupied by women in national parliaments" (Chant 2012: 200).

stayed out. Apart from the fact that empowerment is a multi-faceted phenomenon and cannot be limited solely to its economic aspect, individuals set their needs and preferences differently and the common practice of predefining measurable variables to carry out global comparison undermines their definatory power and right for autonomous self-expression and is therefore refrained from in this research. Instead, leading development discourses and academic knowledge will be confronted with experiences and empirical knowledge of Igbo business women in Enugu to discover whether theoretical approaches meet reality, to identify main areas of limitations within theories and to recommend necessary amendments and changes to bring academic research closer to life praxis.

3.1. WID, WAD, GAD

Women in Development (WID) “is understood to mean the integration of women into global processes of economic, political and social growth and change” (Rathgeber 1989: 2). The approach is strongly linked with the “modernization paradigm which dominated mainstream thinking on international development during the 1960s and into the 1970s” (Ibid.: 4). Many development agencies adopted WID strategies, which are based on the assumption that women’s economic empowerment in the form of access to income leads automatically to gender equality and an improved standard of living (El-Bushra 2000: 56; Rathgeber 1989: 8). The focus is on granting women equal participation by providing education, appropriate technology, health, employment and so on, instead of questioning the underlying causes of poverty and women’s discrimination and subordination (Rathgeber 1989: 6-7; Zwart 1992: 17). According to Zwart (1992: 17), approaches of solely combating symptoms rather than studying the causes are “typical for north-aid strategies in the South” and one of their major weaknesses. Mainstream economists believed in the trickle-down effect and supported WID income-generating strategies by providing funds for women’s advancement (Moghadam n.d.: 8; Rathgeber 1989: 4). The prevailing consent at this time was that women are untapped resources that need to be mobilised and used to reach the goal of development (Mehra 1997: 141). Such trend needs to be seen in the context of SAP policies, where women’s efforts were primarily needed to absorb the shock of neo-liberalism (Chant 2012: 199). “What is forgotten is that women are already an integral part of development and play a very important role. They do not need to be integrated. Rather their contribution needs to be acknowledged, and certain inequalities need to be questioned” (Zwart 1992: 16). As time and experience gradually proved underlying assumptions of the WID approach wrong, scholars became critical about the “integrationist” approach and its mere focus on economically viable

projects. Major points of criticism were the assumed correlation between women's economic integration (modernisation) and their status improvement, which overemphasised the economic aspect of empowerment and at the same time failed to address issues like class and gender inequalities or the disparities between the global North and South. Another weakness of focusing solely on women's productive role was the neglect of their reproductive responsibilities and the question of double burden. Furthermore, WID projects often fail because they pursue welfare rather than development and do not recognise women as principal wage earners but consider their income as supplementary and temporal. (El-Bushra 2000: 56; Mehra 1997: 136, 141; Rathgeber 1989: 5; Zwart 1992: 17)

By the mid-1970s emerged as a result of the critique on WID strategies the Women and Development (WAD) perspective, a slightly more critical version of the WID approach, yet commonly unrecognised by practitioners since the differences are mainly in the academic discourse (Rathgeber 1989: 8; Zwart 1992: 16-17). One of the major changes of WAD is that it recognises the fact that women have always been integrated (Rathgeber 1989: 9), "both inside and outside the home and considers these activities essential for the survival of the family unit" (Zwart 1992: 16). However, "it fails to undertake a full-scale analysis of the relationship between patriarchy, differing modes of production and women's subordination and oppression" (Rathgeber 1989: 10).

In the 1980s evolved an alternative approach in development thinking called Gender and Development (GAD) that aimed at questioning and tackling the underlying causes of inequality to address the issue of women's subordination (El-Bushra 2000: 55; Zwart 1992: 17). "GAD is not concerned with women per se but with the social construction of gender and the assignment of specific roles, responsibilities, and expectations of women and men" (Rathgeber 1989: 12). The underlying assumption of GAD, which is theoretically rooted in socialist feminism, is that since gender is a social and cultural construct it is possible and necessary to change gender relations and sexual divisions of labour and responsibilities in order to empower women (Zwart 1992: 18). A major characteristic of the GAD approach is its holistic perspective, which includes the aim to improve women's legal rights (e.g. through reform of land and inheritance laws) and increase their political voice through promoting women's organisations rather than focusing merely on economic issues. Moreover, GAD rejects the public-private dichotomy, which fails to value family work and housework and emphasises the need of state participation to carry out its duty of providing for basic needs and social services. (Rathgeber 1989: 12-14) From a GAD perspective women are seen "as agents

of change rather than as passive recipients of development” (Ibid.: 13) and the awareness that improvements in women’s wellbeing enables them to enhance the living standard of other members of their family and community, particularly children, became internationally acclaimed (Karubi 2006: 53). GAD condemns the instrumentalisation of women which aims at using them as conductor for common development goals, as it “is the case with the MDGs, as gender equity is being reduced to quantifiable measures or, with the use of micro-credit schemes, to turn women into efficient economic or market actors” (Marchand 2009: 932). Despite its exemplary theoretical adjustments, the implementation of GAD perspectives remained quite unpopular among Western development planners but was primarily used within non-governmental organisations (NGOs) of the global South (Moser 1993: 74; Rathgeber 1989: 14).

The paradigm shifts within the discourse on women’s integration and empowerment reflects general trends in the international development agenda as well as changes at the macro-level and state policy, which ranged “from modernization policies of accelerated growth, through basic needs strategies associated with redistribution, to the more recent compensatory measures associated with structural adjustment policies” (Moser 1993: 55). Rather than classifying theories that address the women’s question as WID, WAD or GAD approaches, Moser (1993) completes Buvinic’s (1983) distinction between ‘welfare’, ‘equity’ and ‘anti-poverty’ strategies and identifies two more categories, namely ‘efficiency’ and ‘empowerment’ approaches⁴, which did not emerge in a linear process but rather exist simultaneously. Due to the limited scope of this work, the following section is confined to the empowerment approach, which provides a useful basis to embed the underlying hypothesis in a theoretical framework.

3.2. The Empowerment Approach

The empowerment approach falls within the above described GAD perspective and pursues the target “to empower women through greater self-reliance” (Moser 1993: 74), as its name implies. What distinguished this strategy from former ones is that it is not an imposition of dominant Western ideologies but dedicated activists from the global South (former called “Third World women”) constitute major initiators of this approach (Ibid.; Moghadam n.d.: 9). Moser (1993: 74) explains the uniqueness of its history of emergence thus:

⁴ For a brief overview of the major characteristics of these five approaches see the attached table (Appendices 14.2.) by Moser (1989: 1808), who also provides an elaborate description of the strategies in Moser 1993: 55-79.

“The origins of the empowerment approach are derived less from the research of First World women, and more from the emergent feminist writings and grassroots organizational experience of Third World women; it accedes that feminism is not simply a recent Western urban middle-class import.”

Members of the Development Alternatives with Women for a New Era (DAWN) played an important part in the articulation and formation of the empowerment approach. DAWN suggests a distinction between long- and short-term strategies. While the first aim at breaking “down the structures of inequality between genders, classes and nations” (Moser 1993: 75), the latter “are identified as necessary to provide ways of responding to current crises” (Ibid.). The challenge for women lies in combating oppressive structures at different levels, ranging from gender inequalities within the family to subordinations based on “race, class, colonial history and current position in the international economic order” (Ibid.). Although improving the status of women is still associated with increasing their power, the meaning of the term has changed, as it is no longer solely identified in relation to dominate others, especially men, but emphasis is placed on women’s aim to become more self-reliant. Women intend to control their own lives and influence the direction of change, particularly “through the ability to gain control over crucial material and non-material resources” (Moser 1989: 1815) and through expanding their decision-making power. Apart from targeting a redistribution of power, the approach also questions the assumption that “women want to be ‘integrated’ into the mainstream of Western designed development” (Ibid.). The empowerment theory “recognizes the multiple roles of women, and aims at making women themselves active participants in the formulation and implementation of policies which touch on their individual lives, using a bottom-up approach” (Aina 1993: 18), which is a clear distinguishing mark as compared with the top-down approach to target development inherent in welfare programmes. Mehra (1997: 138) stresses the need to “include the expansion of choices for women and an increase in women’s ability to exercise choice” when defining empowerment. While ways to enhance women’s choices include improved access to economic opportunities such as credit or employment, “health services and education improve women’s capabilities to take advantage of those choices” (Ibid.). In order to make the concept workable for Nigerian women, the sociologist and gender activist Nkoli Ezumah (2004), herself a Nigerian, argues “that the positive aspects of empowerment [...] must focus on the perception of womanhood as involving self-control, attainment of self-actualization, and of resourcefulness” (Karubi 2006: 4). Today, the use of the term empowerment is widespread, yet a clear definition commonly

stays out.⁵ “In fact, the underlying assumption of many interest groups or institutions (such as the World Bank and UN) is that economic empowerment automatically converts to women’s empowerment” (Ibid.). The hypothesis underlying this work is built on this notion, which shall be refuted by contrasting it with empirical knowledge.

3.3. *Smart Economics or Old Wine in New Bottles?*

The Fourth UN World Conference on Women in Beijing in 1995 is often conceived as the peak of an international focus on gender mainstreaming policies with the underlying target of pursuing effective development by harnessing women’s capabilities to cushion the economic crises (Chant 2012: 199; Marchand 2009: 925). In the WB publication ‘Enhancing Women’s Participation in Economic Development’ a chapter titled ‘the pay-offs to investing in women’ contents the strategy thus:

“Investing in women is critical for poverty reduction. It speeds economic development by raising productivity and promoting the more efficient use of resources; it produces significant social returns, improving child survival and reducing fertility; and it has considerable inter-generational payoffs”

(WB 1994: 22).

From then on the Bank promoted ‘smart economics’, a concept that claims once more to target female empowerment. The approach assumed particular prominence through its publication in the Gender Action Plan (GAP) 2007-2010 entitled ‘Gender Equality as Smart Economics’ (Chant 2012: 200). The major aim GAP strives for „is to advance women’s economic empowerment by enhancing women’s ability to participate in land, labour, financial, and product markets, thus promoting shared growth and accelerating the implementation of MDG3”⁶ (WB 2006: 9). The promotion of ‘smart economics’, which “rationalizes ‘investing’ in women and girls for more effective development outcomes” (Chant 2012: 199) is a clear sign that despite the emergence of new theories, terms and foci,

⁵ The initial meaning of empowerment, which was connected with targeting social transformation and promoting women’s rights and collective action, was gradually replaced by an instrumentalist approach that is characterised by an economic focus on efficiency and growth and prevails the international development discourse until today. Catchwords usually associated with empowerment and also inherent in the Beijing Platform for Action are ‘participation’, ‘power’, ‘equality’, and ‘social justice.’ Terms like “[c]hoice, decision making, realising opportunities and potential, and community action” (Eyben and Napier-Moore 2009: 291) are further often regarded as indicators for empowerment. For an elaborate discussion about the fuzzy concept of women’s empowerment see Eyben and Napier-Moore 2009.

⁶ The trend of linking gender policies with the overall MDG3 is a common practice among development planners, yet at the same time widely criticised by feminists since it implies the danger that an initial strong feminist gender discourse undergoes a loss of meaning and becomes a rather washy, UN-agreed concept.

they all give the impression to rather be carbon copies of former efficiency approaches in the WID era than markers for substantial paradigm shifts (Chant and Sweetman 2012: 518). In order to assess how smart this much-promoted approach actually is and who the ultimate winners of the concept are, Chant (2012: 202) stresses the need “to ask whether the goal of female investment is primarily to promote gender equality and women’s ‘empowerment’, or to facilitate development ‘on the cheap’, and/or to promote further economic liberalization.” The instrumentalisation of gender, which assigns family responsibilities and the expectation to cushion the negative effects of SAP policies on women, is considered one of the major problems with integrationist approaches such as smart economics. The descendant of GAP 2007-2010 entitled ‘Applying GAP Lessons: A Three Year Road Map for Gender Mainstreaming 2010-13’ can be seen as respond to critical voices that condemned the tendency of development strategies to ignore the moral imperatives of female empowerment, which pursue the overall goal of getting rid of structural gender discrimination, by overemphasising the economic aspect of development and harnessing women’s contributions for economic benefits. (Ibid.: 202-203) The WB’s World Development Report 2012 (WDR 2012) on Gender Equality and Development is often represented as one of the latest “flagship publications on gender” (Ibid.: 211) since it marks a global consent about the importance of adopting gender policies on an international level while it acknowledges at the same time that women’s economic participation is not a universal remedy, as commonly claimed. However, despite partial improvements compared to previous WB reports, the publication continues to comprise several of the earlier discussed limitations (Ibid.; Elson 2012: 178-179). Although many development organisations jumped on the gender mainstreaming bandwagon that assumes that all parties concerned gain from the smart economics approach, “the actual lived experience of women in poor households and communities suggests that a win-win scenario in which poverty is alleviated, economic growth is assured, and gender equality attained, is very far from the truth” (Chant and Sweetman 2012: 520).

In summary it can be said that the prevailing “agenda of ‘smart economics’ is a far cry from the nuanced and careful ideas of what the empowerment of women and the attainment of gender equality actually entails to be found within the gender and development literature” (Ibid.: 526). Despite the fact that more than 30 years have bygone since the emergence of the efficiency approach, the current development discourse has proven the proverb ‘the more things change, the more they stay the same’ to be true. The trend in development theories clearly displays “a revival of market-led growth as the main engine of development” (Eyben and Napier-Moore 2009: 296) which drastically diminishes earlier achievements of including

social matters like justice and human rights into the discourse on female empowerment. As Eyben and Napier-Moore (2009: 297) rightly point out, “[t]he growth/gender link, which harks back to the 1970s and 1980s, may well prove to be a pathway to nowhere.”

4. Urban Economy Approaches

Alongside with the emergence of development theories that focused on the integration of women into the economy to alleviate poverty and foster economic growth evolved the concept of the informal sector as strategy to create employment opportunities and reduce the level of poverty. While development theories constitute the theoretical foundation for the doubted correlation between economic participation and empowerment, the following urban economy approaches are aimed at providing theoretical background for the underlying hypothesis that Igbo women’s business activities are primarily a temporal survival strategy.

4.1. Informal Sector Approaches

The origin of the concept of the informal sector traces back to a study of the economy of Ghana undertaken by Hart in 1971, who identified self-employment of the entrepreneurs as distinctive characteristic of the informal sector, in contrary to wage labour dominant in the formal sector (Komlosy et al. 1997: 12). With the subsequent usage of the term by the International Labour Organisation (ILO) in its mission report of Kenya in 1972 the nomenclature soon started spreading internationally (Chukuezi 2010: 133; Fapohunda 2012: 37; Trager 1987: 238). There is an ongoing theoretical as well as definitional debate with no agreement on a universally excepted meaning of the concept or term (Chukuezi 2010: 132). Within feminist development studies the term subsistence economy is a widespread synonym for the informal sector (Komlosy et al. 1997: 11) and other terms common in literature to describe activities outside the state controlled economic sectors are economy of the poor, survival economy, secteur non-structuré, second economy, grey economy, or shadow economy (Stacher 1997: 151). According to Ademu (2006) “the informal sector comprises those employment generating activities undertaken for survival in the absence of formal employment” (Fapohunda 2012: 38), a definition that seems suitable in the context of this research. Similarly, Sethuraman (1981: 17 cited in Onyebueke 2013: 72) associates the engagement in the informal sector “with the primary objective of generating employment and incomes to their participants notwithstanding the constraints on capital, both physical and human, and knowhow.” For the Nigerian context, in the course of a study conducted by the Central Bank of Nigeria (CBN) et al. an informal enterprise was defined as “one that operates

without binding official regulations as well as one which operates under official regulations that do not compel rendition of official returns on its operations or production process” (Oladimeji and Ojibo 2012: 151). There exists not only a vast number of controversial definitions of the concept, but the list of characteristics scholars identify to distinguish the formal from the informal sector is equally extensive. Referring to the often-cited ILO Kenyan report the informal sector comprises features like the following:

“ease of entry and exit [for both employees as well as entrepreneurs]; reliance on indigenous resources; family ownership of business; small scale of operation; labour-intensive and adapted technology; education and skill acquired outside the school system; unregulated and competitive market; and lack of legal or government recognition“ (Onyebueke 2013: 71).

Other commonly stated features include the concurrence of capital and labour, which means the owner of the capital is at the same time the producer, little capital investment, small-quantity production, staff of less than ten people, prices set by bargaining rather than by institutional mechanisms and no income or employment security (Chukuezi 2010: 133). Fapohunda (2012: 36) stresses that the informal sector “is not taxed, monitored by any form of government, or included in any gross national product (GNP)” while Akintoye (2008: 99) summarises the sector as “unorganized, unregulated and mostly legal, but unregistered.”

The proportion of the informal economy is especially high in countries of the global South. (Fasanya and Onakoya 2012: 50; Fapohunda 2012: 36-37) “In Nigeria, this sub-sector accounts for about 70% of the total industrial employment” (Akintoye 2008: 102) and due to the country’s massive population, its informal sector is the largest in Africa (Onyebueke and Geyer 2011: 66). Onyebueke (2013: 171) reveals in a recent study about the informal sector in Enugu that more than 8,000 informal businesses operate in the city, while the number of formal sector enterprises or small and medium-sized enterprises (SMEs) is around 2,221. According to the Economic Commission for Africa (ECA), “next to the agricultural sector, the informal sector is the largest employer of women in most African countries” (Fapohunda 2012: 37). In Sub-Saharan Africa, 84% of women outside the agricultural sector are employed in the informal sector (Johnston-Anumonwo and Doane 2011: 10), in the Nigerian case Fapohunda (2012: 38) speaks of 35%.

Owusu (n.d.: 4) identifies three major positions within the informal sector discourse, namely: reformist, institutionalist and neo-Marxist perspectives. Advocates of the first group “see the informal sector as a potential solution to Africa’s unemployment and slow economic growth,

and call on governments, to support the sector to enable it realize its immense potential” (Ibid.). This perspective is prevalent within ILO policies and acknowledges the economic contribution, labour-absorption capacity and training opportunities of the informal sector. Institutionalists, on the other hand, reject government interventions and hold excessive and inappropriate state regulations accountable for the surge of the informal sector. Such view “has become very influential in policy circles and has been incorporated into the work of neo-liberal economists, policy advisors and non-governmental organizations, partly because it conforms to the global push for neo-liberal and supply-side economics” (Ibid.). The WB is among the most influential advocates of this approach. Neo-Marxists disagree with the assumption of reformists as well as institutionalists “that policies that favor informal activities would benefit the poor” (Ibid.) and emphasise that the poverty of the informal sector is primarily an outcome of its subordinate and interdependent relationship with the formal sector, whose major aim lies in exploiting the petty economy for the sake of profitability. World system approaches are one of many variants that advocate a neo-Marxist perspective. Owusu (n.d.: 5) stresses that one major limitation inherent in all three approaches is that “they all assume that the informal sector is the preserve of the poor” (Ibid.) which overlooks the growing function of the informal sector to operate as “income-supplementing and/or income-diversification strategy” (Ibid.), a trend that can to a great extent be attributed to the challenging economic situation and un- as well as underemployment crisis.

4.1.1. Women in the Informal Sector

While in former studies the contribution and impact of women in the informal economy has often been underestimated and neglected, today it is widely acknowledged that they dominate the sector in numerical terms. However, an often-stated point of criticism is “that most of the enterprises women engage in, such as petty trading, dressmaking, hairdressing, food processing, and small-scale manufacturing, fall outside the Census of Production Surveys” (Soetan 1995: 315) because national statistics include only enterprises that employ a minimum of ten people. As a result, businesses employing less than ten workers are often marginalised by not being considered in government programmes aimed at assisting small-scale entrepreneurs. Such practices do not account for the fact that according to statistical data about 60% of all businesses in the informal sector are single-person owned and operated (Fapohunda 2012: 38, 41). This trend of sole proprietorship is also confirmed by Onyebueke (2013: 193), who states that 64,7% of the business in the informal sector in Enugu are owned by a single person, with women dominating the micro-enterprises to secure the survival of

their families (Soetan 1995: 315). Although women's indispensable contribution to sustain the family is widely acknowledged, they continue to be "regarded [as] second-class citizens in Nigeria" (Fapohunda 2012: 40). Such notion can be related to the fact that the informal economy is highly gender-differentiated with women at the bottom of the hierarchy, "concentrated in the low-growth subsectors, where returns are low, working conditions difficult, and benefits virtually nonexistent" (Mehra 1997: 145). Authors who object the claim that the informal economy constitutes a solution to unemployment commonly refer their argument to the various challenges and obstacles that characterise the sector, such as Chukuezi (2010: 135), who emphasises "that average enterprise size is small, working conditions hard, income unstable and sometimes marginal and growth potential low." The insecurity of jobs, the average shortage of job tenures and the aspiration for an employment in the formal sector are further often-stated indicators to strengthen the argument that the informal sector is no desired panacea for unemployment.

Generally, the urban informal economy can be divided into a small group of profit-making small-scale enterprises, considered as the growth-sector and hence enjoying the attention of development policies and international organisations, and the bulk of less capital-intensive micro-scale-enterprises, also known as subsistence level firms, that operate in the so-called survival economy which is dominated by women or the "working poor". While women remain stuck in lower paying jobs and less capital intensive ventures like street vending or petty trading, men dominate the area of rewarding and remunerative jobs by taking over so-called skilled jobs and heading the capital intensive enterprises. Many authors attribute women's marginalisation in the informal sector to the gender-biased, unequal access to important resources such as education, credit and finance, land, information, technology, contacts, among others, which put women at a disadvantageous position and prevent them from expanding their business to a more profitable level. The likelihood to expand is furthermore limited by the fact that contributing to the household income in times of economic hardship constitutes a major motivational factor to enter the sector. (Fapohunda 2012: 38, 40; Johnston-Anumonwo and Doane 2011: 9-10; Onyebueke and Geyer 2011: 67; Soetan 1995: 315-316; Stacher 1997: 162-165). Kitching and Woldie (2004: 2) mention women's "poor linkages with support services and an unfavourable policy and regulatory environment" as further constraints. No doubt enough capital is an important precondition to become self-employed, Inyang and Enuoh (2007: 63) stress that a narrow focus on financial recourses as major variable for business success results in the neglect of other essential factors such as entrepreneurial competencies, which are equally indispensable. Such skills

should be acquired in areas like “managing time effectively, communication, human resources management, business ethics and social responsibilities, developing effective leadership qualities, decision making skills, marketing and financial management” (Ibid.: 70). The frequent focus on capital as the key success factor is also obvious in the growing international trend of micro-credit systems, which primarily aim at promoting self-help and female empowerment through funding their micro-enterprises. A study conducted by Oladimeji and Ojibo (2012: 153) in Zaria discovered lack of electricity, restricted access to credit facilities and inadequate business space as the three core complaints felt by business operators. Further problems stated include lack of water supply, harassment by officials of the government, inadequate skills among others. A quite different obstacle for women in the informal sector was identified in a research conducted by Kitching and Woldie (2004: 1), which revealed “that the greatest challenge for [...] Nigerian female entrepreneurs is being taken seriously by their male counterparts as well as society as a whole.” While some authors emphasise the flexibility of working hours within the informal sector, which enables women to combine their productive and reproductive roles, Kitching and Woldie (2004: 10) draw attention to the issue of the double burden economically active women face in combining both productive and reproductive activities. Another argument why women dominate the less-productive areas of the informal sector is that men’s participation is usually considered involuntarily and a temporal solution, while searching for a job in the formal sector, whereas women is the access to the formal labour market often denied due to the mentioned lack of resources as well as family responsibilities, legal impediments and social or cultural constraints (Johnston-Anumonwo and Doane 2011: 10; Fapohunda 2012: 40). To what extent these identified obstacles comply with the experience of the interviewees will be discussed in the empirical analysis.

4.2. Survival Strategy Approach

The origin of the survival strategy approach can be traced back to a study of city dwellers in Santiago, Chile conducted by Duque and Pastrana in 1973. Since then, the approach gained popularity and pursues the aim to point out and analyse the various reasonable risk reduction strategies economically disadvantaged people, the so-called poor⁷, adopt in order to cope with

⁷ During my numerous stays in Enugu and in the course of close friendships with Igbo people, I observed on several occasions that people who involuntarily face the challenge of being economically disadvantaged strictly object to be referred to as ‘poor’ by outsiders (even if they themselves may use the word for self-description), since the term implies a very negative and downgrading connotation that often exceeds the mere economic association it claims to express but entails class affiliation at a very low stratification level.

harsh economic environments and limited access to the formal sector. Even though the concept is not restricted to urban areas but includes studying people's survival strategies in rural settings, the focus remains on the "poor" and their livelihood decisions to react to dynamic economic development. (Owusu n.d.: 5) Meert et al. (1997: 173) define survival strategies thus: "every deliberate economic act by households with the ultimate motivation to satisfy the most elementary human needs, at least on a minimal level, according to universal social and cultural norms, and without a full social integrating character." Some frequently outlined shortages of the concept include the limited focus on coping strategies of the "poor" only, the emphasis on the household as unit of analysis, as well as the critical usage of the terms 'strategy' and 'survival.' While the first conveys the misleading meaning that people adopt survival strategies out of choice and thus ignores the underlying structural and economic context, which did not grant them any alternative options but forced them to respond in the way they do, the latter bears the risk to imply that only the poor segment of the society responds to economic crises. Moreover, the survival strategy offers a rather narrow explanatory approach by assuming that the coping strategies are primarily driven by the purpose to survive. This ignores other motivations like the aim to accumulate capital or make provision for the future to avoid downward mobility. (Owusu n.d.: 5) As Owusu (n.d.: 6) rightly states, when talking about survival strategies, „[v]ulnerability, defined as ‚resilience against a shock – the likelihood that a shock will result in a decline in well-being’ (World Bank 2001: 139), is more meaningful in this context than poverty.“ Moreover, the strategy is based on the obsolete assumption that male wage earner are the primary breadwinners and thus ignores the fact that women's contribution to household income is a decisive factor for the survival of the family (Essamuah and Tonah 2004: 81-82). Rocha (2007: 45) points at the hazardous effects involved in creating the myth that a "poor household/family is able to survive in spite of a lack of resources and the presence of macroeconomic policies that foster unemployment and poverty." Such optimistic claims, which are prevalent within development agencies and fostered by the WB, bear the risk of overemphasising the capabilities of the less privileged and pursue the function to legitimise and justify the negative effects of aggressive neo-liberal policies. In the course of their study of the urban poor in Ghana, Pellow and Chazan (1986) distinguished the following survival strategies:

“The first is what they refer to as the suffer-manage strategy, which involves survival within conventionally approved codes of conduct. The beat-the-system strategy involves employing various illegal and/or immoral methods of earning additional income while the escape-migrate strategy involves the urban residents

leaving the country in search of greener pastures. The last strategy they identify is the return-to-the-farm strategy adopted by urban residents who took to urban agriculture in a bid to either provide their subsistence requirement or to earn additional income through the sale of food items“

(Essamuah and Tonah 2004: 81).

4.3. Multiple Modes of Livelihood Approach (MML)

Transformation processes in African urban economies that proceeded from globalisation, neo-liberal policies and the global crisis led to increased questioning of the usefulness of survival strategies and informal sector approaches. With the aim to adapt theories to reality by reacting to the ongoing changes in livelihood strategies and respond to criticisms of former concepts, various versions of the concept of livelihood approach emerged, which “all share a common characteristic of taking into account all activities engaged in by all members of the household that contribute to providing a livelihood for its members” (Essamuah and Tonah 2004: 82). The following section focuses on the Multiple Modes of Livelihood Approach (MML), which draws attention to the growing trend among city dwellers to combine multiple economic activities, both within the formal and the informal sector, to make a living. Owusu (n.d. 2) stresses that these responds should not be misinterpreted as mere survival strategies of the economically disadvantaged and marginalised but “the practice has [rather] become a means of capital accumulation by the not-so-poor segment of the population” who aim “to enjoy standards of living beyond what would be possible with their monthly income” (Ibid.: 22). Not only unemployed enter the informal economy but also people already engaged in the formal sector increasingly seek to generate additional income through diverse means in order to reduce their dependence on solely one salary or supplement their meager wages. This trend of diversification strategies at the household as well as individual level has to be seen in a wider macro-economic context that was characterised by the crises in the 1970s and the subsequent introduction of SAPs which resulted in a tremendous rise of poverty and decline of the living standard (Ibid.: 7; see Chapter 2.). Cut or stagnation in wages, increase of prices, retrenchment in the public sector, limited access to formal employment, boost of unemployment rates, among others, all contributed to the surge of the informal sector, which more and more attracts people “of all socio-economic backgrounds [who] rely on multiple sources of income to ensure survival and/or accumulation” (Ibid.: 8). The motivations that drive salaried employees to enter the informal sector are diverse and depend on a number of factors including “nature of their employment, skill, access to resources, socio-economic background and place of residence” (Ibid.). Moreover, the MML approach expands its focus

beyond solely considering productive strategies to mobilise resources and includes the dimensions of “reproduction, consumption, and social relations“ (Ibid.: 7), which all form part of a broad “livelihood system”.

One of the main strength that distinguishes the MML approach from other theories is its extended focus, which includes people from all sectors of society, even salaried employees, and considers income-generating activities in the formal as well as informal sector. Secondly, the framework of analysis is expanded and comprises of the household unit as well as the individual level and thus facilitates to take gender structures and generational aspects into consideration. Furthermore, the MML approach departs from the narrow perspective that working in the informal sector is a sole source of income and merely a transitional means for survival and acknowledges the prevalent practice of combining formal and informal sector activities. The MML approach contributes to a better understanding of the reality and recognises diverse motivations to enter the informal sector, “be they survival, security, growth or accumulation” (Ibid.: 10). Livelihood strategies of city dwellers are not necessarily a forced temporal survival strategy but can also be a deliberate long-term strategy. Another advantage of the MML perspective is its aim to include “macro-socio-economic structures and processes” (Ibid.) in the research and analyses how they impact livelihood decisions of domestic units. The nature of city dwellers’ agency is no longer regarded as static but as a dynamic, inventive and creative process and response to constant changes with the aim to take advantage of all available opportunities.

Mustapha (1991), who conducted a study of livelihood strategies in Nigeria, identified some major differences in the nature of multiple economic activities as well as the motivations to apply such approach that distinguish the working class from the professional class. While the first depends on the strategy because it is critical for their survival, for the latter “the threat to survival is not that stark and dire [...] [but] multiple modes activities are seen essentially as means of containing, and possibly reversing, the obvious slide in their living standards, which, within the context of a developing society, can be said to be ‘middle class’” (Mustapha 1991: 11). Another crucial distinction between the working and professional class is that the first “often confines its activities to labor-intensive, capital-scarce and low-returns operations while the professional class draws on its access to financial and political resources to get involved in more effective income generating activities“ (Owusu n.d.: 11). Finally, Mustapha stresses that the professionals benefit from their qualification and use their skills and training for advanced business ideas, which perform an important means to lift the business to a

higher level. As an example for applying professional market strategies Mustapha (1991: 12) outlined how “[r]efuse collection is packaged as ‘environmental sanitation’; sewing mistresses give way to ‘fashion designers’.” While the resources of the working class are usually limited and they often commercialise private assets for business purposes, the professional class has a wider range of business possibilities, including more capital-intensive types of business.

Rocha (2001a: 73), in her attempt to adapt the limited survival strategy approach to the ongoing economic crises, “argue[s] for a shift from the ‘resources of poverty’ to the ‘poverty of resources’.” Although she acknowledges the growing trend of “diversity of income sources and multiplicity of income earner” (Ibid.: 77) as useful but temporary coping mechanism to respond to rising unemployment rates, she at the same time warns from overemphasising the resourcefulness and capabilities of unemployed city dwellers and misinterpreting their “occupational heterogeneity” as solution to economic shocks. The author emphasises the indispensability of wages from employment since they constitute the basis for the ability to multiply income-generating activities. Rocha (2007: 49) identified the following four structural conditions which are required to combine diverse types of income: “the possibility to earn wages; labour invested in petty commodity production and petty trade; labour invested in the production of goods and services for consumption; and income from social exchange.”

Having outlined the underlying theoretical framework by discussing different approaches covered in literature, the empirical part of the work is aimed at representing genuine experiences and practical knowledge gained through qualitative interviews with Igbo women who are actively involved in informal sector activities in Enugu. The focus is on analysing women’s motivation to engage in business, the advantages and challenges the economic integration implies, as well as the frequent strategies they apply in order to cope with the demanding economic conditions they face.

PART II – EMPIRICAL ANALYSIS

5. Research Questions

1. Which factors drive Igbo women in Enugu to engage in business? What motivates them to become self-employed and open up their own shops and how relevant is the aspect of overcoming gender disparities for them?
2. What are the positive aspects and advantages Igbo business women enjoy about being self-employed and which challenges do they face?
3. Which business strategies do Igbo women apply to cope with the disadvantages involved in being self-employed?
4. How can business women's general attitude towards self-employment be described? Do they consider their economic integration a desirable pathway to empowerment or rather a temporal survival strategy on the way to higher dreams and aspirations?

6. Methodical Approach

The methodological approach underlying this work is based on the method of qualitative social research, namely the Qualitative Content Analysis according to Mayring (2005). Within this method, it is not the quantity of collected data that counts but the emphasis is on a holistic point of view and the interpretation and analysis of non-standardised information gained by the scholar. Since the focus of this thesis is aimed at understanding Igbo women's business routine by integrating the studied people into the research process and creating room for self-display, collection of material was not limited to desk research (literature review) but included the conduction of 23 qualitative interviews with Igbo business women as well as participatory observation within a three months research stay in Enugu in summer 2013. "The focus of attention is on the perceptions and experiences of the participants. What individuals say they believe, the feelings they express, and the explanations they give are treated as significant realities" (Locke et al. 1993: 99 cited in Kreitzer 1998: 89). Thus, the liberal arts oriented approach underlying this work stresses the importance of in-depth knowledge on the research topic by considering the practical experiences and personal viewpoints of the respondents. By sharing empirical know-how of daily routine coping strategies the interviewees provide a very valuable source of information that completes, strengthens but also challenges the body of scientific knowledge. As Halmi (1996 cited in Kreitzer 1998: 89)

put it, qualitative research is an attempt to “study things in their natural settings, attempting to make sense of, or interpret, phenomena in terms of the meanings people bring to them”.

The interview type used within this work is the general interview guide approach, which is more structured than the conversational interview but yet allows a great flexibility (see Steiner 2007: 59-69). General areas of information were defined prior to the interview conduction to assure that the obtained empirical knowledge is applicable to answer the research questions. A guide containing probable questions was set up to give the interview a certain structure and make sure specific issues of interests are covered while at the same time, the interviewer is free to change, rearrange or drop questions at any time during the interview sessions. This provides the interviewee with the possibility to talk freely and add additional information or experiences, which might not actually be asked. Furthermore, this type of interview gives room to a more personal approach by granting the scholar the opportunity to react to the interviewees respond, for instance to ask probing or follow-up questions if responds seem unclear. The type of questions used in the guide was open-ended which furthermore provided the respondents freedom to express themselves.

The interviewee sample consists of 23 Igbo business women engaged in various types of micro-enterprises in Enugu’s informal sector. The sample was randomly chosen and the only selection criteria were that the women are the owners of the business, Igbo by ethnicity, and able to communicate in English language. The interviews were recorded and subsequently transcribed by using the f5 program to convert it into written form for further analysis. In reference to Mayring’s (2005) method of Qualitative Content Analysis, the first three interviewees were summarised, generalised and reduced in order to identify categories, which form the basis for the analysis of the empirical knowledge. In a second step, the entire material was examined and assigned to the previously identified categories, before the linkages between the different categories were explored to identify an underlying structure and develop general assumptions based on empirical experiences. (see Steiner 2007: 105-111) The empirical knowledge forms together with the background information obtained through literature review the basis for the analysis and interpretation, through which the research questions are answered and the hypothesis proven.

6.1. Research Experiences and Limitations

The contact to the first ten interviewees was made through friends and their various networks as well as the snowball principle. A date for the interview conduction was agreed upon within a first encounter, which provided the opportunity to get to know each other and discuss the

research project beforehand to avoid mistrust and remove ambiguity. The 13 interviewees conducted with traders in Ogbete Main Market and Artisan Market on the other hand took place spontaneously and without previous notification. Mrs. Ogbodo, herself a business woman, accompanied me to the markets and took over the first approach by addressing the women in Igbo, briefly communicating the research interest to them and asking for their approval to instantly conduct an interview. Although I was able to conduct 13 interviews in only two days, some of the market women were quite busy and thus less ready to spend time and pay full attention to the research project. As a result their interviews turned out to be more of informal talks, much shorter and less intensive and informative than the arranged and agreed talks with the first ten respondents. Nevertheless, including the market women was an important decision, since they form an essential part of Enugu's informal sector.

Generally, the interviewees bestowed a great level of hospitality, friendliness, openness, honesty and trust upon me and tried to make time for answering the questions in the face of their busy work routine. The women readily shared their practical experiences and personal thought and beliefs with me, openly talked about their challenges, hopes and aspirations and thus provided very valuable in-depth knowledge. Rev. Fr. Prof. Christian Anieke, the Vice Chancellor of GO University, provided a budget of 30,000 Naira⁸ and suggested to use it to compensate the business women for their time and effort. While I was at first rather sceptical towards his idea, since I neither wanted to intensify the already deeply-rooted prejudice of the rich white man/woman, nor "buy" women's voices or experience, the strategy to use money as motivating factor or way of thanks turned out to be quite successful. The budget was not only used to patronise the interviewed market women but by asking Mrs. Ogbodo to select goods which she required to stock her own provision store, I could also compensate her for her endeavour to guide me through the market.

Since the initial plan to conduct the interviews solely on work free days and in the private homes of the business women in order to avoid disturbances of customers turned out to be inconvertible and led to scheduling difficulties, the only alternative was to go without the planned, calm setting and meet the interviewees in their various shops on regular work days. Most of the women were quite busy and continued to pursue their work, including attending to customers, while being asked the research questions. Apart from the fact that many records are characterised by several interruptions from pausing the recorder an even bigger problem I

⁸ According to the Oanda Currency Converter (<http://www.oanda.com/currency/converter/>) the exchange rate per 1 October 2013 amounted to 1 € - 215,36 ₦ or 1 ₦ - 0,00457 €.

faced was the noise interference, which made transcribing the interviews a very challenging task. Additional to the noise of passing cars and busses, running generators and fridges as well as shouting children and passersbys, which affected the record, the daily electricity failure appeared to be a great challenge. The fact that I depended on electricity to charge the laptop demanded a great flexibility in time and work management and led to many night shifts since it was the only time when the generator provided for uninterrupted power supply. Another shortage of the research was the deficient sample, which did not represent a balance but failed to cover women of certain business types (e.g. hairdresser), price levels (upscale) and locations (upscale neighbourhood) due to its random nature. Despite all efforts to approach boutique owners in Ogui Road, an area known for high prices and big businesses, I did not succeed in contacting any, mainly because women of a higher status do not usually stay in their shops but employ sales girls instead. Additionally, the interviews were limited to English speaking women only, which particularly excluded older women in the markets, whose first language is commonly Igbo.

7. Research Site, Entrepreneurs and Enterprises

7.1. Enugu – The Research Site

Enugu, which constitutes the research site of the underlying empirical study, is the capital of Enugu State in the southeast of Nigeria (see attached map in Appendices 14.3.). The origin of the name “Enugu” goes back to its geographical location at the Udi Hills, or more precisely, to the two Igbo words “Enu” and “Ugwu”, which means “on top of the hill.” Enugu State was created out of old Anambra State on August 27, 1991 and is one of the 36 States of the Federation of Nigeria. The city of Enugu was founded in 1909, when a team of British geologists discovered coal reserves in the area. The subsequent coal exploitation led to the construction of the eastern railway line, which connected Enugu with Port Harcourt in order to transport the minerals for further exportation to the port. This history of its origin explains why Enugu, which is popularly known as the “coal city”, is classified a colonial city rather than an ancient city such as Benin, Kano or Sokoto. While in the beginning Enugu was a small coal-mining town, it soon grew bigger and became the capital of the former Eastern Region of Nigeria (1936-1967) and later of the East Central State (1967-1976), as well as of the old Anambra State from 1976 to 1991. (Enugu State Government 2013; Widjaja 2011; Onyebueke 2013: 153) “[B]y the 1970s, Enugu had become an established administrative, commercial and industrial centre of note in the South East Region in particular and Nigeria in general” (Onyebueke 2013: 153). According to the 2006 Population and Housing Census of

Nigeria, the city has a population of 722,664 (Ibid.: 154). Enugu “remains one of the most promising spots for job seekers in Igboland and beyond” (Okeke-Ihejirika 2004: 27) and the “vast majority of the informal self-employed and wage workers are Igbos (87.6%)” (Onyebueke 2013: 216). The interviewees who constitute the sample of the following empirical analysis are self-employed Igbo women who operate various businesses within the urban informal sector of Enugu, henceforth called Igbo business women.

7.2. *The Entrepreneurs*

The sample underlying the following analysis consists of 23 interviews conducted with Igbo business women in Enugu between 10 August and 18 September 2013.⁹ In summary it can be stated that the interviewed business women are between 24 and 67 years old and their educational background ranges from none to Bachelor’s Degree. All except one of the interviewees with low educational level are above 50 years old and were thus schooling at a time when women were still marginalised in the Nigerian education system. Two respondents are currently combining their business with studies, while four women expressed their desire to go back to school and continue with their education. To what extent age and educational attainments influence women’s motivation to become self-employed and whether they have affects on their business success will be discussed in subsequent chapters. Regarding women’s self-designation when asked after their occupation, none of the first six interviewees used the expression ‘business woman’ to name or identify themselves, which gave rise to doubts whether the word is a genuine and appropriate term to be used. Younger respondents often considered their engagement in business a transitional occupation while looking for a white-collar job or saving money to continue with their studies and thus identified themselves as students rather than business women. Other interviewees chose to state jobs¹⁰ like teaching or civil service when asked after their occupation rather than referring to their business. Women who deal in food items in the market commonly call themselves traders, while respondents who are into businesses like restaurant, provision store or sell other products than food tend to prefer using the term business woman. However, several interviewees confirmed that the two words share basically the same meaning and thus they consider the expression ‘business woman’ an authentic term to describe their profession. The fact that 16 out of 23

⁹ For details see attached table of profiles of the interviewed entrepreneurs in Appendices 14.4.

¹⁰ It is important to note that the respondents used the terms ‘*job*’ and ‘*working*’ almost solely in connection with white-collar employment and as synonym for employment, while self-employment was not understood or defined as ‘*job*’. This led to some confusion during the interviews, since the business women did not consider themselves to be working and repeatedly stated that they do not have a job.

respondents are married and two are widowed clearly underlines the importance of this institution in the Igbo society. The five interviewees that are still single are all younger than 34 years and the oldest amongst them is actually about to get married this year. All of the married women have children, except one, who was eight months pregnant by the time the interview was conducted. The number of children ranges from three to seven, with an average of 4,8 children per woman. Majority of the business women's husbands are self-employed, while three are civil servants and three are retired. To what extent the profession and income level of the spouse influences women's decision to become self-employed and her financial responsibilities in the family will be further discussed in subsequent sections.

7.3. The Enterprises

The informal sector in Enugu consists of a wide diversity of business types, which are commonly divided along gender lines. Men usually engage in businesses like welding, mechanics, taxi and Keke¹¹ drivers, bus conductors, computer and electronics, furniture, carpenter, barber etc., while the fields dominated by women include provision stores, hairdressing, beauty salons, restaurants and boutiques. Some types of businesses are operated by both, men and women alike, such as beer parlours/sit-outs or tailoring, whereby each gender specialises in sewing clothes for his or her own gender. Onyebueke (2013: 201) classifies the businesses in Enugu's informal sector according to its economic segment or product range. Although different businesses are characterised by their own particular features and strategies as well as challenges and advantages, which distinguish them from other kinds, the enterprises covered by the interviews can roughly be divided into the following two categories or sub-sections:

- Wholesale and retail trade: shops/sheds in the market, provision stores, boutiques
- Service sector: sewing, bridals, business centre, restaurant, beer parlour, bar

Onyebueke (2013: 199) further differentiates the manufacturing and processing sector, which is not relevant within this analysis since none of the interviewed businesses fall into this category. Moreover it is important to note that the nature of the business cannot always be clearly identified and distinguished, since women commonly operate combined or multi-

¹¹ Kekes are yellow tricycles that were introduced in Nigeria in 2001, within the framework of a nationwide National Poverty Eradication Programme (KEKE-NAPEP) by former president Obasanjo. Today, Kekes serve as alternative and affordable mass transit to complement taxicab and bus services and to replace okadas (commercial motorcycles), which Sullivan Chime, the governor of Enugu State, banned from Enugu metropolis in 2012.

purpose shops, which offer a great variety of different services and products. Onhia (2013) for example runs a tailoring business, a provision store and a beer parlour at the same time and furthermore cooks and sells food on demand. While the profit of wholesale and retail traders is generated from buying and selling products, business women in the service sector make their income through providing services and selling their workmanship. Generally, businesses operate on different levels, which are determined by various factors, such as the amount of start-up capital available to open the shop, the nature of the business, the type of products sold or the location where it operates. Different levels of a business are furthermore visible in the type of structure of a particular shop or the kind of customers that frequent the enterprise.¹²

In summary it can be said that eleven out of 23 interviewees stated that their business has a name, however, only five of them have a full signboard that bears information about the shop for advertisement purpose. Business names are generally less common inside markets and many respondents stated that they are voluntarily renouncing to have a signboard in order to avoid paying for it, as will be discussed later. 17 of the 23 businesses fall under the category retail trade, while only three interviewees are wholesale traders. Seven ventures can also be classified as businesses in the service sector, although majority of them do not solely offer services but combine it with retail trade, such as selling snacks and drinks in a business centre or tailor shop and selling textiles or clothes additional to sewing or bridal services. Within this work, the only enterprise that falls solely into the service sector is the restaurant. This pattern is in line with Onyebueke's (2013: 199) findings, which outline that wholesale and retail traders are with 62.8% the most prevalent business categories in Enugu, "followed by services (24.3%) and manufacturing/production (13.0%)." This point clearly explains the seemingly lopsided picture of the sample underlying this work. Small-scale trading activities that are characterised by a single operator (one-man business), low earning power, which primarily serves to sustain the family, and limited financial investment are often referred to as petty trade, which is commonly known as strategy for survival in countries of the global South (Kamara 2008: 6-7). Concerning the product range, nine retail or petty traders trade in food items in the market, three women sell provisions, four sell clothes or textiles and one deals in nylon bags, plasticware and cosmetic products respectively. International trade is usually more valued than local products. Two interviewees stated that they trade in textiles from Dubai and Côte d'Ivoire, while one receives her clothes from her husband who is living in

¹² For an overview of the enterprises operated by the interviewees see the table provided in Appendices 14.5. as well as the pictures of different types of businesses shown in Appendices 14.6.

Vietnam. Other respondents travel outside Enugu to purchase their goods at a lower price, either to Onitsha or Kano to buy cosmetic products, plasticware and nylon bags, or to Jos¹³ for fresh vegetable and fruit. Wholesale traders buy their products from companies throughout Nigeria or even from outside the country, such as the imported rice from Vietnam.

Another factor that determines the level of a business is the year of establishment, particularly if the business woman believes in the strategy of starting small and gradually improving the shop to a higher level. Majority of the older traders in the market are into business since many years, even though some changed their product line several times in the past. Respondents who run businesses outside the market, on the other hand, all started quite recently. Five business women just started this or last year, four in 2010 or 2011 and six some time between 2000 and 2009. Concerning the business structure, the most prevalent form of business operation is to rent a lock up store and pay monthly rate. Some interviewees own their store or shed, while others purchased a container or stay outdoors. These findings correlate with Onyebueke's (2013: 205), who stated that the most common business structures in Enugu's informal sector are "semi-permanent structures such as stores, gazebos or pavilions and table-stalls (68.6%), kiosks and containers (7.8%), as well as carts and trolleys (7.2%). There are however many a notable number of enterprises such as vendors and other bystander-workers with practically no stand or coverage (13.1%)." Furthermore, some people display their goods on a ground sheet or blanket under an umbrella or sell their products from within a motor vehicle. Especially in the service sector and in businesses with negotiable prices, the location of the shop is a crucial factor to determine the price level. Several respondents stated areas like Ogui Road, Independence Layout or New Haven as districts with high price- and thus profit levels. Seven out of 23 interviewees are traders in Artisan Market, while six sell in Ogbete Main Market. Three respondents each operate their shops in Thinkers Corner and Abakpa, while one each stays in New Haven and Trans Ekulu and two run their business in the Central Business District (CBD). (see Appendices 14.3.)

8. Motivations to Become Self-Employed

Following the above introduction, which consists of an overview of the interviewed entrepreneurs and their various enterprises, the subsequent section is aimed at analysing the motivations that drove Igbo women to become self-employed, even though the identified categories of analysis cannot be clearly separated since they are linked with each other. What

¹³ For the location of these cities see map of Nigeria attached in Appendices 14.1.

is outlined as motivation at this point can equally be described as advantage and vice versa. A common assertion among the interviewees was that they did not initially plan to become a business woman but the circumstances, especially the severe unemployment crises in Enugu, did not provide any alternative option than to enter the informal sector to gain self-reliance from government jobs and meet basic needs for survival. However, as Onyebueke (2013: 196) rightly states, “[a]lthough unemployment is often presumed to be the *raison d’être* for entry into the informal sector, empirical evidence in Nigeria and elsewhere has shown that diverse reasons actually account for business start-ups.” The motive to become self-employed in order to benefit from mixing with people and build up social networks, the aim to avoid downward mobility and cope with high levels of vulnerability, or the desire to become a successful business woman, who is independent from the husband and at the same time able to support him with family upkeep, were further driving factors to engage in business.

8.1. “There is no job anywhere to be found”

As discussed in Chapter 2., urban unemployment constitutes one of the major challenges facing the policy makers in Nigeria and the crisis did not spare Igbo business women in Enugu but on the contrary, it played an essential part in their decision to become self-employed. „Nearly six million young women and men enter the labour market each year but only 10% are able to secure a job in the formal sector, and just one third of these are women“ (British Council and Harvard School of Public Health 2010: i). The Nigerian government anticipates the vision to solve the unemployment problem “through the vigorous promotion of self-employment” (Mustapha 1991: 7) by providing training programmes and financial assistance. The theory that self-employment constitutes a solution to the nationwide unemployment crisis is primarily based on the labour-absorption ability of the informal sector and is a strategy promoted by advocates of the reformist school of thought, as outlined in Chapter 4.1. There was a general consent among the interviewees that unemployment is a big problem in Enugu and especially women with high educational qualifications stated that the failure of finding a job motivated them to venture into business (Ezeoke 2013; Ezesuki 2013; Mbamalu 2013; Olele 2013; Udedi 2013). This suggests that coping with joblessness and minimising the reliance on formal employment constitute major motives to become self-employed, which Onhia (2013) explained thus:

“You will depend and rely on yourself, you will financially depend and rely on your business. You will not be waiting until government gives you money. Then you can live your life the way you want it and it will save you from engaging in

any evil act just to survive. So self-employment helps in everything, is more reliant than waiting for the government to provide job opportunities before one can survive.”

Onhia's statement entails two key aspects that were discussed in the theoretical part and constitute the background of the underlying hypothesis: First, the aim to become self-reliant (empowerment) and second the necessity to meet basic requirements for survival (survival strategy), two motives that are highly interdependent and cannot be treated separately. Several respondents agreed on the importance of starting something, no matter how small, to make sure you are independent and in a position, where you can always help yourself and be “able to feed yourself or even your family” (Ikezue 2013). “When one is self-employed, at least, some of that person's need will be taken care of, some of them, yes, will be taken care of, like this feeding, paying of house rent and some other little, little [problems]”, so Okwu (2013). Her argument conforms to the definition provided by Meert et al. (1997: 173), who describe survival strategies as “the ultimate motivation to satisfy the most elementary human needs, at least on a minimal level.” (see Chapter 4.2.) Ezeoke's statement “God is helping us, we are not hungry” also indicates the objective of meeting basic needs for survival as core aim of being self-employed. Several interviewees consider their business a strategy to make ends meet since it “is better for you to go and engage yourself in one business or the other so that you will be gaining for, you will be living from that one” (Mbamalu 2013) than to stay at home. The view “that you are not doing it because you want to do it, it's just because you have to earn a living” (Udedi 2013) was shared by many respondents and is in line with the common notion in literature that urban women are forced to participate in the informal sector in order to supplement the meager household income in times of economic crises because their earnings are “critical to their survival” (Johnston-Anumonwo and Doane 2011: 10). Adem (2006) incorporates the notion that undertaking income-generating activities in the informal economy constitutes a strategy to survive based on lack of access to the formal sector even in her definition of the informal sector. (see Chapter 4.1.) Since the emergence of GAD approaches in the mid 1970s the fact that women's “participation in the informal sector as a sole form of employment has always been an important survival strategy in Africa” (Owusu n.d.: 9) is widely acknowledged within the development discourse. The finding that only three out of 23 respondents stated that their current business was their first, deliberate choice of occupation (Okwu 2013; Ukeje 2013; Walker 2013) while the remaining 20 women were driven into it by one force or the other clearly underlines that women's participation in the informal sector is rather a response to high unemployment rates and the economic crises

which force city dwellers “to look for alternative ways for survival” (Chukuezi 2010: 132) than a deliberately chosen career option. Such findings question integrationist theories, which are based on the belief that women’s economic participation automatically leads to female empowerment without including macro-economic conditions and bringing the relationship between self-reliance and survival into focus (see Chapter 3.). Such narrow assumptions simply overlook the fact that “women are into these economic activities because their primary objective is to contribute towards the wellbeing of their families and not for personal growth” (Karubi 2006: 177-178), a point that was clearly confirmed by Igbo women’s experiences and will be discussed in further chapters. Olele (2013) for example stressed that women “have the survival strategies because [...] is from this business they feed their family, train their children from school, pay their house rent, their shop rent. [...] So if they don't have enough strategies they will not be doing the business now.” However, even if survival and coping with the unemployment crisis are key motivational factors they are not the only ones as the following section vividly outlines.

8.2. “As I no go school, wetin I go do?”

The assumption that high educational attainments automatically raise women’s capabilities to enter formal employment is another widespread belief within the international development discourse, yet, the experiences of the interviewees did not confirm such correlation. Not doubting that women’s equal access to education is an aimed-at aspiration and a prime asset, such simplistic notion implies the danger of leaving out context analysis and the wider economic and political framework conditions. In the case of Nigeria, many interviewees attributed the difficulty of finding a job to the alarming number of unemployed graduates in Enugu, who are forced to enter into self-employment and work as traders, Keke and cab drivers or even house boys and sales girls, earning as little as 6,000 or 8,000 Naira per months despite their high education level. (Eketé 2013; Ezeoke 2013; Ikezue 2013; Okwu 2013; Onhia 2013; Udeh 2013). The fact that “[a] highly educated Nigerian is not significantly more likely to find work than one with no education at all” (British Council and Harvard School of Public Health 2010: 25) is much discussed in literature and challenges the assumed correlation between education level and employment. In Nigeria, jobless rates for youth are twice as high as the nationwide rates, which is particularly alarming since the country is among the most youthful in the world, with around 45% of the population younger than 15 years and 70% below the age of 30 (Agu and Evoh 2011: 16). A useful approach to explain the missing link between educational attainment and vocational success is provided by Mehra

(1997), who stresses the need to expand women's choices and at the same time enable them to exercise these choices in order to empower them. (see Chapter 3.2.) Although the respondents are equipped with high levels of education, which constitutes a precondition for the ability to exercise choices, the severe unemployment crises in Nigeria does not allow women to expand their choices since access to the formal employment is limited. Not questioning that employment and education are two crucial assets for empowerment, there does not necessarily exist an automatic correlation between the two. To what extent women's education level influences their business success will be discussed in Chapter 11.5.2.

Apart from the negative effects that followed the economic crises and SAP policies in the 1980s, as discussed in Chapter 2., Lawanson (2007: 2) ascribes the problem of unemployed graduates to their unemployability as a consequence of "the increasing decline in quality of education and training." Similarly, Obadan and Odusola (n.d.: 16) emphasise that the rising graduate unemployment rates indicate the "the widening gap between the output produced by the tertiary institutions and the skill requirements of the labour market." In order to reduce the growing number of graduates that are inadequately prepared for the job market, authors call for a reform of the educational system to produce graduates whose qualifications and skills match with the requirements of the labour sector (Agu and Evoh 2011: 17; Bakare 2011: 191). This shows once more that the narrow assumption that education leads to employment needs to be expanded to include aspects like quality and macro-level conditions in the discussion that too often focuses merely on enrolment figures. Moreover, there is need for state intervention to address structural constraints that hinder women to enter the formal sector, which ranges from reforms in the educational sector, to job creation, to combat unemployment, rather than merely pushing for economic participation while underlying causes remain ignored.

The problem of youth unemployment is furthermore often linked with the rising crime rates in Nigeria (Obadan and Odusola n.d. 16; Lawanson 2007: 3; Bakare 2011: 185). This point was also urged by two interviewees (Ikezue 2013; Onhia 2013), who stressed that criminal behaviour is usually not intentional but a mere survival strategy and consequence of desperate conditions people find themselves in "to make sure they feed themselves¹⁴ and even their family" (Ikezue 20013). Onhia (2013) explained the link between joblessness and crime thus:

¹⁴ Within this work I purposely renounce from marking errors in direct citations of the interviewees with [sic!].

“Unemployment has brought so many atrocities and corruption to the people in Enugu State. So many young boys and young girls, who have graduated from university, have not seen anything to do. There is no job opportunity, there is no new company, there is no nothing. So they engage themselves in so many bad things like cultism and armed robbery.”

This reveals once more that there is need for national action and the implementation of policy measures to combat the challenge of unemployment rather than importing development theories that call for integration but neglect underlying conditions and causes. However, the fact that the graduate unemployment crises in Nigeria disproves the assumed correlation between educational attainments and formal employment does not imply that “[t]oday the educational value is going down because of the problem of unemployment“, as Emefoh (2013: 63) claims. Several interviewees expressed a strong desire to pursue a high level of education and considered it a precondition to improve ones social position and gain respect in the society, unattached to any economic advantages (Eketé 2013; Ezeoke 2013; Okafor 2013; Onhia 2013; Udeh 2013). Generally, the education level among the respondents was quite high. Ten out of 23 women attained a higher educational qualification, either a Higher National Diploma (HND), a National Certificate of Education (NCE) or a Bachelor’s Degree (B.Sc.). Six interviewees obtained an average formal education, ranging from Senior Secondary Certificate Examination (SSCE) to Ordinary National Diploma (OND) and only four women had low educational attainments, while two had no formal education at all. All except one of the less educated respondents were above the age of 50, thus schooling at a time when women were still marginalised in Nigeria’s education system. This finding clearly contradicts Emefoh’s (2013: 63) earlier statement of a declining value of education, which he explains thus:

“Igbo boys are giving up this right for education in pursuit of money, which the Igbo society value more than education. The situation in schools now located in Igboland proves that women are in the majority in Igbo-Nigerian schools. The Igbo see it not as an advantage for women. Education does not increase ones position in Igboland.”

Although a high education level is indeed no guarantee for employment in Nigeria, by distinguishing the value of money from the value of education, Emefoh ignores the fact that the aim to obtain a high level of education is nevertheless interrelated with the desire to improve ones financial position, since academic degrees affect the salary classification of white-collar jobs, which remain the sought employment of participants in the informal sector.

(see Chapter 11.2.) The fact that part-time degree programmes attract wide interest among the working population in Enugu further confirms that “education is regarded as the ‘gateway’ in Nigeria to a better, secure future or successful life” (Karubi 2006: 168). While Onhia (2013) and Ekeke (2013) are currently combining their business with studies, Ikezue (2013), Olele (2013), Udeh (2013) and Umeh (2013) are planning to further education and consider their self-employment a transitional means to make money to finance it.

As stated earlier, unemployment affects women of any kind of education level. While interviewees with high educational attainments suffer from graduate unemployment, respondents with no or low formal qualification hold their poor level of education responsible for their current occupation, which they regard as their only available career option. This notion further reveals that formal education is highly regarded in the Igbo society and respondents who regretted their low education level where all, except one, mature women, as stated above. Some interviewees mentioned lack of finance as reason why they could not further their studies but had to get married at a tender age and entered the market after they carried out their reproductive duties (Emelue 2013; Eze 2013; Igwesi 2013; Oluoma 2013; Onyenamezu 2013). Since they “didn't have the certificate to go into government work [...]” (Igwesi 2013), they “started business to find what [they] will do so that [they] will get money” (Oluoma 2013). Moreover, Igwedimma's (2013) quote suggests that older women's limited access to the labour market can still be attributed to their marginalisation during colonial times:

"I no go any school because before, before the war, they no dey train women. 15 years you done marry, 16, you done marry. I have born my first daughter at 17 years, before 35 I done born finish, so I no go school. [...] As I no go school, wetin I go do? So I'm a business, small, small, God make em reach like this."

This prevailing opinion among interviewees with low education level is in line with Awe and Ezumah's (1991: 187) view that girls' limited access to education resulted in high illiterate rates among women, which restricted their occupational opportunities mainly to the informal sector or low cadre jobs in the formal sector. The fact that colonial curricula, which were based on sexist gender roles and the narrow perception of men as breadwinners and women as housewives and mothers, excluded women from entering into the new types of profitable employment is well covered in literature and is due to lack of space not discussed further.

8.3. "In Enugu finding a job here is a matter of do you know people"

Apart from high unemployment rates and educational attainment as factors to influence ones

occupational career, an often-stated reason that exacerbates job search in Nigeria was lack of social contacts (Ezeoke 2013; Ikezue 2013; Mbamalu 2013; Okafor 2013; Udedi 2013; Ukeje 2013). “Here in Enugu, finding a job here is a matter of do you know people, the calibres of people you know,” so Okafor (2013). Ikezue (2013) also explained: “When you know people you get job, but when you don't know people, oh my dear, your name is Sorry.” For people who “don't have anybody in any office that you can go to and he will slot you in” (Okafor 2013) the only options left are to either “just wait on God” (Okwu 2013) because “there is nothing God cannot do” (Okafor 2013) or to engage yourself in one kind of business or the other. This notion suggests once again that self-employment is perceived as alternative option to cope with the failure of finding a job and secure survival rather than a deliberate choice.

However, the importance of networking cannot only be seen as factor that exacerbates job search if you lack social ties, but looking at it from a different perspective it can also be identified as driving factor to become self-employed. This argument is based on the widely agreed fact that “[n]etworks and trust relationships are crucial social assets, based on systems of mutual help and reciprocity as mechanisms that increase and protect household resources” (Rocha 2001b: 31). Owusu (n.d.) and Rocha (2001b) both acknowledge that social relations and exchange provide an important asset with economic benefits and include the dimension in their theories of multiple income-generating activities (see Chapter 4.3.). Helping each other to make a living ranges from taking care of parents in old age or younger siblings, commonly by financing their education, to exchanging goods and services, to mutual lending activities between friends. The common practice of granting as well as taking loans within social networks was a pattern I frequently observed during my numerous stays in Enugu and is often based on low salary levels that hardly allow people to save for bigger investments or emergency situations. The value of social networks is usually higher in countries where the state fails to provide for basic needs and services, like in Nigeria. Thus, the decision to come out and engage oneself in one business or the other can be seen as way to expand one's social network and get to know people who might be of help one day, among other things in finding employment, which greatly depends on knowing the right people who have the powers and connections to assist. Ezeoke (2013) explained the motive to become self-employed in order to benefit from meeting the right people as follows:

“When I was at home, nobody knew me, [...] but when you come, you begin to mix with people and by mixing with people you can get a helper from that, somebody that will help you to climb up. Those people that climbed, there is one day that somebody helped them. They can't just come up like that, somebody must

help you and somebody must see you somewhere to help. But if you are in your house, how can you come up?"

Similarly, Ikezue (2013) is convinced of the advantages involved in the social network her business provides and believes that "if they [customers; A/N] have any help to render to you, they will do that." Apart from the help customers can render, Okafor (2013) stressed that the number of people that patronise you "depends on the contacts you have. Maybe your friends, family members come and patronise you, then when they see that is good, that your wears are ok, they will go and bring other friends." Thus, networking performs furthermore the specific function of conversational virus marketing, a strategy that is particularly important for women who entered the business recently and still have to establish clientele. Okafor's statement also complies with Rocha's (2007: 51) findings that "[s]ocial exchange, or the flow of goods and services within networks of friends, neighbours, workmates and relatives, was highly relevant for low-income households."

However, Rocha (2007: 46) warns at the same time from overemphasising "[m]utual help and support systems [which] are inherent elements of society [...] [as] natural components of safety nets to overcome poverty or, at least, to achieve survival." According to her, such representation is part of a powerful but dangerous myth of survival that claims that "endless capacity to work, to consume less and to be part of mutual help networks" (Ibid.) are the most important resources the less privileged draw from to cope with the aggressive economic challenges. Rocha emphasises that social networks are not "the solution to the problem of scarcity, a cushion against the impact of economic change, and an asset that the poor can always turn to in case of need (a core ingredient of a 'survival kit')" (Ibid.), but the contrary is the case. Growing pressure and dependence on kinship ties and support from neighbours and friends often results in "the erosion of relationships of mutual help, solidarity and social exchange" (Ibid.). The observation I made during my stays in Enugu that whenever people lack money they temporally avoid visiting family members or mixing with friends in order to keep away from growing pressure and expectations to financially support confirms Rocha's argument.

8.4. "I want to be a successful business woman"

A key aspect in Owusu's Multiple Modes of Livelihood (MML) Approach (see Chapter 4.3.) is that he acknowledges that survival is not the only driving factor to enter the informal sector, as has long been assumed by urban economy and survival strategy approaches, but he completes these narrow perceptions by adding additional motives like vulnerability or growth.

Such extended perspective seems very useful in the context of this analysis. Not questioning that the aim to generate income and improve one's current financial situation was for sure a very crucial factor for many interviewees (even though only few explicitly stated need for money as their main reason to become self-employed), especially considering the challenging economic context in Nigeria, it is not the singly and only reason as the following experiences show. The motives to become self-employed, the question whether the aspect of generating money is a relevant or negligible factor, as well as the perception about being a business woman depend on many circumstances, like women's skills and access to resources or their socio-economic background, which includes the profession and income level of the husband, the age of the children, the level of the business or additional occupation besides self-employment, among others. Basically, two major opinions can be distinguished: interviewees who consider their business a transitional solution to unemployment and would drop it any time a better job offer occurs and women who see their business as a permanent occupation and target expansion and growth. This differentiation reflects the findings of Mustapha (1991), who identifies the working class and the professionals as two distinct groups both involved in the informal economy yet distinguished by their motivations to enter the sector and the nature of enterprises they operate. While the first depend on the generated income for survival, the later pursues the aim to minimise the risk for vulnerability and sets ambitious objectives for future. (see Chapter 4.3.) Udedi (2013) explained the difference between her, who has to make at least 30,000 Naira "in a month to survive" and the women who are "not eating directly" from their business thus: "[S]ome of them, they just come and do business, then from their husband's purse they pay house rent, pay every other thing. They are not understanding that they are not making any income in that business, they are just helping themselves." Since the notion of self-employment as strategy to survive was discussed in Chapter 8.1., the following section focuses on women who do not depend on their business for survival and have ambitious future dream.

For Ezeoke (2013), whose husband is in charge of all the family expenses while her own income is almost exclusively invested in her bridal and sewing business, survival was not the major reason to start her business, which she expressed as follows: "I would not say it's this survival strategy. [...] I think I would see it better as a way to improve myself, see what I can offer to the society. [...] So what I am praying or cry is that my own [business] will come up and impact people, affect people's life, improve the life of women." As an example she recalled how she sets a pattern for her fellow women by the way she dresses, an aspect that is highly valued in the Igbo society, since it reflects the status of a person. She proudly

explained how women around her have learnt how to dress very well by taking her as an example. Since she does not rely on the income of her enterprise for family upkeep she holds the opinion “that this type of business is, this is a long-term business, it's not a short term one. This is a business that even your children can carry on after you are gone. So that's why I remain, I just decided to remain in it.” Udeh (2013), who is still single and planning to use the income of her business centre to further her studies, also sees her self-employment as more than a mere survival strategy and expressed the importance of having high ambitions thus: “I see this business a way of going higher in the society, because any business that you are doing and your aim is just to get the average income, I don't think that you are proceeding, you are not going higher, and you are not even heading to anywhere.” Udeh is as well not fully dependent on the earnings of her business to secure her livelihood since she still gets support from her family. Okafor (2013) and Eketé (2013) are the only two interviewees who are currently combining their businesses with a salaried employment. While the first is a civil servant by first choice profession and uses her additional income from her provision store to make up the fluctuate salary of her husband, who is a taxi driver, the latter teaches in a public primary school and suffered from irregular government payment which encouraged her to start a tailoring business. The fact that Eketé (2013) is not directly depending on the income of her business explains why she considers it a permanent venture as well as insurance for her children and expressed ambitious future dreams:

“I am looking forward when I will get a warehouse, stock clothes there, employ like five ladies that will be sewing for me. I want the business to climb. I want to be a successful business woman so that I can be travelling to Togo, Côte Noir to buy things. But now I don't have the money now, but I pray, one day, I will grow to that level. [...] I want to be a successful business woman that will be travelling from one place to another, getting money, enough money-o, enough money. I want to be rich” (Ibid.).

The dream of expanding the business to a level that enables them to travel outside Nigeria was expressed by several interviewees, Ezeoke (2013) is just another example: “I believe in God for a very big decoration shop, very big one, where I will have many people sewing for me, different divisions, yes, having a lot of materials. I am believing that I am going to travel abroad and get materials, its possible, yes, get out, go abroad.” Even women who currently depend on the earnings of their business and might have initially started their venture due to lack of alternative job options, yet they expressed high ambitions, as Onhia’s (2013) quote shows: “I wish to extent my business to a very big and qualified business premises, where

everything can be bought when needed and I wish to use it as a form of opportunity for employment in the society.” Similarly, Okafor (2013), who depends on her recently opened boutique to maintain herself and her children since her husband lives in Vietnam, is dreaming of becoming an importer: “I have the dream of going out, outside this country, go and bring in goods. [...] I know God will help me so that from here I will have other shops around like Independent Layout, Ogui, you know, all this busy, busy places. I have the shop stocked with good things.” These examples show that women who were not driven into the informal sector to ensure survival are more likely to see their business as deliberate long-term strategy, while ambitious dreams were expressed by both, women who depend on the earnings of their business and those who do not. The fact that these dreams of growth have not yet come true but majority of the interviewees operate their business still on a subsistence level, where the income is hardly enough to meet basic family needs, suggests that economic empowerment has not yet taken place, even though people yearn for it, but the primary aim is still survival. Ezeoke (2013) was the only interviewee who stated that she supports her family only in emergency cases and uses her entire profit to reinvest in her business. Although Mustapha’s (1991) distinction between survival and livelihood strategy provides room for useful analysis, the identification of a working and professional class was not the common reality among the respondents but only two out of 23 women combine their business with salaried employment. However, the claim that participation in the informal sector is not necessarily and exclusively a temporal or transitional means to earn a living was confirmed by the women’s experiences. Apart from growth and accumulation as additional driving factors to survival, Owusu (n.d.) suggests including the vulnerability aspect as further motivation to become self-employed. Ikezue’s (2013) statement clearly confirms that the desire to provide for risks exists:

“[I]s good for a woman to have something doing. Even if your husband did not have anything you can always help your husband if you love your husband and if you love your family, you can always help your family when that thing [money; A/N] is not there. That is why it's good for every woman to work. Don't be housewife, work, do something, so you can be able to equally help the family if the husband did not have, because the thing no the dey always. Anything can happen, things can change anytime, you can't predict what will happen in next minute. So that is why it's good for you as a woman to have something doing. If you are not working, have a shop, where you will be selling something. It's very necessary, very important!”

Ikezue’s quote not only reveals the aim to provide security and avoid downward mobility by

getting engaged in the informal sector, but it also points at the underlying pressure women face, which will be discussed further in Chapter 8.5.2. Moreover, Ikezue (2013) is convinced that husbands' motivations to assist in financing the business of the wife is primarily based on vulnerability, which she explained thus: "At times the husband opened the shop for them to be surviving, so that if anything happens tomorrow, they can be able to use the shop and survive too." Similarly, Karubi (2006: 107) stresses that men support their wives because they themselves benefit from it most. (see Chapter 9.3.) Men show their appreciation towards their wife's business often in terms of assisting them in one-way or another. Their support ranges from mental encouragement, to occasional financial aid, especially providing start-up capital, to physical assistance in the form of staying in the shop to help in selling or in some cases even being an equivalent business partner (Eketé 2013; Ezeoke 2013; Ezesuki 2013; Okwu 2013; Oluoma 2013; Onhia 2013; Onyenamezu 2013; Ukeje 2013). Moreover, some women stated that their spouse supports them regularly, either by paying the monthly rent for the shop (Okereke 2013), by lending money whenever there is need (Ezeoke 2013; Okereke 2013) or by sending goods to sell from abroad (Okafor 2013). In cases where the husband's salary is too small to maintain the family, it is not at all surprising that he fully backs his wife's business, a fact Oluoma (2013) explained thus:

"He know that he can't do it alone so he support me to do business. If he didn't support me I won't start this business now. He know that he will suffer, he is supporting me. He is the one that give me money, no matter the money is small that time, but he is the one that give me money to start this business, so he support."

In Walker's (2013) case, her decision to open a boutique was initially not based on financial considerations because her husband's income covered all the family expenses. However, the situation changed when her spouse retired because the business turned into being the major source of income and an important means to secure the family upkeep. This explains why the demolishing of her shop by the government had a tremendous impact on the whole family and even forced Walker to temporally manage and continue displaying her clothes for sell on a blanket on the soil. She expressed her current situation and need to continue with her business thus: "If you say let me stay in the house, your stomach will not say stay" (Ibid.). Generally, in cases where the woman is single and does no longer receive family support (Ikezue 2013; Mbamalu 2013; Olele 2013; Udedi 2013), as well as in households where the husband died (Eze 2013; Igwesi 2013) retired (Chika 2013; Igwedimma 2013; Walker 2013), migrated (Okafor 2013) or his salary is simply too small or too irregular to take care of family

maintenance (Emelue 2013; Ezesuki 2013; Okwu 2013; Oluoma 2013; Onhia 2013; Onyenamezu 2013; Ukeje 2013; Umeh 2013), the decision to start a business is often based on the need to generate income, either for supplementary earnings or to cushion lack of money and prevent crises, as will be discussed in Chapter 9.2.

8.5. *“You don’t have to stay idle”*

Another motivation frequently stated by the interviewees was that they do not like staying idle. Such adverse attitude towards idleness exists on different levels, including the individual, household, national but also global level. Some women were driven by a personal desire and emphasised the importance of getting active and engaging oneself in one business or the other in order to come out of the house, exercise your body or be recognised in the society (Chika 2013; Emelue 2013; Eze 2013; Ezeoke 2013; Ikezue 2013; Mbamalu 2013; Onhia 2013; Udedi 2013). The anticipated benefits lie on the satisfaction of individual needs but are not primarily or exclusively based on an economic necessity. Some traders in the market for instance preferred to remain in business and stay active and busy even though they have already reached their retiring age and have grown-up children that take care of their expenses and needs. 66-year-old Chika (2013) explained her decision to continue trading in the market rather than to retire thus: “Even this one I am doing, they [her children; A/N] are not happy with me again. They say: ‘Ma, come inside!’ but you know, women, if I come inside, I will begin very weak. That's why I like to exercise myself” (Ibid.). Similarly, Eze (2013) appreciates and enjoys the benefits of her business and does not yearn to retire despite her age of 67: “I just dey do am make my body dey strong. You know say if I dey for house, sickness go come, because I be waka all the time before, before the time when I dey young, but now, if I go sit down for house sickness go come.”

8.5.1. “Women now want to be independent”

On the household level, several respondents stressed that their exclusive role as mother and wife did not fulfil them, such as Emelue (2013) who recalled her decision to get engaged in business after the birth of her third child thus: “I said no, I can't continue staying in the house and be getting baby, baby, baby. Let me go and find out what am I going to do to please myself. That made me to come inside the market so early.” Although several interviewees emphasised the great desire of any woman to get married and have children and they shared Ezeoke’s (2013) view that “the responsibility of home rests majorly on women” while men “are the ones that are supposed to go outside and get, provide funding”, this does not mean that Igbo women limit their role solely to taking care of the family but on the contrary, they

all acknowledged the importance and value to engage in economic activities. Being solely a housewife seems not to be a much-desired option but women yearn to leave the house in order to be recognised and earn their own money (Okafor 2013; Okwu 2013; Onhia 2013; Onyenamezu 2013), which Ezeoke (2013) explained as follows:

“If you stay at home as house help, housewife, you will stay at home as housewife until you die, nobody will know it [...]. Do you know that is why women struggle to go out, to come out from that housewifeship thing. [...] [W]omen now want to be independent, come out on their own, and be someone. [...] That's why it's good to start. Start something and be determined and be dedicated to what you are doing. If a woman is not doing anything how can she be recognised? [...] Every woman wants to come out and nobody is staying at home now and any woman that stays at home is not civilised, yes now! Like me now, when I was not doing anything, I was not happy, I was like, as if I am caged, you know they just tide you one place, because there is something in you that wants to come out.”

Although both, Ezeoke as well as Ikezue (see Chapter 8.4.), rejected to be solely housewives, their arguments are based on different desires. While the first yearns for self-fulfilment, respect, recognition in the society and financial independence from the husband, the latter emphasised the aspect of vulnerability and obligation of every woman to support her husband, as discussed in Chapter 8.5.2. Onyenamezu (2013) expressed her aspiration for self-reliance thus: "I will not like to be a housewife. If you be a housewife that means if you want to eat groundnut you will beg money for groundnut, if you want to do this thing, you will beg, I dislike it. I want to pursue my own money!" Increased financial independence from the husband was also highly valued by Ikezue (2013), who believes that having your own income will as well enhance the respect you get from your spouse. She herself is still single and would only agree to become a housewife if her husband would pay her regular salary every month. The argument of gaining respect through participating in income-generating activities was also stressed by Mbamalu (2013), who explained her point thus: “At least you will stand, say that yes, I am doing this thing and I am helping the society. [...] Assuming that you are doing business and you know what you are doing, even if your people are doing something in your village, you will have your right to come out and say I will bring this so so so and so amount because you know what you are doing, you will do it well.” Such view of increased self-reliance and decision-making power through access to income is in line with the assumption underlying development theories, which promote bottom-up approaches as promising instrument for female empowerment. (see Chapter 3.) Sen (1989: 22-23) is just one

of many advocates who claim that “the social respect that is associated with being a breadwinner (and a "productive" contributor to the family's joint prosperity) can enhance women's status and standing in the family and may influence the cultural traditions regarding who gets what in the division of joint benefits.” The fact that women yearn for generating their own income and perceive it as a way to gain independence and respect, even though majority of the interviewees have not yet passed the stage of subsistence economy where the primary motive is to secure the family survival, once more strengthens the argument made earlier in Chapter 8.1. that the motive of self-reliance cannot be discussed without linking it to the aspect of survival. Ezeoke (2012) and Mbamalu (2013) were among the few interviewees whose business has reached a level of accumulation and yet they confirmed that “in a majority of the family only women, they are the people that struggle for the survival of their children” (Ibid.). The experiences of the interviewees showed that the need to support the husband in family upkeep clearly takes priority over business success, a fact Karubi (2006: 172) identifies as one of the main constraints that hinder women to expand the business, since their already meager profits are often entirely used on the family. According to him, women’s sense of responsibility prevent them from saving and as a result „leave women powerless to make decisions that would improve their economic growth“ (Ibid.). He concludes that “despite their prodigious economic activities, most of these women are still poor and subordinated by the socio-cultural norms of the society“ (Ibid.: 170). Such narrow conclusion is based on the Western notion that economic growth constitutes the primary aim of any business woman and at the same time precondition for female empowerment. It bears the danger of neglecting the genuine understanding of women who participate in the informal economy and might consider the ability to increase the well-being of the entire family even more important than their individual business success. Thus, what Western theories identify as mere survival strategy and constraint to empowerment might in fact be an important instrument for self-reliance and a key target of economic participation rather than a means for economic growth. The linkage of diverse factors that motivate women to open a business is clearly outlined in Ekeke’s (2013) statement: “Being self-employed, it helps, it helps a lot. [...] When you are self-employed, one, you will not be staying idle, then, you will be getting money to support your family, and people will also respect you, since you are not a house wife, yes, it's a survival strategy.” The following section aims at discussing the question to what extent a shift in family responsibilities leads to changes in gender roles and female empowerment.

8.5.2. “When your husband don't have enough you help”

A high level of intolerance towards idleness can also be observed within the Igbo society as a whole, an attitude, which finds its expression in the popular saying “there is no food for a lazy man.” As Ezeoke’s (2013) quote clearly reveals, it is not merely an individual decision whether a woman wants to remain housewife or participate in economic activities, but she is exposed to a high level of pressure to support in family maintenance.

“Any woman that is idle these days, I pity that woman. What is this? Because in fact, even if a woman decides to be idle other women will use their mouth to finish you. Even your husband's people will say: ‘What kind of parasite is this? How can she stay at home?’ Even your husband one day will just use his mouth to curse. So this is why women don't stay idle. Even if, no matter how small, even if you don't make money, go there, don't stay there!”

Many authors link this pressure with the global economic crises and explain that “women were expected under SAPs to substitute for the failure of state institutions to provide health, education, and other services for their citizens [...] and to make ends meet in an era of high and increasing unemployment” (Chant and Sweetman 2012: 519). The trend of instrumentalising women to absorb the negative effects of neo-liberal policies by gradually assigning financial responsibilities on them is based on the realisation that women’s earnings and well-being benefit the whole family because it is mainly spend on feeding and children’s education (Karubi 2006: 170; Mehra 1997: 143-144). Chant and Sweetman (2012: 521) term this growing trend towards overemphasising women’s capabilities to make up for the failures of macro-economic developments the “feminisation of responsibility and/or obligation.” This strategy is pursued by international development organisations, including the WB who aggressively promotes the smart economics approach “to use women and girls to fix the world” (Ibid.: 523), as well as by national policies but also at the household level, with the husband expecting his wife to contribute to family expenses by generating additional income. Based on this economic context, many authors stress that the motivation to get involved in economic activities is not primarily a personal decision but “married women are expected to be industrious and contribute” (Karubi 2006: 30) to family financing. They are required to be committed and hardworking in order to provide for basic needs in the household and secure the surviving of the family in times of financial hardship. “Resourcefulness and perseverance are esteemed virtues for mothers”, so Karubi (2006: 30) and “a successful woman is assessed by her ability to fulfil her obligations to her husband as a wife, and also as a mother to her children” (Ibid.). The fact that a woman who does not show readiness and the will to

participate in family expenses is often perceived as 'parasite' (Ezeoke 2013) reveals once more the high level of pressure put on women.

The following examples clearly confirm that women's motivation to assume family expenses is primarily based on their incorporated sense of responsibility and conviction that "you cannot leave everything for your husband now" (Onyenamezu 2013). Since men are no longer able to meet their obligations as main breadwinner, the women feel obligated to take advantage of their business and support.

"When your husband don't have enough you help, that's how we do here. So my husband don't have enough, he earn small salary, so his money will not do for the family. He bring, I bring, we put together so that things will be moving fine. Is not only him, if it is only him, he will suffer too, he can't do it. I support my husband with the money I earn here to train our children" (Oluoma 2013).

While Oluoma's support is based on her husband's meager salary, a clear outcome of SAP policies, Okwu's (2013) obligation to make up for family expenses arises from the fact that she receives not only regular salary from her government employment but additionally generates daily income with her provision store, while her husband is a taxi driver and suffers from fluctuating earnings. Ezeoke (2013), who has seven children and was among the few respondents that stated that they only support their husband with family expenses in emergency case, explained the risk involved in shifting responsibilities, even though she considers women's undertaking of family expenses not essentially an act driven by necessity but rather the wife's voluntary decision or will:

"These women that go about to want to get everything, and also you see a woman that struggles so much, that hustles so much, the husband will relax. I am seeing it a lot, the woman that hustle, make money, make money, your husband will just relax. They will take over the responsibility, and you see now before you know it the women will get old, because a lot of things upon her. But where I, like I am doing now, I know that if the man, the man knows that if he doesn't hustle hunger will kill us by force, so he has to hustle" (Ibid.).

Her argument to justify why she withdraws herself from getting involved in financial responsibilities was that her business has not yet reached a productive level that would enable her to support the family. However, Ezeoke's (2013) bridal business operates at a much higher level than most of the businesses of other women, who do participate in family financing. This suggests that Ezeoke's decision to reinvest her income to expand her business rather than to spend it on family expenses is rather a voluntary choice, based of course on the

precondition that her husband is able to perform the family duties independently.

Finally, the interviewees' strong desire to get involved in economic activities and their refusal to stay idle or to be limited to the role of housewife and mother can be traced back to historic developments. As Dennis (1983: 111) rightly points out, the history of Igbo women's involvement in economic activities prior to the advent of Europeans suggests "that there is no 'tradition' in Nigeria that women should be excluded from income-earning opportunities nor, in southern Nigeria that these should be confined within the household." Thus, women's desire to be economically active is not only a recent development based on the economic crises but also deeply rooted in the Igbo culture, or as Karubi (2006: 142) put it: "women in Nigeria are culturally indoctrinated into assisting their husbands and families."

9. Advantages of Being Self-Employed

The following section is aimed at discussing frequently mentioned advantages of being self-employed. Many of these benefits are in one way or the other connected to the income generating aspect of operating a business, whereby the attitudes whether the enterprise is viewed as profitable or not vary accordingly. Respondents who are able to generate a substantial amount of income and expand their business consider it more advantageous than those, who see self-employment mainly as survival strategy to make ends meet. While some women stated that they like their business because it increases their self-reliance and financial independence from the husband, others emphasised the importance of supporting the spouse with family expenses. An advantage of being self-employed was also seen in the ability to take precautions and prevent downward mobility as well as the chance to contribute to improving the living standard of the family. Finally, some respondents appreciated the freedom of being self-employed as well as the ability to combine family and business.

9.1. "You get a lot of profit"

Basically, there exist two adverse attitudes among the interviewees towards the profitability of their business: women who stated that they are making a lot of profit and women who view their business primarily as survival strategy and way to make ends meet and thus stressed that there is not much gain in it. These controversial attitudes remind once again of the distinction between working and professional class as suggested by Mustapha (1991; see Chapter 4.3.) However, the experiences of the Igbo women outline various factors that determine whether a business is viewed profitable or not, independent of having an additional employment or not. The location of the shop, the business strategies applied, the products on offer, the quality as

well as quantity of the product line, the skills and qualification of the businesswomen, the personal effort and determination, the demand on the market and the profit margins and price levels, among others, are all aspects that influence the profitability of a business. Furthermore, the success of an enterprise depends on the type as well as the level of an enterprise.

Although Mbamalu (2013), who is a wholesaler trading on wheat in the Ogbete Main Market, stated that “those that are buying it from us, they are making more gain than us, because they used to sell it in small, small [quantity]”, her business was probably the one with the highest level of turnover and thus income amongst the interviewed sample. While retail traders might indeed sell their single products with higher profit margins than wholesale traders, Mbamalu (2013) explained that her strategy to gain lies in buying in huge quantities direct from companies, since she depends on their bait. Assuming you buy a quantity of 1,500 bags from one particular company, they will now “give you bait, something like 25 Naira per each bag, if you sell it in one, 3,000 bags in one months, they will give you 25, 25 Naira each bag, so to be buying from the company” (Ibid.). While retail traders purchase one bag for 1,700 Naira and resell it with a mark-up of 200 or 300 Naira per piece, wholesalers keep their own profit rate as low as 50 or 20 Naira a bag in order to sell as many articles as possible in the shortest possible time and thus benefit from the company bait. However, the fact that wholesalers buy in large quantities combined with the nature of their product line implies the risk of losing goods which overstay the expiring date and spoil. Another factor that influences the profit margin or business success is based on the demand of the respective product offering. The fact that the demand for wheat is very high in the market and people depend on it explains why Mbamalu’s (2013) business is moving. According to her, garri¹⁵ and cassava used to be the major consumption goods in Nigeria, until people switched over to wheat, which is considered lighter and thus healthier. Ezesuki (2013) is another wholesaler who is dealing in staple food, namely on imported rice, which explains why she is among the respondents who consider their business profitable. Apart from the nature and size of the business as well as the product line, which constitute important decisive factors for success, the location of the shop as well as duration of existence are further crucial indicators that influences the price policy and consequently the profit level and gain of a business, whereby the town centre is considered more lucrative than less popular areas like Abakpa. Mbamalu and Ezesuki both sell in the Ogbete Main Market, where turnover is naturally higher than in remote areas or

¹⁵ Garri is a popular staple food not only in Nigeria but throughout West Africa. It is made from cassava tubers, a root vegetable that is also known as manioc, and can be prepared and eaten in various different ways.

residential neighbourhoods and while the first inherited the business from her mother, the latter started trading eight years ago. (see Chapter 11.1.) Walker (2013) on the contrary referred the fact that her business was not moving to the unfavourable site of her shop, which was not located in a residential area but at the junction of a busy road just as Ikezue (2013) faces a lot of competitors located along her street and still more in the close-by market, where the same products can be purchased for more attractive prices. Onhia's (2013) customers are composed of numerous students from nearby educational institutions and hostels, residents, passersby and workers from close-by housing projects.

Another example of a profitable business career was Chika (2013), who sells provisions in Ogbete Main Market since she retired from her previous, quite lucrative restaurant business. She recalled that she was able to “make more than 5,000 a day, yes, after expenses. [...] The time where I am cooking, na this place, the money I get from that cooking, I carry send my children outside” (Ibid.). She referred her success to her cooking skills as well as to the location of her restaurant, “because in the town, this kind business is not moving very well, but if you come to market is fast, we sell more than what you want to sell inside town. Market is market and town is town” (Ibid.). The earnings of Okereke (2013), on the other hand, cannot be compared with Chika's (2005) past experiences, although it is the same type of business and both stressed that they never lacked customers because they are known for their culinary skills. Even though Okereke's restaurant is located at Ogui Road, a location known for its lucrative businesses, the fact that her restaurant consists of only one table under an umbrella and a few chairs clearly outlines the importance of the business level as crucial factor to determine the success. (see attached picture in Appendices 14.6.) Ezeoke (2013), who runs a bridal and tailoring business, confirms that the profitability of sewing clothes depends mainly on the level you place your tailor shop and that again on personal skills as well as the location of the business. The following description clearly outlines the variation in price levels and explains why Ezeoke (2013) wants to move her shop to a different, more profitable area by the time her children are grown.

“I know there are some women that they don't sew clothes, even if it's simple gown, for less than 2,500. It's level, and people of that level they go there. [...] I know a lot of them they are saying 1,000, 1,500, 800. You sew clothes for 30 years and you have not achieved one thing, you are just struggling, stressing yourself for nothing. So that's why I say, and that choosing a level depends on your level as a person. [...] You see where a woman lives in Abakpa here, will go to Obiogo to pay for sewing clothes 7,000, 8,000, while we manage to sew 2,000 here. [...]

It's only few of us that are managing to sew clothes for 4,000, 3,000, others will be struggling with 2,000, 2,500."

The above outlined decisive factors are further analysed within the following section and later compared to the experiences of women who view their business primarily as survival strategy and state that they are not making too much gain. (see Chapter 10.1.)

9.2. "I don't depend solely on him, no, because I'm making money too"

As discussed in the Chapters 8.1. and 8.5.1., Igbo women are motivated to engage in business to minimise their dependency on government jobs but also on their husband. To which extent their economic engagement affects the relationship to the spouse and whether the woman gains self-reliance depends on various aspects. One key decisive factor is the level of vulnerability the family is exposed to, which in turn depends mainly on the husband's income level, since the man is expected to provide family financing. Thus, in households where the woman generates regular income with her business while the spouse has an irregular salary or no income at all the respondent tends to consider herself more self-reliant since she is well aware of the importance of her own money and its indispensability for family upkeep. Here again, the interdependency between self-reliance and survival is clearly evident. Although women's financial support is not necessarily a deliberate choice but is based on the irregular or low salary level of the husband and is thus primarily motivated by the need to secure the family survival, it might at the same time increase women's level of independence, as the following examples show. Okwu (2013) for instance does not only receive monthly salary for being a civil servant but additionally runs a provision store that generates daily income, while her husband is a taxi driver and suffers from fluctuate earnings. She explained her responsibilities within the family thus: "When he brings money I don't just depend on what he gives to me, so I will just take from the shop and add to it and make sure that everything is ok. I don't depend solely on him, no, because I'm making money too from the shop. [...] Whenever, whatever he brings out is ok by me, whatever." Similarly, Onhia (2013), who owns a provision store while her husband is trading in cars, referred her independence to the fact that her business "is an everyday affair, money runs, money does not always run out of your pocket, you will always see something to rely on, in everything you are doing." She uses the income of her business not only to maintain herself and her husband but also to finance her studies and solve upcoming family problems. While the money she generates is spent on daily expenses and thus constitutes the major revenue source to upkeep the family, the occasional income of her husband is used for more expensive investments like finishing their

house or purchasing cars. This clearly illustrates that Onhia's daily but low income is critical for survival, while her husband's occasional but high profits are essential to improve the social status of the family by investing in assets of high value like cars, houses or land property. However, Omololu (1997: 43 cited in Karubi 2006: 150) rightly notes that the annual net cost of providing for 'consumer recurrent expenditures', which include food, clothing or medical care and fall into women's sphere of duties, is several times higher than the expenses for 'consumer durables' like furniture, electronics or children's school fees, which is commonly provided by men.

In families where the man died, retired or emigrated the income of the woman becomes particularly significant and indispensable since it is no longer a mere supplement to the husband's earning but turns into the sole source of revenue to upkeep the family. (see Chapter 8.4.) Igwesi (2013) and Eze (2013) for instance are both widows and thus reliant on the earnings of their business. While the first is still training three of her seven children, the latter has three married sons and a fourth that is still living with her. Okafor's (2013) spouse is living in Vietnam since six years and the only support she gets from him is the wear he sends to her for sale. In view of the fact that the boutique she opened just recently is currently her only source of income, she completely depends on the profit she generates from her business, not only to maintain herself but also to take care of her children. (see Chapter 10.4.) The husbands of Igwedimma (2013) and Chika (2013) already retired and while Igwedimma is still training two of her children, which resulted in a gradual reduction of goods in her once filled store, Chika receives financial support from her grown children. Walker's (2013) family faces an even more challenging situation because the government demolished her boutique, which constituted the basis of their existence since the time her husband retired. Moreover, four of the five interviewed single women live on the income of their business, since the no longer receive support from their parents (Ikezue 2013; Mbamalu 2013; Olele 2013; Udedi 2013).

Generally it can be said that in households which face a high level of vulnerability, either due to the husband's irregular or absent salary or the particular family life cycle, women's earnings often constitute the basis for survival since they do not merely assist in family maintenance but the expenses are either shared or entirely taken over by the wife. The interviewees did not consider their involvement in family expenses as hindering factor for empowerment but on the contrary, the more essential the woman's contribution in a household is, the more self-reliant she felt. This explains why Ezeoke (2013) did not consider

herself independent because her husband takes care of all the family expenses while she uses the income she generates in her tailor and bridal shop almost solely to reinvest it in her business. According to her, the business has not yet reached a level where she is able to solve family problems, “but at least for myself I can help myself, do certain things, at least, some little, little areas I can help. I am only using it to support, but the main source is from the man.” Ezeoke’s notion reflects the general gender hierarchy within the family and distribution of responsibilities based on sex, whereby “[t]he man, as the head of the family (in principle) bears all financial responsibilities. The woman on the other hand assumes the position of a supporter” (Karubi 2006: 164). However, such narrow perception does not take into account that “over the past decades the Nigeria families have undergone varying degrees of changes in structure and function especially since the introduction of the Structural Adjustment Programme” (Isiugo-Abanihe 1997: 56 cited in Karubi 2006: 164), whereby women’s support has become crucial for survival. These macro-economic developments and the recognition of the indispensability of women’s support resulted in a foci shift within development theories from WID strategies that failed to acknowledge women as important source of livelihood by promoting welfare rather than development projects to GAD approaches that recognise the fact that women’s contribution is crucial to family survival. The obsolete assumption that men are still the main family providers is also one of the main criticisms on survival strategies (see Chapter 4.2.) and as the experiences of Igbo women showed, Ezeoke’s husband was about the only husband who was financially stable enough to solely maintain the family.

9.3. “I support my husband with the money I earn”

Apart from gaining financial independence from the husband many respondents consider the ability to support the family as an advantage of being self-employment. (see Chapter 8.5.2.) Even though most women shared the view that it is actually the “husband’s responsibility to take care of family expenses” (Oluoma 2013), the desire to assist him exists. However, Ezeoke (2013) stressed that helping the spouse does not mean “that the woman is trying to feed the home or whatever.” The interviewees do not necessarily intent to become the head of the family but their motivation to participate in financing is rather to take precautions for safeguarding the future. By providing additional income business women cannot only prevent crises and downward mobility but they can furthermore supplement the husband’s salary whenever he is not able to make up a required sum. Thus, apart from poverty, vulnerability might even be a more important factor to start a business, as Owusu suggests (see Chapter 4.2.). The experiences of the interviewees clearly show that husband and wife often share

household expenses, if not necessarily equally, and women consider it the duty of a responsible wife and mother to earn and provide additional income to support the family and use the income to solve little problems. At this point it seems important to point at the earlier discussion in Chapter 8.5.2. concerning the growing pressure women face due to the expectations put on them by the family, society and economic crises as a whole, which is likely to influence their decision to get involved in economic activities.

Some interviewees stated that their husband appreciates their economic involvement and support in family funding, since shared responsibilities and expenses enhance the freedom of the man to spend his money on personal needs (Eketé 2013; Ukeje 2013) and on “serious things” (Onhia 2013), such as investments or solving “harder problems in the family [...] like building house, purchasing land, properties, buying assets for the house” (Ibid.). Eketé (2013) explained this point thus: “I used to sponsor family feeding and other things and when he comes home he will be very happy for me, for doing that here. So he feels happy all the time, because it's a kind of relief to him.” Chant (2008: 190) terms the fact that men usually benefit from women’s overtaking of family responsibilities and provision of an additional income “a masculinisation of privilege” since it reduces the husband’s obligations while it increases the wife’s labour burden. Karubi (2006: 168) and Owusu (n.d. 27) also warn from misinterpreting and celebrating women’s capability to participate in family expenses as sign of their economic empowerment since it is rather the consequence of the socio-economic recession that followed the SAPs and led to men’s failure to accomplish their family duties, which were in turn transferred to women. (see Chapter 1.5.1.) Not doubting that women greatly contribute to Nigeria’s economic growth and, even more importantly, perform an indispensable role in family maintenance and survival, as a matter of fact, Chant and Sweetman (2012: 523) argue that “[i]t is less welcome to women who are already contributing vast amounts to both production and unpaid reproduction to be romanticised and depicted as the salvation of the world.” The risk involved in burden women the task to save the world is that their capabilities are overestimated and their load of responsibilities in the name of empowerment becomes unbearable while the underlying structural constraints that call for public action in the form of law and policy reforms are left out of consideration (Ibid.). Chant (2008: 189-190) emphasises in this context the need to apply family-oriented approaches to empower women, such as providing public support to relief women from their domestic duties, above all childcare, as well as equalising family responsibilities and domestic power. The focus needs to be on defining and changing patriarchal gender constructions, the actual cause of women’s power lack, rather than shifting family responsibilities and claiming that it automatically leads

to female empowerment, while it has actually the opposing effect. Generally, the assumption that there exists a simple correlation between women's economic participation and female empowerment is heavily debated and questioned within a growing body of literature. Apart from the argument that instead of empowering women through economic participation, their situation rather worsened by exacerbating their labour burdens while at the same time relieving the husband from former duties another point of criticism is that it "fails to recognise that the factors determining women's status may be culturally specific and multidimensional rather than unidimensional" (Koczberski 1998: 399). Several interviewees agreed that men and women do not share equal rights (Ezeoke 2013; Ikezue 2013; Okafor 2013; Onhia 2013; Walker 2013) but "in Igbo tradition women are second class" (Ezeoke 2013) but at the same time they expressed strong doubts concerning the possibility to change gender constructions through economic empowerment, which Walker (2013) explained thus:

"No matter how rich you are, you can't have that equal right [...] because you must be under a man, you must be under a man! That is our tradition, that is our culture here. [...] They might feel so bad but there is nothing they can do [...] as long as this country is concerned. [...] Even if you feel bad ten hundred times a day, that is your own business, do you understand, you must be under the man. [...] Even if he, the man is not bringing Kobo, he must still be the man of the house, by giving orders, so it will be like that, you must be under him. That is what the tradition demands that is it. Ah noooo, I don't see any change at all, and is not going to change, yes, is not."

This statement clearly denies the widespread claim that economic empowerment leads to a change in gender roles that are deeply rooted in Igbo culture and tradition. However, the fact that the interviewees neither complained about the unequal gender relations nor emphasised issues like oppression or discrimination based on gender but chose to "accept everything as it is" (Okafor 2013) does not exclude that their contribution to family expenses impacts positively on their self-reliance and respect, as discussed in Chapter 8.5.1. Furthermore, Onhia (2013) as well as her husband stressed that even though the husband is theoretically the head of the family, practically the power within the household rests on the wife, who is responsible to maintain peace within the family. At this point, the distinction between short- and long-term strategies as suggested by DAWN might provide a useful tool to explain why gender relations did not equalise despite the fact that traditional roles and tasks of husband and wife shifted through the increasing trend of women taking over family responsibilities and complying with the expected function to cushion economic shocks. Although women's

financial contribution is highly regarded by men and crucial to family survival at that, it only targets to solve current challenges of bad economic conditions while cultural, class or gender structures, which constitute the underlying causes for women's subordinate position, remain unaffected long-term strategies. (see Chapter 3.2.)

Especially when it comes to childcare and education women feel a great obligation to get involved in funding and put special emphasis and dedication to provide it for their children. Eleven out of 23 respondents stated that they spend their income mainly on training their children, usually collectively with the husband though (Chika 2013; Eketé 2013; Eze 2013; Igwedimma 2013; Igwesi 2013; Okereke 2013; Okwu 2013; Oluoma 2013; Onyenamezu 2013; Ukeje 2013; Umeh 2013). Even in families where the man takes care of all major expenses like rent or school fees, the woman usually feels obligated to assist in one way or the other, depending on her financial means. Okereke (2013) for instance considers it her duty to support "the children towards their school [because] [...] as a mother I have to contribute anyhow, any amount that I have." Women's support ranges from contributing in paying the school fees, to taking responsibility to provide school material, to paying for their daily transport money. Considering the fact that self-employed women do not receive pension by the time they retire but depend on their financially strong, grown-up children who are responsible to provide for them, investing in quality education for the children and thus providing for old age becomes even more important. Since high educational qualification is not only highly valued among the Igbo (see Chapter 8.2.) but also equated with high level of salary, Okwu (2013) explained that the trend goes towards preferring to have few children and being able to provide quality education for them rather than having many poorly educated children. Karubi's (2006: 159) observation that having many children is considered a necessity and "a source of wealth and relief for the family (a socio-economic resource)" instead of a burden seems to not take the current macro-economic crises into consideration, which makes raising and training children an expensive rather than a lucrative enterprise. Okwu (2013) explained women's desire to participate in financing the schooling of their children with the fact that mothers are usually emotionally more connected to their kids than fathers and thus, women expect that they are the ones that will primarily benefit in future from the payoff of investing in their children. This is in line with Karubi's (2006: 172) findings that women "simply assume they are investing in the future by providing for their families", a trend he identified as main factor for women's failure to expand their business. Chika (2013), who was even able to send her kids abroad with the money she generated with her restaurant, explained her efforts thus: "My husband is helping me but you know men,

women they like to build children up, up more than men.” Karubi (2006: 168) also emphasises that although the education of children is an area in which “Igbo parents are expected to work together, with the man providing the fees and the women providing the other needs, it is not uncommon to find the mother being left to shoulder the entire responsibilities.” Mbamalu’s (2013) statement clearly verifies this view:

“In this school fees, men are the responsible for that, but now, check if you look at all this family now, even if it is school fees, some are the women that bringing it, few of them, men are just bringing few of them, majority is the women. Sometimes men just mess their money up, but only women can use everything, even pay the school fees, do everything, buy everything, even what the family will eat, even their needs, all the children's need, only women will take care of it because woman she knows that she is doing strong business that's why she is doing everything.”

This reveals once again that men benefit from women’s apparently natural sense of responsibility towards providing for their children since the wife’s additional income enables the husband to withdraw his own resources from family responsibilities and use it for his private expenses instead.

9.4. “Since I am not working for anybody, I am free”

Besides the above-mentioned benefits, which are all connected to financial business aspects, another frequently stated advantage of being self-employed is the increased self-reliance and independence based on the fact that business women are their own boss and not hired by anybody, which clearly distinguishes their occupation from white-collar jobs. This freedom is experienced on different levels, as the following experiences vividly exemplify.

One area of freedom the interviewees enjoy is the aspect of autonomous time management and free movement. Many respondents shared Ezeoke’s (2013) view that “since I am not working for anybody, I am free to go anywhere, free to leave my shop, free to come any time.” Ezeoke (2013) recalled how she just decided to close her shop to go on maternity leave when she had her last baby in February, since her former sales girl left unexpectedly. Even when she is sick and has no helping hand or whenever she wants to travel to the village for Christmas, she will just take her time off at any time there is need or desire to do so. The fact that she is trading in clothes and not perishable goods makes her decision still easier, since textiles do not spoil. Ezesuki (2013) equally appreciates these benefits of being self-employed and stated as follows: “The things I like so much in being into business, it gives me chance,

[...] is private something, I am not working for anybody. Any day I like to come I will come, if I didn't like to come I will close my shop, it's my own.” Since the opening hours are consequently uncertain and variable it is a common practise among business women to give out their phone number to customers to enable them to call previous to coming to the shop to make sure the person is around (Ezeoke 2013; Udedi 2013). The great freedom is also seen as major advantage compared to civil servants as the following quote of Igwesi (2013) suggests:

“You know I like to be a trader because if you are a trader, you have freedom, you have yourself, nobody can control you, you can go anywhere, anytime, if you don't need to go then you stay on your own, so nobody can control you like that but if government, you must wake up as early as 6:30, then go to work.”

Okafor (2013) and Ezeoke (2013) equally believe that business women are freer than civil servants, who are tied up and do not have time for themselves nor for their families. Apart from the disadvantage of leaving the house on time every morning, Okafor (2013) explained the difference between being self-employed and working for someone thus:

“[Y]ou don't have your, your freedom is not really there, because everything you do, you are being monitored, any little mistake, you are being scolded and all those stuff. [But] if you are self-employed, at least you have your time, you plan your things the way you want them to be, and not for another person planning for you, expecting you to do it the way he or she wants you to do it.”

A different view is held by Udedi (2013), who believes “you are freer in civil service” than as a business woman and emphasised that her opinion is based on many years of experience of being self-employed. According to her, it is only women who do not rely on their business for survival and daily needs that consider themselves more independent than civil servants. While government workers can go on sick leave or maternity leave the decision of a business woman to close her shop in emergency cases will always affect her business.

Another aspect of freedom some interviewees mentioned is that they do not rely on buying certain goods from the market any longer, since their business comfortably provides for these needs. Ekeke (2013), for instance, emphasised that her business enables her to sew her own clothes according to any particular pattern and style she likes, while Ezeoke (2013) explained how the fact that she produces all the cosmetic articles for private consumption by herself saves her a lot of money. Similarly, Udedi (2013), the owner of a boutique, explained that what she likes about her business is the fact that “as a woman, at least clothes will not be your problem, you have a nice ones, you make a nice choice.” These advantages fall under the

category “labour invested in the production of goods and services for consumption” which Rocha (2007: 49) identified as one of the four conditions of a multiple income generation strategy (see Chapter 4.3.). It is not only a way to benefit from all available economic capabilities but also an approach to minimise the dependence on certain market products and save money by substituting them with self-made equivalents.

9.5. “Since I don't have a job, let me take good care of my family”

The advantage of flexible working hours is furthermore strongly connected to the common belief that it is easier for business women to combine family and work than it is for civil servants. One often-stated argument to support this point was that self-employment “will give you time” (Okafor 2013) to attend to the duties of being a mother. Ezeoke (2013) put it thus: “As a married woman with children, it gives me time for my family. Sometimes, I will finish what I am doing in the house before coming and I can close any time.” Many interviewees value the possibility to prepare the children for school in the morning, close the shop anytime to pick them when school has dismissed and even stay with them in the shop until evening, before they will all go back home together. In unforeseen situations like sickness or other emergencies, the shop can equally be closed. Okafor (2013) explained the advantage of being self-employed and thus self-reliant similar:

“I'm able to cope with the children. Even if I don't want to come to shop, I can stay, unlike if I'm working for somebody, anyhow it is, you must report office, but here, I'm not praying that anything should come up like that, my heart desire is that I should always come to this shop but if there is any day I'm not able to come, I will stay back and, so I don't want any house help.”

These advantages of being self-employed clearly contradict working conditions inherent in the much-desired white-collar jobs. As stated above, working in a bank is perceived as job many people dream to have, but the respondents stressed at the same time the challenges this type of profession involves, especially for women, since it is a very time-consuming job, which makes it difficult to combine career and family (Ezeoke 2013; Mbamalu 2013; Okafor 2013). According to Mbamalu (2013), women working in the banking sector “get all their money and lose their home, most times, because you find out that some of their children will grow without even knowing their mother intimately. [...] So if you are wise enough, you see that banking business is not good for women.” This statement suggests that the value of being a good mother and being able to care for the children seems to be rated higher in the society than the personal business success or career. It is the recognition that women's empowerment

cannot be discussed independent from the well-being of their children that resulted in a paradigm shift in the international development discourse from seeing women as recipients of development to integrating them as active agents of change. According to Karubi (2006: 272), it is this “understanding of empowerment as family well-being, with an emphasis on children’s well-being rather than husbands” that distinguish the women in southern Nigeria from Western feminists, who aim at individual empowerment rather than family empowerment. Considering the general high esteem and social importance of motherhood in the Igbo society, it is not surprising that business women are eager to make use of the advantage of increased independence by committing themselves fully to the duties of being a mother. Ezeoke (2013) explained her decision to put special emphasis and dedication on taking care of her children thus: “Since I don't have a job, let me take good care of my family.” She is convinced that it is crucial for every mother to take time to train her children and even referred the causes of children’s delinquency to the fact that “mothers are not there for their children.” She really appreciates the advantages of being a business woman over civil servants as the following statement exemplifies:

“There are some children, it's just because of blood that they know this is my mother and this is my father and they only know they needed their parents for their provision, nothing else. The care and love they get it outside. This is very wrong! That is why most time when I look at myself, I say: ‘God thank you!’ My children, I have good relationship with them, I am always there with them. Is it not like after 10 I left this morning, before six I am at home? Or my house is even near here, they can easily come, if they need my attention. You will see them, one of them will come here. So these are the things. So it's even, it's better. I am better off than they [civil servants; A/N]” (Ibid.).

Ezeoke’s (2013) decision to choose a shop that is close to her house and her children’s school rather than selecting the business location according to commercial advantages furthermore suggests that for her, the advantage of combining work and family takes priority over economic considerations, at least as long as her children are young. She stated that she wants to move her shop to a more profitable area in Enugu by the time her kids are grown enough.

10. Challenges of Being Self-Employed

Having outlined the advantages of participating in the informal sector, the following section is aimed at discussing the most frequently stated challenges of being self-employed, which include lack of profit, finding sufficient money, coping with the stressful nature of being a business woman, the many risks involved and the harsh tax environment. The aspect of

generating enough funds incorporates not only the capital required for start-up expenses like shop rent or initial investments but also the resources needed to finance the permanent maintenance and improvement of an enterprise. As the following section reveals, the level and type of a business greatly influence the amount of fund required. In a further step, various aspects of the common notion that being self-employed is more stressful than working as a civil servant will be discussed. The factors business women perceive as difficult range from tiring everyday activities such as getting up very early in the morning or buying goods in the market, to physical challenges and the fact that the success of their business depends on their personal responsibility and effort. The widespread opinion that business women face a lot of risks does not only take the financial jeopardy of losing money into consideration, and the risk of declining profits due to spoilt goods but the common practise of government's demolition of business premises is a challenge that will be examined in detail in the following section. Finally, the tax policy will be analysed to find out, why many interviewees think that they are charged arbitrary and unfairly and the practise of tax collection is discouraging people to become self-employed.

10.1. "There is not too much money there, no gain"

As stated in Chapter 7.3., majority of the interviewees operate businesses that fall under the category of retail traders or petty traders, such as provision stores, which commonly offer a wide range of products that could be roughly described as household items of high demand or home articles of daily needs. Generally, these businesses are characterised by small selling units and narrow profit margins, in order to make the products affordable for customers with low purchasing power. It is a common practise to buy sugar in cubes rather than whole packets, cigarettes in sticks, sweets in piecemeal, teabags singly, eggs and Maggi cubes one by one or sachets of liquor, washing powder, seasoning or milk and chocolate powder in quantities as small as 3cl or 5g. Prices range from 5 Naira for a 600ml sachet of drinking water or a single bonbon, to 700 or 900 Naira for a bottle of alcoholic liquor, non-alcoholic sparkling wine or different brands of perfume. While a 5g sachet of Cowbell Chocolate Flavour Milk Powder is sold for 10 Naira at a profit of 1 Naira per selling unit, the profit margin of a 500g Richoco Cadbury Chocolate Powder sold for 800 Naira amounts to 150 Naira. This suggests that it is not only cheaper for the customer to buy bigger units but also more profitable for the trader to sell in larger quantities. However, such simplified calculation does neither take the time factor or combined turnover nor the market demand into account, since, depending on the location of the shop, potential customers might not have the

necessary purchasing power to buy in big quantities. Another feature of provision stores is their rather rigid price policy since traders are usually bound to company and market prices. Okwu (2013) stressed the absence of flexible price fixing thus: “You can't sell more than that price [company price; A/N]. So you have to sell at that rate so that people will be patronising you, because even if you add money, they will go elsewhere and get it cheaper.” Considering the high level of competition as well as the low purchasing power of customers, business women who run provision stores seem to have no choice than to sell at low prices and narrow profit margins. Certain products, such as recharge cards or sachet-water, which are characterised by high demand but a very narrow profit margin, are rather seen as strategic items to attract passing customers than as profit generating investments. (Onhia 2013)

Wholesale traders in the market have similar low profit margins but their own gain lies primarily in a higher turnover than outside the markets. While Mbamalu (2013) and Ezesuki (2013) consider their wholesale trade a profitable business, as discussed in Chapter 9.1., Onyenamezu (2013), who deals in cosmetic products in Ogbete Main Market, explained that there is no gain in her business, a point she argues with the fact that she sells for lower profit margins than retail traders. She stated for example that she sells a packet containing six bottles of face powder for 300 Naira at a profit of 10 or 20 Naira, retail traders sell one single bottle for 60 Naira each and thus generate a profit of 60 Naira for the same quantity of goods. Not doubting that retail traders do sell for higher prices, Onyenamezu (2013) neglects in her calculation other decisive factors that influence her profit level, such as a higher turnover, the benefit of company baits or the more lucrative business location.

Although business women who sell clothes or textiles equally fall under the category traders and are bound to company and market prices, they seem to have more options of price fixing than those, who deal in food items. Prices in the textile industry are usually negotiable and depend on the grade and quality of the particular product but also on the level on which the shop operates, which often differs according to its location. While Udedi (2013) trades in second hand clothes Okafor (2013) and Walker (2013) sell new, imported wear, which is commonly valued higher and can thus be sold at higher prices. However, all of them stated that they believe in turnover and choose to add small gain in order to make their clothes affordable. An example of price fixing was given by Igwesi (2013), who deals in textiles imported from Dubai and explained that one yard of lace, which she purchases for 400 Naira, is worth 500 Naira after adding the expenses, and can be sold for 650 or 700 Naira. This

clearly shows that the prices and profit margins are generally higher in the textile industry than in businesses selling food items.

Another example of a less profitable enterprise is Udeh's (2013) business centres, which belongs to the category of service sector and is characterised by flexible prices and low profit margins. Udeh sells one photocopy for 5 Naira or three photocopies for 10 Naira, depending on the market, and the price for binding of projects lies currently at 350 Naira. Considering the unstable power supply in Enugu, her business is often dependent on the use of a generator to operate the machines. Thus, additional to a narrow profit margin, the nature of her business involves a lot of expenses, not only to fuel the generator, but even more to maintain the appliances. The fact, that she uses second hand machines increases the risk even more, since they are very prone to spoil. Udeh (2013) explained that in order to repair a broken generator or photocopy machine "the income that you earned throughout that week you may come up spending all of them at the same time."

However, the gain of a business does not primarily lie in the profit margin of single items but in the turnover, the quantity of articles sold on daily basis. An often-stated benefit of provision stores is therefore that the income is regular, other than in tailor shops for instance, where you will have "some months you cannot even get any income" (Ezeoke 2013). Onhia (2013), who deals in provisions, explained this benefit thus: "It will always earn you something, every day by day. You will not spend but you get. You will come out in the morning without anything but when you are going home you have something." While owners of provision stores emphasised that "every day you must have money with you, every day, that is one good advantage" (Okwu 2013), women who trade in clothes experience the challenge of irregular incomes. Depending on the particular product line, the rainy season can also influence the market negatively and thus become part of the challenge of irregular earnings. Three interviewees stated that their business is usually worst during rainy period and interestingly all of them trade in textiles (Igvesi 2013; Udedi 2013; Walker 2013). While women who deal in basic consumption goods of daily demand, such as the owners of provision stores or Mbamalu (2013), who trades in wheat, are not suffering from fluctuations in demand, respondents in the textile industry yearn for the forthcoming dry season and Christmas market, which is a period known for high profits (Igvesi 2013; Walker 2013). Emelue's (2013) longing for the dry season is based on the fact that she sells fresh vegetable and "rainy season and vegetable does not go together. Because when you are buying something that place [Jos; A/N] there is rain, when you are coming, it will spoil."

Even though profit rates and prices vary among different kinds of businesses, the average monthly gain of the interviewees is quite similar and ranges between 15,000 to 50,000 Naira, depending on the economic situation and the nature of the business. This can be explained by the fact that businesses with narrow profit margins, like provision stores, generate income on daily basis, while businesses with higher profit rates have usually irregular earnings. While some women regretfully stated that their earnings are solely enough to meet basic needs like eating, clothing or paying house and shop rent (Emelue 2013; Eze 2013; Igwedimma 2013; Olele 2013; Udedi 2013), others perceived their income level more positively and considered the fact that they can provide for daily expenses like feeding as a great advantage of being self-employed (Ezeoke 2013; Onhia 2013; Udedi 2013). Onhia (2013) for instance stated thus: “The business has really helped us by not allowing hunger to visit our home, generally.” Similarly, Ezeoke (2013) stressed that she considers being self-employed “even better than civil service, since we are not hungry.” Such notions are a clear indicator that the business is primarily a way to make ends meet. As stated earlier, the satisfaction of basic human needs is defined as the key motivation within survival strategy approaches. Moreover, the experiences confirmed that women dominate the less-capital intensive as well as less productive segments of the informal sector, which can be attributed to the gender-differentiated nature of the informal sector with women at the bottom of the hierarchy. (see Chapter 4.1.1.) It seems obvious that the sole integration of women into the informal economy does not guarantee economic empowerment just as the much-heralded strategy of providing fund would not significantly increase their level of profit since the causes of women’s marginalised position are complex and deeply rooted in the underlying structure of the informal sector. In order to improve women’s status macro-economic conditions have to be addressed, government support has to be provided, policies reformed, the challenge of unemployment combated, salary levels and thus purchasing power increased and so on.

10.2. “You don’t have enough fund”

An often-stated challenge of becoming self-employed is to generate sufficient fund to start a business. Respondents repeatedly considered paying for the shop rent as the utmost expense in starting a business, since it is common practice in Enugu that new tenants are asked to pay the rent for one or sometimes even two years in advance. Additional to the shop rent, many interviewees paid for agent- and lawyer fee. Consequently, start-up costs to hire a shop often amounted to more than 200,000 Naira (Ezeoke 2013; Okafor 2013), depending on the location. Walker (2013) even talked of “up to 500,000 to 800,000 [Naira] to get a new shop

now.” She explained that her initial decision to move to her current location and manage this unprofitable area was based on the affordability of the shop. Rent prices not only vary among old and new tenants (Udedi 2013) but also increase constantly over the years (Okwu 2013; Walker 2013). Among the interviewees, renting a store is the most common form to operate a business, even though there exist alternative business structures like table-stalls, open sheds or containers. Out of 23 respondents, twelve stated that they are paying monthly rent to the shop owner. The fees range between four and 10,000 Naira, with business women staying in Ogbete Main Market citing the highest rent fees. Alternatives to keep clear of paying rent are to purchase a store or open shed (Chika 2013; Igwesi 2013; Eze 2013), inherit a premise (Olele 2013; Mbamalu 2013) or stay in a shop owned by a family member (Chukwuedozie 2013). Onhia (2013) and Udeh (2013) purchased a container and pay small land tax to their landlord, while Ikezue (2013) stays in a container owned by her landlord to whom she pays 35,000 Naira every year. The only respondent, who stays permanently outdoors and sells her food under an umbrella, is Okereke (2013), who pays 6,000 Naira every three months to her landlord. This is probably one of the most likely affordable ways to operate a permanent business structure, as distinct from mobile sellers like hawkers, or traders who offer goods from their car or on a wheelbarrow for instance. However, Walker (2013), who is temporally displaying her clothes outdoors, while she is looking for a new shop, mentioned the challenge of being exposed to weather conditions, which is particularly problematic during rainy season.

Apart from the cost for rent, the nature of the business equally determines whether opening a shop requires big or small capital. The fund involved in stocking a store with merchandise or buying necessary machines and infrastructure varies significantly among different business branches. While retail or petty traders can start a business with any small amount and continue to increase their stock gradually by the time they generate profit, wholesale traders require a higher initial investment because they buy in huge quantities direct from companies. This explains the different opinions among the interviewees on whether getting fund is considered a challenge of becoming self-employed or not, but it also outlines the decisive factor that motivated women to get into business. Since less-capital intensive businesses, especially petty trade, have the advantage of ease of entry and constitute a daily source of revenue, they function primarily as survival strategy rather than as means for accumulation and growth. The fact that only three out of 23 interviewees operate a capital-intensive business (Ezeoke 2013; Ezesuki 2013; Mbamalu 2013) clearly reveals that poverty and

vulnerability constitute major motives to become self-employed. The following examples outline the extent of funding required to start different types of enterprises.

While running a tailor shop demands basically a sewing machine, which can be purchased at a rate of 16,000 Naira, the most essential and probably also most expensive assets to start a provision store are a fridge to offer chilled drinks and a showcase to display snacks and other goods for sell. The most important facilities to operate a salon are, according to Okwu (2013), a washing hand basin, a dryer and a trolley for rollers. Udeh's (2013) major equipment in her business centre consists of a laptop, a desktop, a photocopy machine, a binding machine and a generator. Her challenge of funding is mainly based on the fact that her business involves high maintenance costs for the appliances. Operating a bridal business requires a higher capital since the cost for purchasing wedding gowns ranges from 20,000 to 100,000 Naira, depending on the quality and origin of the product. Moreover, Ezeoke (2013) needed capital to buy showcases and decoration material to run her bridal business. Some types of businesses also depend on basic infrastructure like electricity or water supply to render their services. Although public water pipes do exist in some parts of Enugu, their usage is rather rare and majority of the people fall back on water tanks or wells instead. A business woman of a salon I visited went to a nearby stream to fetch water for rendering her hairdressing services, while Onhia (2013) carries the water she needs for cooking in big gallons from her house to the shop. A very common and widespread alternative to cope with the numerous daily failures of the National Electric Power Authority (NEPA) is the usage of generators, for those who can afford it, anyway. The owners of provision stores (Ikezue 2013; Okwu 2013; Onhia 2013) and business centres (Udeh 2013) used generators to cool their drinks and operate their appliances whenever there is no public electricity supply, while tailors commonly use manual sewing machines to avoid being dependent on public power. This clearly shows that business women developed their own coping strategies to compensate the failure of the state to provide basic infrastructure. Interestingly, Okwu (2013) was the only interviewee who mentioned lack of power supply as a challenge she faces in her business, since customers always expect chilled drinks. This contradicts the findings of Oladimeji and Ojibo (2012: 153) in Zaria, who discovered lack of electricity and water supply as core complaints felt by business operators.

Enough funds are not only needed to start and stock a business, but also to maintain and even more importantly to improve it to a profitable level. Ezeoke (2013) prays for capital, because if "you have enough finance now you will move this business forward. Because I need money, it is money that you use to do business. Any time you talk of being self-employed, it's

money!” Similarly, Ukeje (2013) and Okwu (2013) stressed the need for sufficient fund in order to increase the stock of their shop, which is the basic requirement for gradual success. Connected to the challenge of lack of fund is also the issue of owing customers. While Eketé (2013) stated that sometimes her customers continue owing her or do not pay well, Ikezie (2013), Okafor (2013), Onhia (2013) and Walker (2013) all explained that the problem of allowing customers to buy on credit basis is that they do not pay on time but remain owing.

Not doubting that sufficient capital is a basic requirement to start as well as to expand a business, the widespread assumption that micro-finance programmes and conditional cash transfers (CCT) represent the panacea for unemployment and ensure business success and female empowerment is a very narrow and simplified statement of facts that is criticised in a growing body of literature. Chant and Sweetman (2012: 525) identify these practises as yet another proof of how women’s labour burdens are increased by assuming that they require “merely a simple injections of funds or training before becoming powerhouses of agency and action.” Similarly, Mayoux (1995: ii) and Karubi (2006: 258-259) stress that micro-credit programmes rather increase women’s workload by shifting family responsibilities without addressing and tackling underlying structural causes for unequal gender relations, like women’s limited decision-making power. A widespread point of criticism of these strategies is that they merely target economic interests but pretend to pursue altruistic goals like women’s empowerment or gender equality. As discussed in Chapter 3., women are perceived as untapped economic resources and advocating trade liberalisation is a strategy of the WB and International Monetary Fund (IMF) to harness women by opening up the market for them to participate in economic activities, if necessary even by providing loans to discipline them “to become neoliberal subjects” (Marchand 2009: 24). Karubi (2006: 272-273) summarises the underlying interest of micro-credit programmes thus:

“[T]he World Bank as an instigator of economic and financial systems overall is not particularly effective at helping the poor or reducing the poverty of the African Nations. It propounds these policies (micro-credit or other related development policies) to shift focus away from the impact of SAPs, state corruption, and to pacify an army of unemployed women and their families. [...] Behind the agitation for women’s economic participation is the expansion of neo-liberal policies which the WID approach condones.”

A similar point is made by Acosta-Belen and Bose (1990: 312), who emphasise that although the WB claims to promote a development policy that tackles poverty and benefits the poor, “[t]he real yield, however, has been increased profits for the agency from loans to the poor

and increased external control over peasant subsistence work and resources.“ Another point of criticism of micro-credit programmes is brought forward by Johnston-Anumonwo and Doane (2011: 18), who question their sustainability and stress that the provision of money and training reaches only a limited number of women for a certain time period and the businesses often fail once they are not funded anymore. Despite widespread recognition of the failure of micro-credit programmes to impact on gender relations and female empowerment, credit offering initiatives are still celebrated as great success and promoted as instrument for development around the world, with the United States Agency for International Development (USAID) and the WB leading the way. (Mayoux 1995: 4; Moser 1993: 69) The experiences of the interviewees vividly show that women have developed their own, genuine strategies to cope with restricted access to fund and small amounts of available capital, such as the common practise to start small and expand the business gradually (see Chapter 11.1.) or the alternative to benefit from social networks and lend from family or friends (see Chapter 8.3.). Onhia (2013) for example stated that starting her business did not require much capital because “it all started gradually. There is no huge amount of money that is being brought out, there is no capital, no particular capital that was brought out first instance, not at all.” None of the respondents stated to have taken a loan from a bank to start the business, on the contrary, some women expressed a rather adverse attitude towards lending money, as the following quote indicates: “[W]hen you borrow, you loose your peace. It's better you manage with the little you have. Start it little, then small it will grow small, small, small” (Ezeoke 2013). These findings challenge the widespread assumption that lack of savings and capital as well as the inaccessibility to credit are the major obstacles inherent in the informal sector. Rather than merely providing credit facilities, addressing felt needs like the high rent cost or low salary levels should be addressed.

10.3. “Business is ok it's just that it is stressful”

Anything that has advantage has disadvantage and thus, although many respondents started to see and appreciate the benefits of being self-employed, they at the same time consider their occupation stressful, difficult or tedious and some even see themselves suffering from it (Chukwuedozie 2013; Emelue 2013; Igwesi 2013; Okereke 2013; Olele 2013; Onhia 2013; Onyenamezu 2013; Udedi 2013). The common notion that being self-employed is more stressful than working in an office is often argued with the entitlements civil servants enjoy, like maternity or sick leaves, which give them time for themselves and for their families (Ezeoke 2013, Olele 2013; Udedi 2013; Ukeje 2013). While some respondents consider the

fact that they run their business all by themselves an advantage, because it gives them a certain level of independence and freedom, as discussed in Chapter 9.4., the implied disadvantage is that “you have to work everything on your own, nobody is working it for you, that is the thing, so too much suffering” (Igwesi 2013). Similarly, Okereke (2013) considers the daily routine of getting up by 4 o'clock each morning to cook food in the house before taking a Keke to carry it to the shop for sell a big challenge and “too hard for someone to handle” even though she basically likes the business.

Apart from working all alone, purchasing goods in the market or outside Enugu is also an often-stated stress factor traders face (Olele 2013). Especially dealing in perishable food like fruit or vegetable seems to involve many challenges. While Chukwuedozie (2013) considered the daily scrutiny of goods in order to pick out the bad once “[v]ery, very tedious, every day when you come in the morning you go and touch them one by one again before you display it”, Emelue (2013) sees the difficult part in transporting the food all the way from Jos to Enugu. However, the fact that this business is “a stress something, you have to stress yourself too much before you get” (Ibid.) the vegetable, makes it also less competitive, since “it's not so easy for you to get it, because you travel to Jos, you spend two or three days to come back, so people doesn't even like it because of the road accident or anything horrible on your way going or on your way coming” (Ibid.). Some respondents travel to Onitsha, where they buy their products at a lower price, such as Onyenamezu (2013), who considered “[t]he only thing difficult [is that] you have to travel and you will suffer now.” Such notion suggests once again that women see their business primarily as a survival strategy or “suffer-manage strategy” as Pellow and Chazan (1986) term it. However, since the success of a business woman depends on the effort and dedication she puts in it, there seems to be no other choice than to accept challenges, such as getting up early every day or the stress of travelling and going to the market to purchase goods, and find a way to cope with them to make ends meet.

The stress of physical work and the pains attached to it were further disadvantages some interviewees mentioned. Udedi (2013) holds the view that her business is “too stressful as a woman, [...] [especially] when you are pregnant it will be another pain all together.” Chukwuedozie (2013), who combines tailoring with selling vegetable, closed her tailor shop not only because “two of them are too tedious work” (Ibid.) but also because she is getting older and so she “decided for the pains of the chest and everything, and putting the needle” (Ibid.) to continue only with trading. Onhia (2013) also mentioned “old age disadvantage, [...] when you grow old you start having some waist pain because of the over sitting down

that you were doing when you were young”, as one of the disadvantages of her tailor business, just as Okereke (2013), who described the physical challenges she faces thus: “[I]s too hard, all my bodies is painning me, after selling when I go to house, my house I will feel pains all over my body.” The fact that being self-employed requires a lot of personal effort and hard work is according to Eketé (2013) one of the reasons why many women do not want to get into business. She argues as follows: “You know this is a tedious job. [...] You have to use your brain, use your strength and everything and at the end of the day you will be feeling weak. So not all the women want to do this kind of tedious job. That is it. And if you don't have that strength, you will not get anything” (Ibid.). Okwu (2013) holds a quite distinct view and believes that the difference between a more or less stressful business depends mainly on the woman's attitude, which she explained thus:

“With love you can enjoy anything, that is, it's just like doing business with happiness. When you do any, no matter how tedious the work is and you are doing it with happiness you will not even feel it. People outside now will say: ‘Ah, this woman is suffering, she is working, she is doing business, she is taking care of the family, only her, oh, she is really suffering’, but you yourself, you will be happy doing it and when they see you, you will not look like a person that is suffering. But when you, if you are doing, even if it is a single something without happiness, in short, you will always be sad, you know, no joy, nothing. I believe in whatever you are doing, do it with happiness! Is good, you will always enjoy it. So, where there is love all these things don't even count at all” (Ibid.).

Okwu's (2013) optimistic opinion has to be seen in view of the fact that she combines her business with a salaried employment, thus she does not rely on her business for survival, like majority of the interviewees. In fact, Okwu was one of few women who stated that her decision to open a provision store was a deliberate choice rather than an act forced by financial hardship. She has passed the level of subsistence economy and the additional income she generates enables her to improve the living standard of the entire family, for example by buying a washing machine, which is not an asset an average Nigerian family can afford. This finding confirms the assumption underlying livelihood theories (see Chapter 4.3.) that diversified income-generating activities are a promising strategy for empowerment, since they exceed the sole aim of survival and enable people to target accumulation and growth.

10.4. “It's a very big risk”

Starting a business involves a high level of risk, which several interviewees mentioned as disadvantage of being self-employed and at the same time reason why many people prefer

having a white-collar job. The financial risk of investing a lot of money in an enterprise that might turn out not to be successful is just one aspect, even though an important one, and the level of risk varies, depending on the nature of the particular business and the start-up capital required. A common strategy to minimise the jeopardy of losing huge amounts of money is to avoid lending from banks and start with a small capital instead, “[e]xcept you are sure of the business, [...] that the business has grown and is moving” (Ezeoke 2013). In general, the interviewees expressed a rather adverse attitude towards making use of micro-credits or loans, even though the facilities exist in Enugu. None of the respondents took up a bank loan to open the business but they all preferred to obtain alternative funds, either from the husband or from other relations and friends, in order to minimise the risk. (see Chapter 11.1.). This shows once again that the assumptions underlying micro-credit programmes do not meet the felt needs of business people, at least not of the interviewed Igbo women.

Besides losing capital, some business types involve a high risk of declining profit rates due to spoilt goods. Women, who trade in perishable goods, are particularly affected (Emelue 2013; Olele 2013; Oluoma 2013) since each spoilage of food has negative effects on the profit, which thus becomes unstable. However, not only fruit and vegetable but even cosmetic products are prone to spoil because of overheat, as Umeh’s (2013) experience has shown. The risk of losing goods and consequently profit is even involved in trading in textiles or plastic bags, products that are commonly regarded as non-perishable goods, since packed clothes can start moulding due to the high level of humidity during rainy season (Walker 2013) and the bad quality of nylon bags results in discontent customers, who return their purchase and demand back their money (Ukeje 2013). Robberies are another source of risk and particularly challenging since business women are not covered by insurance. Onhia (2013) for example fell victim to a nightly robbery attack that took place on 1 October 2013 and lost items worth between 50- to 70,000 Naira in the course of this incident.

Another common risk involved in opening a business is that the government can anytime deprive entrepreneurs of their shop by demolishing every existing structure in a particular site, usually for road construction or other building projects. Chika (2013) and Walker (2013) both experienced such loss just recently. Whereas the first, who lost her store in Ogbete Main Market, is already retired and has grown up children, who not only provide for her but have already built a new shop for her, the latter, who stayed in a rented shop at Abakpa Junction, takes over the financing of her retired husband and the university fees for three of her children. Her boutique constituted the basis of existence since the whole family depends on

the income of her business, not only for school fees but also for feeding. According to Ikezue (2013), Okwu (2013) and Onhia (2013), the problem behind these demolitions is that many of the affected shops are actually temporal, illegal structures, built on government land, even if landlords claim to be the owner of the place or business women bought the store from alleged owners. Usually, these micro-enterprises are built very close to roads and are situated outside compound walls that mark land boundaries, however, shop tenants are often not aware that they are operating in an illegal structure, such as Walker (2013), who explained how her landlord claimed to be the owner of the land and thus guaranteed his tenants that nothing will happen to their place. She recalled how she got notice that her shop will be demolished about three years ago. This time however, the tenants succeeded in begging and pleading to the government to allow them to remain in their stores. An increment of the rent from 3- to 5,000 Naira followed and this year January the landlord once again increased the fee to 8,000 Naira and asked them to pay for two years in advance. In August 2013 the tenants got another notice to leave their shop within seven days: “We removed everything, they said they will come, at a time they did not come again, we started packing in again. They came again, remove, remove, within one week, we have to demolish everything we have, without notice just like that.” Walker (2013) explained how Ben Nnachi, the landlord, went about this whole issue after the tenants reported the case to him thus:

“When they told us that we should pack, we went and informed him. He said ok, ok that he will look into it, his people are in the government, let him tell them. He went one day, after, within that seven days they gave us, they came one day and said see the plan he drew that this place will be like that plan he drew. [...] [He] said the plan is 20,000 he use in, for the picture, 20,000, that is 20,000, that he is going to bring another one, that is better than, we have not seen the one-o. This first one he showed us, 20,000, that one he is going to bring again 20,000, that is 40,000, that we should bring it now, now, now, now, now, now. All of us we are 60, from here to the end, 60 shops, then we paid one, one thousand, that is 60,000, we gave them, we did not see anything. [...] He ate the money, we did not see the plan, they did not retain our shop for us.”

The whole fraud was transacted through the president of Abakpa Junction Association, who agreed to bring the requested money, hoping that they can remain in their shops. Obviously, the landlord was just trying to get out some more money from his tenants before his shops will finally be demolished. As Okwu (2013) rightly stated, “the people suffering now are the tenants, [...] [because] the landlord must have made their money far, far back.” Apart from the general confusion about the actual reason for the demolition, Walker (2013) expressed her

disappointment about the way the whole issue is presented in public, which does not comply with reality:

“And in the radio they said they gave us three months for, to, a quit notice, three month, and they have allocated us near New Market. They didn't give us anywhere! They said they gave us land near New Market. Nobody gave us anywhere! Only seven days, they said they gave us three months quit notice, they didn't, is only seven days. They said remove before seven days, remove! We thought it was a joke [...] and when they demolish it they did not compensate us, nothing! Now we are suffering!”

Similarly, Chika (2013) recalled how “they just carry caterpillar and come, but they give us notice but their notice is not very well, they don't want to pay us, no compensation!” Although Okwu (2013) is aware that the canopy of her provision store is also an illegal structure because it is located on government land, she does not expect any problem coming up because the “owner is part of the government [...], is brother to the governor [...] so nobody has the right to come and make, do any nonsense” (Ibid.). Moreover, Ikezue (2013) and Okwu (2013) stressed that the fact that the victims of these demolitions are not even compensated can lead to all sorts of desperate deeds and drive them out of frustration to engage in criminal acts like stealing in order to survive, since they have been robbed their source of life.

10.5. “We pay a lot of taxes”

There exists a rampant discontent among the interviewees regarding the tax system, which seems to be more prevalent among women who operate their business outside the market than the traders inside a market. However, business women did not aim criticism at the tax task in general but at the problematic and obscure way in which the taxes are collected. A major complaint and cause of their annoyance is the inexplicable amount they are charged, which is a mere estimation and usually does not conform with the actual earning and profit level of their business. Several respondents share the view that they are charged unjust and pay more than what they are supposed to pay (Ezeoke 2013; Onhia 2013; Udedi 2013; Walker 2013). An example of the arbitrariness of the whole tax system is the case of Ikezue (2013), who recalled how she usually succeeds in pleading the tax collectors to remit payment of her taxes by telling them the challenges she faces and the condition she finds herself in¹⁶. Often times

¹⁶ The challenging condition Ikezue (2013) point at is her walking disability, which is the result of an armed attack where she got shot in her leg. She is still attending physical therapy to improve her walking ability.

they feel pity for her and do not charge her anything. Ezeoke (2013) on the other hand stated that she paid taxes of almost 15,000 Naira last year.

The number of taxes as well as the amount being charged varies significantly among the respondents. The duty paid to the Enugu East Local Government includes fees for business operating permit, liquor licence, advertisement rate, property/tenement rate as well as container fee and charges for business premises. Other taxes mentioned are the sanitation fee paid to the Enugu State Waste Management Authority (ESWAMA), security fees, rates to the Enugu Railway Company or “beyond gutter fee” (Ezeoke 2013). Most of the dues are paid annually and directly into the respective bank account once the business woman received a demand notice in her shop. After the transaction a proof of payment is collected from the particular office to confirm the performance of the duty to the tax collectors anytime they come around the shop to request for the receipt. Other fees, like the “Traders Association Sanitation Rate” in Ogbete Main Market, are paid cash to the tax collectors every month (Igwersi 2013). Taxes that are paid directly into a bank account are considered more authentic and trustworthy than cash payments (Ekte 2013) and some respondents prefer to pick the demand notice directly from the respective office to make sure they pay the right amount.

A general belief among the interviewees is that the government is not encouraging people to become self-employed but on the contrary, the kind of tax policy they apply frustrates and disturbs anybody that wants to start a business (Ekte 2013; Ezeoke 2013; Okwu 2013; Onhia 2013; Udedi 2013; Udeh 2013). Onhia (2013) expressed her disappointment thus: “Government is not supporting self-employed people because they will like to earn from them. That is [...] reaping from where they did not sow, which is very bad for the government! Nonsense!” According to Ezeoke (2013), the actual problem lies in the fact that some of the revenues were outsourced and people, who work on contract basis under the government and are in charge of taxes, seek to make high profit. She argued as follows:

“If it was then government was responsible per se, we don't pay much. But these days, people now go, rich men they will now go to government, they will now say you are in charge of maybe waste. So that person, maybe the person paid one million, that's how they make sure they realise that money. It's gain now, these business men need gain, so that's why the thing is costly now, is high” (Ibid.).

Ezeoke's explanation is in line with the general observation that the interviewees' criticism is mainly aimed at the tax collectors, who come around the shops to deliver a demand notice and check payment receipts. Business women seem not to trust in these people but often suspect

them of corrupt practices. While Ezeoke (2013) held the contractors responsible for the unjust tax system and thinks that government is not even aware of what those people are doing and the rates they charge, Eketé (2013) is generally sceptical and confused about the obscure tax system:

“I don't know how they manage the money. [...]. I don't give those boys money, but they will come and harass you, disturb you. [...] Maybe part of the money will be going into government purse anyway, I don't know. All I know is that they gave us account number, so I don't know who owns the account number, maybe it's a government account number or their own, I don't know, they know better” (Ibid.).

The notion that tax collectors come to disturb is widespread among the interviewees (Eketé 2013; Ezeoke 2013; Okwu 2013; Onhia 2013; Udeh 2013) and is often based on personal experience. The consequences entrepreneurs face for not paying tax liability on time vary significantly and range from harassment, embarrassment and empty threats to paying penalty, seizing property, sealing off premises, to prosecution or even imprisonment (Ezeoke 2013; Okwu 2013; Onhia 2013). Onhia (2013) recalled how she was put in jail once for not paying the demand notice on time and spent a horrible night in prison before her family could bail her out the next day. These examples clearly show why the respondents are upset about the way they are being charged and consider the tax collection practices one of the major challenges of being self-employed. However, in order to avoid facing awkward consequences, business women do not have any other option than to pay whatever estimated sum they are charged, even if they struggle to afford it because it does not match with their actual income.

The discouraging tax policy as well as the obscure law implementations that permit corrupt practices and expose business women to the risk of losing their source of livelihood to demolition call for reform at the policy level in order to improve women's position in the informal sector. Even though majority of African countries recognise the importance of the informal sector in order to reduce urban poverty levels, there is no visible indication that confirms attempts towards integration. On the contrary, as Nigeria's discouraging tax policy and the hostile practice of shop demolition have shown, the tendencies of the government go towards eliminating and neglecting rather than promoting informal sector activities, although official statements call for “actively promoting and encouraging the informal sector” (OAU 1980: 19). Efforts like the implementation of the open apprenticeship scheme by the National Directorate of Employment (NDE), the formation of skill acquisition centres or the establishment of community and micro-finance banks are often cited as positive intentions towards enhancing informal sector activities, yet their positive impact remains questionable

(Akintoye 2008: 104; Chukuezi 2010: 135; Fapohunda 2012: 42). As discussed earlier, such strategies try to cure negative outcomes without combating the underlying causes.

11. Business Strategies

Having discussed the motivations that drove the interviewees to engage in business as well as the benefits and disadvantages of being self-employed, the following section is aimed at analysing different strategies business women apply in their daily work routine in order to cope with the challenges they face in the informal sector. One common approach many respondents believe in is to start small and expand the business gradually. Although a general notion among the interviewees was that they did not initially plan to enter into business but continue dreaming of a white-collar job, they have developed a quite positive attitude towards their occupation. The strategy of employing somebody to help to cope with the challenge of combining business and family is another common strategy among the interviewees. Hereby support can be obtained at two different levels: in form of house help and in form of employees, apprentices or other assistants in the shop. Moreover, the interviewees apply several strategies to deal with high levels of competition and to attract new customers. These approaches include reducing the price, satisfying the customer with quality service as well as quality products and convincing them with skills, qualifications and special attendance in order to make them committed customers that will always want to come back to patronise you. Offering a wide range of products, selling on credit basis or minding your own business to avoid conflicts with business neighbours are further ways to cope with competition. Finally, several respondents stated that keeping records is a promising strategy to be successful in business.

11.1. “It all started gradually”

A common strategy to deal with the above-discussed challenge of lack of capital is to start small, according to the financial means available, and increase the business gradually. The interviewees applied diverse strategies to make up their start-up capital and the sources of funding vary significantly as the following examples outline. Seven out of 23 women stated that their husband provided the start-up capital to open the business (Eketé 2013; Ezeoke 2013; Ezesuki 2013; Igwesi 2013; Okereke 2013; Ukeje 2013; Umeh 2013). As discussed in Chapter 9.3., the willingness of the man to support has to be seen in view of the fact that he is the one who benefits most from the business since an additional income reduces his own family responsibilities. Five of the seven men that provided start-up capital have an irregular salary, which suggests that the level of vulnerability within the family is high and the

woman's economic participation is crucial for family upkeep. Among the respondents who used their own savings to start the business were Okwu (2013), Onhia (2013) and Udeh (2013). While Onhia (2013) invested the money from her previous employment and received support from her husband, who contributed by buying the container and a fridge, Udeh (2013) is still single and runs her business together with a friend, with whom she shared all the expenses. Additionally to using the savings from her former salon, Okwu (2013), who is combining her business with civil service, was opportune to get three fridges for free by participating in promos done by Nigerian Breweries Limited (NBL), Pepsi and Coca Cola Company. Ikezue (2013), who is still single, got her start-up capital from an Austrian friend that sponsored her, while Okafor (2013) took a loan from her elder brother to rent a shop, since her husband who is living in Vietnam did not have money to support her. Another way to obtain the start-up capital is to be supported by the parents, like in Onyenamezu's (2013) case, who opened the shop before she got married. Chukwuedozie (2013) stays in a shop owned by her first son, while Mbamalu (2013) and Olele (2013) inherited their business.

As stated earlier, majority of the interviewees started with a less capital-intensive business and put the theory of gradual growth into practice to steadily expand the business (Ezeoke 2013; Igwesi 2013; Mbamalu 2013; Okafor 2013; Onhia 2013; Udeh 2013; Walker 2013). Basically, the strategy builds on starting small and continuously reinvesting the obtained income in the business to diversify the offer and thus improve its level and size. However, the level of profit dedicated to expand the business varies and depends to a great extent on the socio-economic situation within the household, among other things, on the number and type of responsibilities the wife undertakes in the family. Ezeoke (2013) and Onhia (2013) for instance started with sewing clothes, which required only capital to buy a sewing machine, and succeeded in continuously using the profit they generated to gradually expand their tailor business. While Ezeoke (2013) started buying wedding gowns for rent, textiles for sell and decoration materials for bridal services, Onhia (2013) introduced drinks and snacks, a provision store, a beer parlour and started cooking food for her customers, whereby the business, which initially started as a small tailoring, turned over time into a "multi-purpose" shop. Ezeoke's ability to expand her business has to be seen in view of the fact that her husband is in charge of all the family expenses, while Onhia's growth can be ascribed to the fact that she did not have children to take care of by the time the interview was conducted. The wholesale trader Mbamalu (2013) inherited Ugoyibo Nigerian Enterprises from her mother and is managing the business jointly with her senior sister. She recalled the success story of her enterprise thus:

“[W]hen my mother is still alive the business start existing by selling small, small things. By now, we are buying from company direct, that time, we didn't use to buy from company, we used to buy from Onitsha, but now, now we can buy in large quantity from company, at least from different, different companies [...] and we used to sell to the consumers, retailers. We are the distributors; yes we are one of the distributors in the market. So we used to, we started from buying 10, 20, 100 before, before but now we used to buy 1,500 bags [...] from different, different items. [...] We have up to three packing stores. We used to pack it, at least each one used to accommodate 3,000 bags, very big, but we started from small, small before my mother died in 2009” (Ibid.).

The interviewees attribute the secret of successfully expanding the business often to the help and blessing of God. Okwu (2013), for instance, explained her gradual growth thus: “God just did a wonderful work here! So after giving me the chillers, now the business started growing just like magic, started growing, so from buying half crate, I now started buying five, ten, 20 and now I'm selling whole sale, both beer and mineral, yes, so is just God, just God!” Apart from business success that builds on a strong religious faith, Okwu's (2013) ability to expand her business can be attributed to the fact that she is one of two interviewees who combine self-employment with a job. Thus, from the perspective of livelihood theories (see Chapter 4.3.), it is the additional salary that constitutes her key success factor. The diversification strategy does not only work at the level of income-generating activities, but can also be applied for the product line. Diversifying the offer, increasing the quantity of products offered or switching from locally purchased goods to imported products are all ways to move the business to a higher level. Another often-mentioned success factor is to be patient and optimistic in order to achieve slow but steady improvement. The strategy of upgrading the shop by trading in foreign goods is particularly common in the textile industry, as Igwesi's (2013) experience shows:

“I started by small, small. Now, God is with me, the business is growing. I start by silk, small, small silk, then, as we a growing now, I enter into this lace materials. As time goes on, I add Nigerian Wax. As God may have it, now I can even go to Kano and purchase the Wax. So even on this textile of lace, now I am even purchasing it at Dubai. Somebody is buying for me, I will send money there, tell them what I want, then they send it for me” (Ibid.).

11.2. “Everybody is looking for white-collar job”

As discussed in Chapter 8.1., many interviewees stated that they „didn't have the intention of being self-employed“ (Ezeoke 2013) but their decision to get into business was based on lack

of options and the inaccessible entrance into the formal economy rather than a first choice occupation. This explains why some women consider their business a transitional occupation to earn a living while they continue to search for white-collar jobs (Mbamalu 2013; Okafor 2013; Udeh 2013) while others use the earnings to finance further education (Olele 2013, Onhia 2013, Udeh 2013; Umeh 2013). Ekeke (2013) and Okwu (2013) are combining self-employment and job. The first employs two apprentices that run her tailoring shop whenever she is teaching, the latter employs a sales girl and only stays in her provision shop in the evenings. Okafor (2013), who is currently applying for government-teaching work although she opened her boutique just recently, explained her strategy as follows:

“[I]f I'm not able to get government work fully I'm concealing with this business because my own husband said I should throw myself into the shop, as in, with all my heart, I should do the business. For him, he wants this business, but for me, I will want to, if I see any good paying government work, I can as well be doing office work, like teaching and this, combining it” (Ibid.).

Similarly, Udeh (2013) wants to put her main focus after graduation on finding a teaching job but at the same time considers the option to remain in business an alternative choice to refer to in case she does not get job. According to Mbamalu (2013), the common desire to combine business and employment, whereby finding a job is considered first priority and managing a business is viewed as either transitional or additional occupation, can be seen as strategy to prevent emergencies and take precautions for unforeseen eventualities (like being fired or sick) as well as a way to provide for future and the time after retirement. She stressed that while you will retire from public appointments once you have reached a certain age, “your business is your own, you will not stop it unless you die, you will continue with it” (Ibid.). This view is in line with Owusu’s theory of income diversification and his emphasis on distinct driving factors to enter the informal sector, with vulnerability even more useful than poverty. (see Chapter 4.3.) However, even if the desire for multiple income-generating activities exists among the interviewees, the nationwide unemployment crisis in Nigeria exacerbates the implementation of MML strategies. The fact that self-employment is often based on the motivation to tackle the problem of (graduate) joblessness is evident, as Udeh’s (2013) advice for students reveals: “Look for one occupation or the other, [...] join any of them so when you are through with your school in higher institution you can now, even if you didn't see any work, you can now employ yourself as a self-employed.” The finding that majority of the interviewees consider their business a temporal or additional income-generating activity rather than a deliberate choice of occupation conforms with Maxwell’s

(2000: 32) statement that “[i]n general individuals pursue wage labor strategies when possible but engage in petty trading or other activities when circumstances permit (or require) it.”

By looking at the prevailing and contrasting attitudes women held towards self-employment and white-collar jobs, it is less surprising that many interviewees, particular the younger and thus more educated ones, are dreaming of salaried employment. Among the professions many respondents identified as either their personal dream job or as occupation many people wish to have, civil servant (Eketé 2013; Ezeoke 2013; Udedi 2013; Udeh 2013; Ukeje 2013; Okafor 2013), banker (Ezeoke 2013; Mbamalu 2013; Okafor 2013; Udeh 201) and company worker (Ikezue 2013; Mbamalu 2013; Okafor 2013; Udeh 2013) were the most frequently mentioned ones. Although Mbamalu (2013) stated that business people are making more money than those in a white-collar job, a widespread belief among the interviewees is that working in one of the above-mentioned sectors will give you more financial benefits than operating a business. Whether being employed in an oil company, in a bank or in a government office, “they are the kind of jobs people are dreaming of, because is a paying job”, so Okafor (2013). The higher payment, especially for federal work, is also Eketé’s (2013) main argument to explain why “[e]verybody wants to be a civil servant.” Indeed, several respondents stated that they would quit their current business and switch to a more lucrative income opportunity any time a chance occurs (Okereke 2013; Olele 2013; Udedi 2013; Udeh 2013; Ukeje 2013; Umeh 2013). Chika (2013) on the other hand, explained that she decided “to become a trader because money, money, money is coming fast, fast, fast from the trade, than doing government work. For training my children not for big woman or man, I need plenty money for my children.” These contrasting attitudes derive once again from the underlying differences in the amount of income generated as well as the motivation to become self-employed. All of the interviewees who expressed that they would quit their business any time for a better paying employment or a more lucrative business line are depending on their earnings for survival, while Mbamalu (2013) and Chika (2013) experienced a high profit level and have passed the level of subsistence economy. Similarly, Ezeoke (2013), whose husband is in charge of all the family expenses, is “not looking for job again” but considers her bridals business a deliberate long-term occupation.

While for the interviewees the income level constitutes a major decisive factor to decide whether they want to remain self-employed or quit business, Owusu (n.d.) argues that low wages, which are often not even high enough to cover basic needs like food, clothing or house rent, are the main reason why many professionals decide to diversify their sources of income

and enter the informal sector. While Owusu's argument could be verified at the household level, with women pursuing economic participation to make up the low salary levels of the husband, on the individual level only two interviewees applied the MML strategy, even though many more yearn for employment. However, it should be pointed out that one shortage inherent in this work is that the underlying sample does not include the so-called "big-women", who have passed the level of subsistence economy and usually do not stay in their shop but employ sales girl, since it was difficult to approach them. By including these women in a follow up research it is likely that Owusu's theory could be verified.

Apart from the common belief that civil servants earn more, another frequently mentioned advantage is that civil workers are entitled to their regular, monthly salary, whether the market is moving or not, while in business the income and success depends on many different factors, like the level and type of the business, personal effort, business strategies, the prices and demands on the market and so on (Ezeoke 2013; Udedi 2013). Another benefit of working in the public sector is that "anytime you retire, you are entitled to your pension, even in old age they will still be paying you" (Ibid.). Additional to the financial advantages of a white-collar job, many interviewees believe that as a civil servant you "work less, you just go to the office and sit down [...] [while as a business woman] you must work out, you must make sure your business moves" (Ezeoke 2013). Furthermore, the chances to climb up the career ladder are considered higher in the public sector than in self-employment. Olele (2013) summarised the benefits of salaried employment thus: "If I get a nice job, stay in my office, with AC [Air Conditioning; A/N], furnished office, everybody like good thing now, you can't compare, if I get a nice office now, AC everything there, you can't compare it with this one, with the salary, maybe they are paying you like 80,000 or 100,000 a month and you still get your holiday." This conforms to the point made by Owusu (n.d.: 33) that „the formal sector job comes with social status." Chukuezi (2010: 135) argues that the fact that many women who participate in the informal sector are actually dreaming of a job in the formal sector is a clear indicator that the informal sector is no panacea for unemployment, as claimed by advocates of a reformist school of thought.

11.3. "God thank you, let me be managing with this one"

Despite the fact that several respondents continue to search and apply for jobs, many women developed a very positive and optimistic attitude towards self-employment and started appreciating the beneficial aspects running a business implies. Instead of lamenting about their current employment condition and the challenges involved, they content themselves and

try to be happy and satisfied all the time. Ten interviewees explicitly stated that they like their business activity and derive great joy in doing it (Eketé 2013; Eze 2013; Ezeoke 2013; Igwesi 2013; Ikezue 2013; Mbamalu 2013; Okereke 2013; Okwu 2013; Udedi 2013; Udeh 2013). Additional to expressing contentment about their current work condition, many women hold a quite optimistic attitude towards their future, which is mainly derived from their strong faith and trust in God. The prevalent opinion and conviction that with God's help their business will move ahead and provide enough income in future is referable to the fact that God has already made big plans for them, which are yet to be achieved. Such optimistic sentiments regarding their future prospects explain why most of the interviewees seemed not to be too worried or upset about their current situation but just accept it as it is. The fact that many Igbo believe in the popular West African proverb "no condition is permanent" furthermore explains why business women are confident with their current situation and at the same time hopeful about a better future. Ikezue (2013) explained this common notion thus:

"When you know how to manage things in this life we are into now, man, you are going far, but if you don't know how to manage things you are not going anywhere. But any condition you see yourself [...] that condition will be ok for you, you will enjoy it, but if you don't know how to manage [...] you are going to suffer."

The general belief and deep conviction that with personal effort, hard work and, most importantly, with God on your side, all things in life are possible and no condition is permanent finds its expression also in the common statement "let me be managing for now", or as Ezeoke (2013) put it: "God thank you, let me be managing with this one." This notion might have inspired Pellow and Chazan (1986) to introduce what they call "suffer-manage strategy" as one of several variations of survival strategies (see Chapter 4.2.).

The interviewees' responses to the question how their business is currently going were quite similar. Not only that majority of them expressed contentment and stated that their business is moving well, but almost all of them referred their success to the help and special grace of God (Ezeoke 2013; Ezesuki 2013; Igwedimma 2013; Ikezue 2013; Okafor 2013; Okereke 2013; Udeh 2013). The respondents were satisfied and grateful that their business is moving and at the same time strongly "believe in God for a better future, [that] no matter how it looks like today that tomorrow will be better" (Ezeoke 2013). Even Walker (2013), who expressed her feelings towards her recently demolished boutique as one of great sorrow and suffering, has not lost faith but continues to pray for a miracle to happen. Until then, she just continues managing, because there is nothing else she can do. The interviewees' strong faith is

furthermore visible in the names they chose for their businesses, which range from ‘God’s Own Business Centre’ or ‘God’s Own Venture’ to ‘Jesus is my Banner’ or ‘Trinitas in God We Trust.’ The experiences of the Igbo women clearly revealed that religion constitutes an important motivational and strength factor for business women in Enugu and confirm Para-Mallam’s (2006: 409) claim that “religious identification is [not only] central to women’s identity [but also] a critical element in their sense of well-being, community belonging and social networking.” In a broader scope are these findings in line with the widely recognised fact that religion plays a dominant role in the public as well as private life in most countries of the global South, including Nigeria, which cannot be discussed further due to lack of space.¹⁷

11.4. “If the job is too much, I can employ somebody to help”

A common strategy to combine business activities with the duties and responsibilities of being a wife and mother is to employ somebody to help. Six out of 23 respondents stated that they are currently living with a house help who assists them with their domestic duties, including taking care of the children (Ezesuki 2013; Ikezue 2013; Okereke 2013; Oluoma 2013; Onhia 2013; Umeh 2013). House helps are often relations who are not paid but trained in school by the people they live with and work for, that is why they are usually preferred over grown-up nannies that do receive salary for their work. However, these housemaids are commonly not treated like equal household members but they are at the bottom of the family hierarchy. Barrister Nkolo, a lecturer at GO University, described their status even as semi-slavery. Whether there is need to employ a house help or not depends primarily on the family life cycle, above all the age of the children. Where the children are old enough to take care of domestic duties as well as their younger siblings, women explained that they no longer require the help of an outsider (Ekete 2013; Okwu 2013). However, as Ezeoke (2013) rightly points out, many children are boarders once they enter secondary school, the consequence being that they can only be put in charge of family responsibilities during holiday periods.

The possibility to take time to prepare the kids for school in the morning before opening the shop is seen as great advantage business women enjoy compared to white-collar jobs (Ezeoke 2013; Ezesuki 2013; Okafor 2013; Okwu 2013; Ukeje 2013). In cases where the enterprise is close to the children’s school or the house, the children commonly stay in their mother’s shop after school until they all go back home together in the evening. This practise of combining

¹⁷ In which way religious discourses can be used as a resource to positively impact on development and promote women’s empowerment in Nigeria, as opposed to the assumption that religious belief and the goal of gender equality are fundamentally incompatible, constitutes the focus of Para-Mallam’s (2006) research.

family and business is particularly prevalent during holiday periods (Ezeoke 2013; Okafor 2013; Okereke 2013; Umeh 2013). Women who do not employ a house help but their children are not yet in school often do not have any other option than to carry them to the market, such as Onyenamezu (2013), who takes two of her three little kids along with her. She expressed the challenge of fulfilling the duties of a working mum thus: “Is stress now, but what can I do now? Will I because of I'm doing business stop married or stop getting children?” (Ibid.) Okwu (2013) on the other hand does not consider it stressful to combine family and business since “everything depends on determination, yes, if you are determined to do something and do it with all your, with happiness, diligently, you won't have any problem. Somebody is not forcing me to do anything.” These contrasting opinions are based on the features that distinguish the two women. Okwu (2013) combines her business with civil service, employs a sales girl and has four children between six and 17 years whereby Onyenamenzu (2013) operates her cosmetic trade all by herself and depends on the generated income for survival.

Apart from domestic help, employing sales girls or apprentices is another strategy to cope with the double burden of combining career and family. Three interviewees are supported by employees (Eketé 2013; Okwu 2013; Onhia 2013), two by apprentices (Ezeoke 2013; Udeh 2013), one by a houseboy, who is assisting with domestic duties but also in the shop (Ikezue 2013), and two by relations that are still in primary school and thus chanced to render their services, both in the shop and at home (Emelue 2013; Oluoma 2013). Moreover, Ezesuki (2013) and Onhia (2013) manage their business with the regular presence and assistance of their husband and two women run their business jointly with the junior sister (Mbamalu 2013) respectively a friend (Udeh 2013). While employees do receive monthly salary, apprentices are commonly unpaid, just as housemaids and assisting relations. Apart from the fact that apprentices are cheaper, Ezeoke (2013) explained that she prefers to train helpers according to her own pattern and style and employ them afterwards, rather than hiring somebody, who is trained outside and might not meet your expectations but disappoint you. One frequently stated advantage of employing a helping hand in the shop is the increased flexibility and independence it provides. Helpers usually open the shop in the morning, while business women are free to handle other responsibilities, like going to the market, preparing the children for school, attending lectures or pursuing another profession (Eketé 2013; Ezeoke 2013; Onhia 2013). Moreover, assistants can help to prevent crises by taking care of the business in emergency cases, like unexpected sickness, the need to travel or three-month maternity leave. In cases where there is no external help available, women apply alternative strategies to cope with emergencies. Igwesi (2013) and Oluoma (2013) for example explained

that their grown children or other relations can take care of their business if required, or otherwise they simply close it for a while. However, depending on the type of business and the product line offered, closing the shop might not always be an option.

Although employing additional hands to assist can be seen as way to increase women's independence, there are at the same time challenges involved in it. Apart from the difficulty to find helpers (Okereke 2013; Udedi 2013) "because people don't like releasing their children anymore these days, because of wickedness everywhere" (Ezeoke 2013), employing a nanny, house help or even a sales girl is a risky step to take, mainly because it is hard to trust them. This opinion is often based on bad experiences respondents made with their previous helpers that range from stealing and betraying ones trust to spying, gossiping or mismanaging the business (Ezeoke 2013; Igwesi 2013; Ikezue 2013; Okafor 2013; Okwu 2013; Walker 2013). Ezeoke (2013), who thinks that most of the nannies are thieves, recalled how she had to stop her nanny from working for her because she discovered that many of her things, like clothes, shoes or even kitchen items, were missing. Okafor (2013) made a similar experience with her nephew who used to help her with domestic duties and "ended up allowing himself to be used by the devil to steal [her] brother's money with his ATM [Automated Teller Machine; A/N], almost one point something million" (Ibid.). Walker's (2013) decision to stay at home for 13 years and take care of her children, rather than hiring anybody to help, was also based on the risks involved in employing and trusting house helps, which she explained as follows:

"My husband said he doesn't want me to work, I should be a full house wife, 13 years, until my last born will talk. When you ask the last-born: 'What did you eat?' the last-born will tell you this or rice or beans anything, so that all these maids, they are wicked! They can rub the small child oil on the mouth, when you come, they will say: 'They ate, you see!' [...] They will be sick every time, you know if a child did not eat well, so that he [husband; A/N] is not ready to go to hospital. I should stay in the house, that money we will spend in the hospital, let it be giving it to, for our feeding. It was him then, as a manager now in NITEL [Nigerian Telecommunications Limited; A/N] there was money that time. So when my child grew, started school, I said now I can do anything" (Ibid.).

This clearly reveals that although the interviewees do appreciate the advantages of having a housekeeper, many would prefer to cope without them if they would have the chance to choose (Okwu 2013). Moreover, fulfilling the role of a good mother seems to have priority and is valued more than pursuing a business career. This argument can be strengthened by the observation that employing a helper in the business, even though it involves a certain level of

risk, was expressed as a desired option and a sign of increased business level, since it relieves the woman and allows her to pursue other activities, among others to take care of her children, whereby living with a house girl or boy was rather perceived as option without choice. Since women's additional income is critical for family upkeep in times of economic crises and combining business and family is considered easier for self-employed than for civil servants, women prefer to enter into business while their children are still young. Razavi (2012: 195), who criticises the recommendations of the WDR 2012 to provide part-time work or community-based childcare for women to enable them to combine family and employment, also argues that "many low-income women who work informally have already made adjustments to their paid work (in terms of its duration and location) in order to meet their care needs, and been penalized for their 'choice' by lower earnings and lack of social security." This confirms the earlier made argument that the well-being of the family is considered more important than the individual business success.

11.5. "Competition is high"

Apart from the challenge of combining business with the duties of being a wife and mother, many respondents stated that they face a high level of competition in their business. However, majority of them admitted at the same time that their own business is moving and they are not lacking customers (Chika 2013; Ekeke 2013; Eze 2013; Ikezue 2013; Okereke 2013; Okwu 2013; Udeh 2013; Ukeje 2013). Almost all of the interviewees referred their occupational success to their own skills and determination as well as to the special grace of God and trust in him (Chika 2013; Ekeke 2013; Ikezue 2013; Okafor 2013; Okereke 2013; Okwu 2013; Udeh 2013; Ukeje 2013), which clearly underlines the importance of religious faith in the Igbo society (see Chapter 11.3.). This positive and very optimistic attitude suggests that competition, even though it exists, is not considered one of the major challenges or threats of being self-employed but is rather seen as something that can be managed if the right strategies are applied. The following section is aimed at discussing different approaches the interviewees apply in order to cope with competition and attract new customers to increase their turnover and income level.

11.5.1. "We decide to reduce our own price because of the competition"

One widespread strategy to acquire regular customers is to reduce the price in order to gain a competitive advantage over other businesses. However, this approach does not work for all segments but is particularly prevalent in the textile industry, which includes tailor shops as

well as boutiques. Even though bargaining is also common in other types of businesses and product lines, the higher profit margin in the textile industry makes the strategy most effective in this branch. Out of the five respondents who mentioned reducing the price as one of their strategies to gain customers three run a boutique (Okafor 2013; Udedi 2013; Walker 2013), one sews and sells materials (Ezeoke 2013) and one manages a business centre (Udeh 2013). Especially for newcomers, who entered the market just recently, the strategy of reducing prices seems to be a promising approach to create a positive first impression, make yourself known for affordable prices and build up a base of customers. Okafor (2013) explained the idea thus: “I do not believe getting customers for now and tomorrow they will run away. No, I want to get them and I want to remain with them, as in, I want to make them permanent with my price.” Customers’ motivation to become a regular is based on the common practice that prices are naturally higher for new customers than for committed ones, especially in tailoring business. Ezeoke (2013) explained that the lower price for the regular clientele is based on the fact that they are already convinced of your services and will thus always come back to patronise you. Generally, women trading in or sewing clothes enjoy a great freedom to fix prices according to personal preferences and beliefs. Okafor (2013), who trusts in selling big quantity for affordable prices rather than small quantity for high prices, explained her strategy thus: “I believe in turn-over, I don’t believe in your shop filled with wear and nobody is buying because of your price” (Ibid.). The fact that she obtains the wear from her husband in Vietnam increases her price flexibility and allows her to sell on low profit rate. “At least I know I will use gain to sell but not much gain, I believe in let me be selling it out, instead of keeping and be waiting until I sell this gown 7,000 or 6,000. If I know, I know that if I sell it 4,500 or 5,000 there is still gain in it, I sell it” (Ibid.). Generally, imported new clothes are valued more than second hand clothes purchased in local markets and can thus be sold at higher prices. However, selling at high cost is not always an advantage, as Walker’s (2013) experience shows. While her boutique was initially moving fine her customers started complaining about unaffordable prices by the time she switched from selling ok clothes to new wear imported from Dubai. She finally had to give in to the great pressure of her customers and decided to sell at a very low price and with little gain just to get small money. A different price policy is applied by Udedi (2013), who fixes the prices of her second hand clothes (also called ok clothes) according to the demand and compensates wear of low demand, which she might even sell beneath cost, by selling products with high demand at high price. Similarly, Ezeoke (2013) reduces the price in decoration services but when it comes to sewing, she “decided that there are some levels [she] cannot go below, because most

times when you do a job you try to get something out of it.” Udeh (2013) explained the need to reduce her price with the location of her business centre since she relies mainly on students from the surroundings to patronise her but faces the problem that her shop is not as close to nearby hostels and educational institutions as others. Consequently, she considers it necessary to not only attract new customers with special offers and cheap prices but to also retain them by convincing them to always come back and continue patronising her.

Other than in the textile industry, retailers who trade in provisions and drinks usually do not enjoy much price flexibility because they are bound to company and market prices. Since the low profit margins disqualify the strategy of beating down the price to gain competitive advantage and increase the sales, some provision merchants try to boost their income by raising the price levels. However, these traders are usually referred to as greedy and thus more likely to loose customers and subsequently profit than to increase their gain (Okwu 2013; Onhia 2013).

11.5.2. “I make sure you are satisfied, so that next time you come back again”

Apart from convincing the clientele with attractive prices, many respondents share the view that a customer who is satisfied with the services and products offered will always chose to come back to continue patronising you. Moreover, a well-treated, appreciated customer not only becomes a committed, regular buyer but he or she will as well go out and promote the shop, which in turn attracts new people (Ezeoke 2013; Okafor 2013; Onhia 2013). The strategy to convince with quality operates on different levels, depending on the business type.

Business women who sell provisions or drinks related their success to a great extent to the friendly, pleasing and polite manner in which they approach their customers (Ikezue 2013; Okafor 2013; Okwu 2013; Onhia 2013). A positive first impression and a respectful, attentive behaviour are not only crucial to attract new customers but principally constitute the secret to make them committed. By ensuring that the clientele is at all time content, happy and satisfied the entrepreneur also shows her appreciation for choosing to patronise her rather than a nearby competitor. Ikezue (2013) explained the secret of socialising very well with customers thus: “[W]hen you are selling you are supposed to be smiling, play with them, for them to come back again, but when you are harsh to customers next time they won't come, they will go to another place, your neighbour to get it.” Another level to satisfy the customers is to convince them with products of high quality, a strategy Udedi (2013), who sells locally purchased ok clothes, believes in. Ezesuki (2013) held the view that “truth is the answer, is the secret, you have to be sincere” in order to be successful in business. In her kind of

business this could mean that when you sell a 50kg bag of rice, you make sure that the rice is complete and you do not remove anything.

Another essential part to attract customers is to convince them with skills and know-how. The seamstress Ekeke (2013) for example refers the fact that she has enough customers to her sewing competence: "People are patronising me, of course, it's because I know how to sew. [...] I pad well, if you don't know how to pad these days, you will not be getting any work." Similarly, Ezeoke (2013) attempts "to make every effort to be excellent at least, so that when people come, if you offer them your services they will like it so that they will come back." She is convinced that she has a natural trading skill and is talented in what she is doing, since she "didn't go anywhere to learn how to buy clothes and sell" and obtained her sewing expertise within just two months and her decoration ability within few days. Likewise, Chika (2013) and Okereke (2013) stressed that they are well known for their excellent food, which grants them competitive advantage. Although Okereke's (2013) restaurant consists of only one table under an umbrella, her business is moving and she never lacks customers: "Some will beg: 'Sell me food, let me go now, sell me food, let me go!' I say: 'Please, I'm not the only one selling. There is other people selling!' They say: 'But we want your own!'"

Despite the fact that formal education is highly regarded amongst the interviewees, (see Chapter 8.2.) there is not necessarily a correlation between educational attainments and business success, as commonly claimed by development theories. Respondents who referred their achievements to qualification did not address experience and skills acquired in educational establishments but rather stated that they either learnt the trade from relations or friends, during apprenticeship, or that they are just naturally gifted. This conforms with the point made by Onyebueke and Geyer (2011: 69) as well as Karubi (2006: 158) that the prevalent practice to learn a business in the informal economy is to learn it by doing and formal training is not necessarily needed. The fact that informal sector activities are commonly based on skills obtained outside the formal school system is also among the characteristics of the informal sector as defined by the ILO (see Chapter 4.1.). Especially advocates of a reformist perspective argue that the feature of forming human capital by training and employing apprentices is alongside with the labour-absorbing capacity one of the most essential advantages of the informal sector (Fasanya and Onakoya 2012: 48; Trager 1987: 243). Onyebueke and Geyer (2011: 69) furthermore stress the barrier free access to the apprenticeship model since the predominant practice of learning by doing also allows illiterate people to participate in the informal economy. Mustapha (1991), who distinguishes the

working and professional class participating in the informal sector, argues that business people with higher educational qualification implement advanced business ideas, which are essential to lift the business to a more profitable level. This correlation could not definitely be verified by the experiences of the respondents. However, the observation that white-collar jobs continue to remain the first choice occupation of many interviewees explains their desire to further their education even though it is neither a guarantee for employment (see Chapter 8.2.) nor perceived as determining factor for business success. Yet, the qualifications obtained from academic training enable them to apply for employment and influence the salary level.

11.5.3. “We are selling many things“

Another strategy to attract customers is to try as much as possible to satisfy them by offering a wide range of different services and products in order to respond to their needs and requests. This attempt is particularly prevalent in provision stores and Onhia’s (2013) shop provides a vivid example of how this strategy was put into practise. Besides of extending her initial tailor shop into a multi-purpose store, which combines sewing, provision store, beer parlour, snacks, drinks, recharge cards and even fast food, as stated earlier, their product line is particularly well-assorted and carefully selected. Their offer ranges from ordinary items like bread, sugar, milk, egg, batteries or toiletries, to articles like broom, towel, charger or mosquito net, which were gradually introduced into their assortment after they have been requested by one or more customers. Their store is not only characterised by a very broad assortment of different articles but they also offer various brands of the same product to satisfy consumer preferences. This clearly distinguishes them from nearby competitors and grants them a unique selling proposition. Her husband identified the strategy of offering a great variety of items and services and continuously increasing the range in order to attract new customers as the key to their success. Moreover, Onhia’s business is among the few shops that open until 8 or 9 pm on weekdays and even operates on Sundays. Additional features to attract, entertain and satisfy customers are the operation of a television and a radio set in the beer parlour and the possibility to recharge mobile phones or lamps free of cost whenever their generator is at work due to NEPA failure. (Ibid.)

The strategy of selling many things explains why the daily income of provision stores is usually not merely spent on replacing the items sold during the previous days or weeks but on gradually expanding the product line and buying new goods to satisfy the customers’ demand. Consequently, the stock level is not steady but depends on the success of the business and the

amount of profit made (Ikezue 2013; Okwu 2013; Onhia 2013; Umeh 2013). The following quote clearly demonstrates the importance of regularly remaining and increasing the stock:

“The challenges is that when your stock is finished, try and get new ones, because when you don't have it customers come to your shop and they don't see what they want. They will go to that place and when they go to that place next time, they will say: ‘No, this people don't, they don't use to sell it, let's go down to that place’. That is how you loose those ones. You are not supposed to loose any customer, whatever that finished in your shop try and get new ones first” (Ikezue 2013).

Umeh (2013) equally stated that responding to customers' requests is an important strategy she applies. She explained how she uses her sense to do business and tries to offer varieties rather than buying in big quantity in order to always sell the items of high demand. “You use your brain and buy, products are changing, different products are raining at a time. If you only buy the cartons, carton by carton, some will come and like to make their choice, but if you have the brain just buy it in a small quantity and have different types.” Even Igwesi (2013), who sells textiles in the market, tries to offer materials of different quality and price levels to make sure she attracts customers of every level, no matter their purchasing capacity, and thus sells something every day. Similarly, Ezeoke (2013) purchases wedding gowns of different price levels – ranging from foreign ones, which are sold between 50- and 100,000 Naira, to Nigerian gowns that are much cheaper to get – to satisfy customers with big budget as well as the ones, who cannot afford hiring foreign gowns. Extending the product line can furthermore mean to put a fridge and a showcase in the shop to serve customers with snacks and drinks, whether the business woman is actually trading in clothes, like Udedi (2013), or operating a business centre, like Udeh (2013). Offering recharge cards is another way to attract customers, no matter the actual aim of the business, since it is a product of high demand, yet with an insignificant small profit margin.

11.5.4. “I sell on credit basis“

Selling on credit basis is a business strategy that works mainly for women in the textile industry. The idea behind this approach is to make goods affordable for people with small budgets. Customers, who are eager to buy a particular product but do not have the required cash to purchase it, are given the possibility to pay by instalments. Okafor (2013) explained that she usually grants her customers one or two weeks time to complete the payment. She keeps the selected wear in a separate bag and waits for the purchaser to come back and pay. Sometimes she has to call them on phone to remind them of their open bills, but if they have

not shown any effort to prove their commitment to pay, she will just put the items she kept for them back in her shop to display them for other customers to buy. Whereas some business women allow their clientele to take the clothes home even before they have completed their payment, (especially when they know and therefore trust the client), Okafor (2013) decided to not release any clothes that have not yet been paid for, in order to avoid conflicts with customers. Walker (2013) explained the need to sell on credit basis with the location of her boutique and the type of clientele she used to depend on. Due to the fact that her shop was situated close to the National Orthopaedic Hospital, the Nigerian Police Area Command, a Police Children School, Military Barracks and the Nigerian Army 82 Division Headquarters, Walker mainly attracted government workers from these nearby places. Since their monthly salary determines their purchasing power, she decided to give them the opportunity to pay by instalments. The strategy seems to have worked for her, as the following quote demonstrates: “They do come, they will buy credit, on credit, they will say month end, so during that month ending you gather money small, like you are working, it will be like you are, as if you are working.” However, she equally admits thus: “[S]ometimes when month end some of them will run, [...] they will be owing.” Although, according to Okafor (2013), “there is no business that you say there won't be credit,” the strategy seems to be most successful in the cloth industry. Ikezie (2013), who runs a provision store, referred to her own negative experience when she explained as follows: “[T]he only thing that kill business also is credit. When you give people credit, most of them will not give you your money, they will like to have problem with you before giving you the money, that's the only thing. And when you start giving credits in this business you will go down.” Similarly, Onhia (2013), who is in the same business line, recalled how customers are sometimes insisting on taking credit to pick one or two things in her shop or drink a beer in the parlour, but often remain owing and thus cause conflicts.

11.5.5. “Everybody has his or her own customer“

According to the interviewees’ responds conflicts with business neighbours seem not to be an issue of major concern (Eze 2013; Ezeoke 2013; Okafor 2013; Olele 2013; Ukeje 2013) but on the contrary, some interviewees even stressed the cooperative relationship they have with them (Okafor 2013; Ukeje 2013). The generally harmonious relationship with nearby competitors is often referred to the fact that nobody is “dragging customer” (Olele 2013) but simply respects customers’ decision and choice of where he or she wants to buy. Okafor (2013) shared the view that “[e]verybody has his or her own customer” and emphasised the

importance of networking and knowing people in order to gain clientele. (see Chapter 8.3.) Okafor (2013) and Ezeoke (2013) both emphasised that they cannot alienate customers from competitors but they simply respect the decision and preference of customers rather than fighting for them. “I cannot take your customers, that's me, everybody mind your own business”, so Ezeoke (2013). However, there are issues that can cause conflicts, for instance, if neighbours are jealous of another person's success in business (Ikezue 2013; Onhia 2013). Ezeoke (2013) explained her approach to avoid conflict thus: “Friendship is not by force now. There are some that will like you there are some that will not like you. So the ones that like you go with them, the ones that don't like you, you will shift.” Okwu (2013) applies a similar strategy to keep away from disputes:

“[E]veryone has his or her own character or way of behaviour, so I personally, I like associating with people, I like socialising, but you know, in any business I can say is not always conflict free, yes, but I take my time to make sure I associate with them normal, but you know sometimes in business maybe when you sell more than that person the person might not be happy, you understand, but as a graduate, as a graduate I know how to manage it. I have to keep long distance, you avoid anything that will bring about conflicts.”

Apart from conflicts based on jealousy, situations where business women face a high level of competition because nearby shops offer the same products are particular challenging (Onhia 2013; Umeh 2013). Onhia (2013) has not only a neighbour who sells almost the same goods but additionally draws herself “extraordinary close” (Ibid.) to her shop, which causes confusion among customers since they cannot differentiate anymore, which items are sold by whom. She expressed her anger and attitude towards the woman thus:

“I have witch neighbours! They used to turn into rat in the night and eat up your bread! I have a girl, no a lady, as a neighbour, but she is not someone to tell about. We are managing her, it is only by God's grace that we are surviving, because she is a kind of person that jealousies another. She is not a freehearted person. She carries prodigies all over herself. [...] I don't have a good neighbour to tell about”

(Onhia 2013).

11.6. “You need to have record”

Several respondents stated that they keep records and they are convinced that it is an essential strategy to be successful in business (Igwersi 2013; Ikezue 2013; Okafor 2013; Okwu 2013; Onyenamezu 2013; Udedi 2013; Umeh 2013). Karubi (2006: 157) claimed that despite respondents' denial of a correlation between their educational attainments and their business

success he “observed that participants’ educational level has an impact on their management and organisation of their trade.” He supports his contention by referring to the finding that keeping record is not common among the market women. The experiences of the interviewees did not coincide with Karubi’s observation but women of various education levels keep records, among them also traders in the market (Igwesi 2013; Onyenamezu 2013; Umeh 2013). Ohnia (2013) simply explained that she is too busy to write every single sale down, a fact I myself observed during my research stay in her shop. Eketi (2013) and Oluoma (2013) just saw no need for accounting because they are the owner of everything and manage their business by themselves. Okwu (2013) on the other hand employs a sales girl and stressed the need to keep records in order to supervise how the employee manages the business in her absence. Considering the earlier discussed high level of scepticism and mistrust with which interviewees approach their helpers, it is less surprising that they are looking for ways to convince themselves by controlling the employees. Thus, deriving the general assumption that women with high educational attainment “keep a better record of their activities” (Karubi 2006: 158) seems to be a hasty conclusion that overlooks other possible determining factors for record keeping, like personal choice and attitude or the nature of the business. A major argument for accounting is to “know if the business is going up or is going down” (Ikezue 2013). The methods of record keeping vary among the interviewees and range from writing down daily sales and taking stock yearly, monthly or even weekly to keeping record but not taking stock at all or taking stock but not writing down the sales (Ikezue 2013; Okwu 2013; Onyenamezu 2013; Ukeje 2013). Traders who sell on credit basis additionally keep records of customers, who are buying by instalments, in order to always know when a person has finished paying off and is permitted to take the wear home (Okafor 2013). Okwu (2013) furthermore points at the risk of losing money if customers buy drinks and do not return the empty bottles. In order to cope with this challenge, she writes down the person’s name and he or she has to drop some money as deposit until the bottle is returned. Although Mbamalu (2013) does not write down the daily sales, unless the customer demands a receipt, she emphasised the importance of keeping waybills from the suppliers and statements of account because when a company wants to give the yearly compensation “you will now go back to that statement of account and know how you used to buy from them.”

12. Summary: Survival Strategy or Female Empowerment?

The study examined the experiences of Igbo business women in Enugu, Nigeria to challenge the widespread assumption of a correlation between women's economic integration and female empowerment. The work is based on empirical knowledge obtained in the course of a three months research stay in Enugu in summer 2013. 23 interviewees with self-employed Igbo women were conducted to hear their motivations for starting a business, the advantages they gain from their economic participation, the challenges they face and the business strategies they developed to cope with the same. These experiences were in a further step contrasted with common development theories that claim to pursue women's empowerment by increasing their income opportunities as well as with urban economy approaches that seek answers to women's marginalised position in the informal sector. The following closing chapter is aimed at summarising the previous sections to underline the key findings and make some final recommendations.

Motivations, Advantages, Challenges, Business Strategies

A common assertion among the interviewees was that they did not initially plan to become a business woman but the circumstances, especially the severe unemployment crises in Enugu, did not provide any alternative option than to enter into the informal sector in order to gain self-reliance from government jobs and meet basic needs for survival. The motive to become self-employed in order to benefit from mixing with people and build up social networks, the aim to avoid downward mobility and cope with high levels of vulnerability, or the desire to not stay idle but become a successful business woman, who is financially independent from the husband and at the same time able to support him with family upkeep were further driving factors to engage in business.

Many of the often-stated benefits of being self-employed are in one way or the other connected to the income generating aspect of operating a business, whereby two diverse attitudes about the profitability of the enterprise can be distinguished: respondents who do not rely on the earnings of their business for survival and are thus able to generate a substantial amount of income which they mainly use to expand their business and those who perceive their business activity mainly as survival strategy to make ends meet. While some women stated that they like their business because it increases their self-reliance and financial independence from the husband, others enjoyed their ability to support the spouse with family expenses. An advantage of being self-employed was also seen in the ability to take precautions and prevent downward mobility as well as the chance to contribute to improving

the living standard of the family. Finally, some respondents appreciated the freedom of being self-employed as well as the ability to combine family and business.

The most frequently stated challenges of being self-employed include the low profit rates, finding sufficient money, coping with the stressful nature of the profession, the many risks involved and the harsh tax environment. The aspect of generating enough funds incorporates not only the capital required for start-up expenses like shop rent or initial investments but also the resources needed to finance the permanent maintenance and improvement of an enterprise. The various aspects of the common notion that being self-employed is more stressful than working as a civil servant range from tiring everyday activities such as getting up very early in the morning or buying goods in the market, to physical challenges and the fact that the success of their business depends on their personal effort. The widespread opinion that business women face a lot of risk factors does not only take the financial jeopardy of losing money into consideration, and the risk of declining profits due to spoilt goods but the common practise of government's demolition of business premises constitutes another threat. Moreover, many interviewees hold the view that the practise of tax collection is discouraging people to become self-employed since they are charged arbitrary and unfairly.

The interviewees developed a number of business strategies to cope with the challenges they face in their daily work routine. One common approach many respondents believe in is to start small and expand the business gradually. Although a general notion among the interviewees was that they did not initially plan to enter into business but continue dreaming of a white-collar job, they have developed a quite positive attitude towards their occupation. To cope with the challenge of combining business and family the interviewees employ somebody to help, either in the shop or in the household. Moreover, the Igbo business women apply several strategies to deal with high levels of competition and to attract new customers, such as the approach to reduce the price, satisfy the customer with quality service as well as quality products, convince people with skills, qualifications and special attendance, offering a wide range of products, selling on credit basis or avoiding conflicts with business neighbours. Finally, several respondents stated that keeping records is a promising strategy to be successful in business.

Survival Strategy or Female Empowerment?

In general it can be said that Igbo women consider the husband responsible to provide for the family. However, due to the challenging economic situation in Nigeria majority of the men are not able to generate sufficient income to meet family responsibilities all by themselves.

Therefore, where the husband cannot do it all by himself the wife feels obligated to assist him by providing additional source of revenue. The study takes into account that empowerment of Igbo women cannot be fully understood without acknowledging that it is not merely the individual level of self-reliance that counts but it has to be seen in the context of increased well-being for the entire family, especially the children. Thus, the household level rather than the personal level of the woman constitutes the framework for analysis, since women's motivation to become self-employed cannot be analysed without linking it to the socio-economic situation within the household as well as macro-economic situation in Nigeria. The question whether the business woman considers her economic participation a survival strategy depends primarily on the factors that drove her to enter into business. Based on the suggestion of Owusu (n.d.), the assumption underlying survival strategies that poverty constitutes the prime motive to enter the informal sector was expanded by adding two important motivations that seemed useful in the context of the research: vulnerability and growth. Depending on the level of vulnerability the particular household is exposed to, the value of women's income varies and determines whether the business is perceived as survival strategy or not. While business activities which are primarily aimed at providing basic needs, such as feeding, clothing or school fees, were identified as survival strategies, business operations which were not primarily required to meet bare necessities but were mostly reinvested to expand the business, were identified as status enhancing growth strategies, or empowerment strategies. In order to verify or falsify the underlying hypothesis, an attempt was made to determine the vulnerability level of the household. Basically, four household conditions, each with a different severity level in vulnerability could be identified, whereby the income level of the husband as well as the age of the children constituted major decisive factors to determine the vulnerability level.

(1) In households where the husband generates regular income, which enables him to solely provide for the family, the level of vulnerability is very low. Since the woman can use her income usually entirely to expand her business without spending any money on the family, her business is likely to pass the subsistence level and grow, thus she achieves economic empowerment. (2) In households where the husband has an irregular salary but is mostly able to provide for the family, the vulnerability level is low and the woman assist occasionally, whereby (3) in families where the husband's irregular salary cannot always assure the livelihood, the vulnerability level is high and the woman shares expenses with the man. (4) In households where the husband generates no salary at all, either because he retired without pension, he migrated and is not sending remittances or he died, the vulnerability level is very

high and the whole family depends on the woman's income for survival. The same is the case in single households where the woman does not receive financial assistance from her parents anymore. Looking at it from the perspective of common development theories, it is assumed that an increased level of productivity empowers the business woman, for instance by enhancing her decision-making power and self-reliance. Thereby, from a Western understanding, women who are not involved in family maintenance, which is often represented as their major constraint for growth (Karubi 2006), but the husband is the sole provider, would experience the highest level of empowerment, while women who depend on their earnings for family survival would be less empowered. Interestingly, however, the converse case was discovered within this work. Ezeoke (2013), who is about the only woman who openly stated that she withdraws herself from overtaking family responsibilities (with exception of emergency cases), considered herself not self-reliant at all, while women, who assure the livelihood of the family by overtaking majority of the expenses, such as Onhia (2013) or Okwu (2013), whose husbands suffer from irregular salary, stressed their high level of independence. This clearly confirms the point that empowerment of women cannot be discussed without including the well-being of the entire family, particularly the children. Such findings furthermore challenge common studies that question women's empowerment by arguing that their decision-making power within the family has not increased since they are spending the money on their children rather than on the expansion of their business. (Karubi 2006) As the experiences of Igbo business women show, the contrary is the case: Women who do support in family funding consider themselves self-reliant, despite the fact that their business is primarily a strategy for survival, whereby women who have passed the subsistence level and operate their business on a growth strategy stated that they lack self-reliance. This suggests that the common concept and understanding of empowerment and survival as promoted by Western development approaches has to be redefined and adjusted to the respective context to comply with the reality it seeks to study. Furthermore, self-reliance or empowerment and survival cannot be discussed separately and treated as either-or phenomenon, but their interdependent nature has to be acknowledged. The work clearly revealed the importance of genuine knowledge, of integrating the subjects of analysis into research processes. Edwards (1989: 133) suggests in this context participatory research as one of the possible alternative methodologies which aims at shifting the prevalent focus of development practice from "philosophy of *knowledge*" to "philosophy of *wisdom*" by including and appreciating the value of the experiences and knowledge of those people we claim to design the theories and advice for, of people that are often rather treated as mere

objects of research and passive recipients of development projects than as active subjects of their development. This work aimed at contributing to this lack of participatory research.

What might be perceived as hindering factor for economic growth and self-reliance from a Western perspective, such as taking over family responsibilities, might actually constitute the source of empowerment and reason for economic participation for the women involved. In the case of Igbo business women in Enugu it is primarily the support a woman provides in family financing that gains her respect from the husband and the society not the level of growth of her business. Thus, what is commonly perceived as mere survival strategy by outsiders might actually be the reason for becoming self-employed rather than a transitional stage to economic empowerment that needs to be overcome in order to reach economic growth. These findings clearly outlined that the family constitutes the centre of empowerment for Igbo business women not the individual success of their enterprise. Having outlined that the concept of empowerment and survival as defined by Western development discourses does not match the genuine understanding of self-reliance as expressed by Igbo business women in Enugu, the task is now to redefine and adjust theories and definitions to match with realities. Moreover, caution is required to avoid leaping the conclusion that women benefit from the economic crisis since it enables them to take over family responsibilities which in turn increases their respect and self-reliance.

Moreover, follow-up research is needed to further prove the new findings by conducting interviews with the so-called “big-women” that were left out in this work. The aim should lie in figuring out the major differences between the interviewees, majority of whom operate their business on a subsistence level, and women who have passed the primary level and target growth rather than survival. Do these women consider themselves self-reliant and empowered? And to which factors do they ascribe their business success? What distinguishes them from the interviewees of this research? Special emphasis should be put on differences in motivations to become self-employed, accesses to capital and other resources, family responsibilities, husband’s social and economic position, business locations, educational attainments, additional formal employment, influential social networks, duration of business existence, support from grow-up children, among others.

13. Sources

13.1. Literature

- Acosta-Belen, Edna/Bose, Christine (1990): From Structural Subordination to Empowerment: Women and Development in Third World Contexts. *Gender and Society*. Vol. 4, No. 3, pp. 299-320.
- Adamu, Fatima L. (2006): Women's Struggle and the Politics of Difference in Nigeria. http://web.fu-berlin.de/gpo/pdf/tagungen/fatima_1_adamu.pdf [Retrieved: 16/4/2013]
- Ademu, Wada Attah (2006): "The informal sector and employment generation in Nigeria: The role of credit." NES 2006 Annual Conference.
- Agu, Ugochukwu/Evoh, Chijioke J. (2011): Macroeconomic policy for full and productive and decent employment for all: The Case of Nigeria. ILO Employment Working Paper No. 107. Geneva. http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_policy/documents/publication/wcms_169560.pdf [Retrieved: 24/05/2013]
- Aina, O. I. (1993): Mobilizing Nigerian Women for National Development: The Role of the Female Elites. *African Economic History*. No. 21, pp. 1-20.
- Aina, O. I. (1995): Technological Assimilation in Small Enterprises Owned by Women in Nigeria. In: Ogbu, Osita M./Oyeyinka, Banji O./Mlawa, Hasa M.: *Technology Policy and Practice in Africa*. Ottawa: IDRC. pp. 165-179. <http://www.idrc.ca/EN/Resources/Publications/Pages/IDRCBookDetails.aspx?PublicationID=299> [Retrieved: 16/4/2013]
- Akintoye, Ishola Rufus (2008): Reducing Unemployment Trough the Informal Sector: A Case Study of Nigeria. *European Journal of Economics, Finance and Administrative Sciences*. Issue 11, pp. 97-106. <http://www.efiko.org/material/Reducing%20Unemployment%20Through%20the%20Informal%20Sector-%20A%20Case%20Study%20of%20Nigeria%20by%20Ishola%20Rufus%20Akintoye.pdf> [Retrieved: 16/4/2013]
- Awe, Bolanle/Ezumah, Nkoli N. (1991): Women in West Africa: a Nigerian case study. In: Gallin, Rita S./Ferguson, Anne: *The Women and international development annual*. Boulder: Westview Press. pp. 177-204.
- Bakare, A. S. (2011): The Determinants of Urban Unemployment Crisis in Nigeria: An Economic Analysis. *Journal of Emerging Trends in Economics and Management Sciences*. Vol. 2, Nr. 3, pp. 184-192. <http://jetems.scholarlinkresearch.org/articles/The%20Determinants%20of%20Urban%20Unemployment%20Crisis%20in%20Nigeria.pdf> [Retrieved: 16/4/2013]
- Boserup, Ester (1970): *Women's role in economic development*. London: Allen & Unwin.
- British Council and Harvard School of Public Health (2010): *Nigeria: The Next Generation Report*. The British Council: Nigeria.

- Buvinic, M. (1983): Women's issues in Third World poverty: a policy analysis. In: Buvinic, M./Lycette, M./McGreevey, W.: Women and Poverty in the Third World. Baltimore: Johns Hopkins University Press.
- Carby, Hazel V. (1982): White Woman Listen! Black Feminism and the Boundaries of Sisterhood. <http://jan.ucc.nau.edu/~sj6/carby%20white%20woman%20listen.pdf> [Retrieved: 12/06/13]
- Chant, Sylvia (2008): The 'Feminisation of Poverty' and the 'Feminisation' of Anti-Poverty Programmes: Room for Revision? *The Journal of Development Studies*. Vol. 44, No. 2, pp. 165-197.
- Chant, Sylvia (2012): The disappearing of 'smart economics'? The World Development Report 2012 on Gender Equality: Some concerns about the preparatory process and the prospects for paradigm change. *Global Social Policy*, Vol. 12, No. 2, pp. 198-218.
- Chant, Sylvia/Sweetman, Caroline (2012): Fixing women or fixing the world? 'Smart economics', efficiency approaches, and gender equality in development. *Gender & Development*. Vol. 20, No. 3, pp. 517-529.
- Chukuezi, Comfort O. (2010): Urban Informal Sector and Unemployment in Third World Cities: The Situation in Nigeria. *Asian Social Science*: Vol. 6, No. 8, pp. 131-137. <http://ccsenet.org/journal/index.php/ass/article/view/5788/5388> [Retrieved: 16/4/2013]
- CIA The World Factbook (2013): Nigeria. <https://www.cia.gov/library/publications/the-world-factbook/geos/ni.html> [Retrieved: 12/06/13]
- Dennis, Carolyne (1983): Capitalist development and women's work: a Nigerian case study. *Review of African political economy*. No. 27/28, pp. 109-119.
- Edwards, Michael (1989): The Irrelevance of Development Studies. *Third World Quarterly*. Vol. 11, No. 1, pp. 116-135.
- El-Bushra, Judy (2000): Rethinking Gender and Development Practice for the Twenty-First Century. *Gender and Development*. Vol. 8, No. 1, pp. 55-62.
- Elson, Diane (2012): Review of World Development Report 2012: Gender equality and development. *Global Social Policy*. Vol. 12, No. 2, pp. 178-183.
- Emefoh, Ignatius (2013): Culture and ecumenism. Discrimination against women in Igboland Nigeria: a search for an ethical solution. [Not published Dissertation]
- Enugu State Government (2013): <http://www.enugustate.gov.ng/aboutenugu.php> [Retrieved: 30/04/13]
- Essamuah, Margaret/Tonah, Steve (2004): Coping with Urban Poverty in Ghana: An Analysis of Household and Individual Livelihood Strategies in Nima/Accra. *Legon Journal of Sociology*. Vol. 1, No. 2, pp. 79-96.
- Eyben, Rosalind/Napier-Moore Rebecca (2009): Choosing Words with Care? Shifting meanings of women's empowerment in international development. *Third World Quarterly*. Vol. 30, No. 2, pp. 285-300.

- Ezumah, Nkoli N. (2004): Perception of Womanhood in Nigeria and the Challenge of Development. <http://web.uct.ac.za/org/gwsafrica/knowledge/nkoli.htm> [Retrieved: 16/4/2013]
- Fapohunda, Tinuke M. (2012): Women and the Informal Sector in Nigeria: Implications for Development. *British Journal of Arts and Social Sciences*. Vol. 4, No. 1, pp. 35-45. http://www.bjournal.co.uk/paper/bjass_4_1/bjass_04_01_04.pdf [Retrieved: 16/4/2013]
- Fasanya, Ismail O./Onakoya, Adegbeni B. O. (2012): Informal Sector and Employment Generation in Nigeria: An Error Correction Model. *Research on Humanities and Social Sciences*. Vol. 2, No. 7, pp. 48-55. <http://www.iiste.org/Journals/index.php/RHSS/article/download/2620/2635> [Retrieved: 16/4/2013]
- Halmi, A. (1996): The qualitative approach to social work: An epistemological basis. *International Social Work*. Vol. 39, No. 4, pp. 363-375.
- Harding, Sandra (1993): Rethinking Standpoint Epistemology: What Is “Strong Objectivity”? In: Alcoff, Linda (et al.): *Feminist Epistemologies*. New York (et al.): Routledge. pp. 49-82. p. 1 <https://www.msu.edu/~pennock5/courses/484%20materials/harding-standpoint-strong-objectivity.pdf> [Retrieved: 19/04/2013]
- Inyang, Benjamin J./Enuoh, Rebecca O. (2007): Entrepreneurial Competencies: The Missing Link to Successful Entrepreneurship in Nigeria. ccsenet.org/journal/index.php/ibr/article/download/1120/1122 [Retrieved: 04/05/13]
- Johnston-Anumonwo, Ibipo/Doane, Donna L. (2011): Globalization, economic crisis and Africa's informal economy women workers. *Singapore Journal of Tropical Geography*. Vol. 32, pp. 8-12. <https://univpn.univie.ac.at/+CSCO+0h756767633A2F2F62617976617279766F656E656C2E6A7679726C2E70627A++/store/10.1111/j.1467-9493.2011.00416.x/asset/j.1467-9493.2011.00416.x.pdf?v=1&t=hfpjihvf&s=e4a0722f11675933cbdf2c03d90a70b89f9e9e1a> [Retrieved: 19/04/2013]
- Kamara, Fouday S. (2008): Economic and Social Crises in Sierra Leone: The Role of Small-Scale Entrepreneurs in Petty Trading as a Strategy for Survival 1960-1996. Bloomington: Author House. http://books.google.at/books?id=2vrNME_BuLgC&pg=PR3&dq=definition+petty+trader&hl=de&source=gb_s_selected_pages&cad=3#v=onepage&q=definition%20petty%20trader&f=false [Retrieved: 23/10/13]
- Karubi, Nwanesi P. (2006): Development, Micro-credit and Women's Empowerment: A Case Study of Market and Rural Women in Southern Nigeria. Diss. Univ. of Canterbury. http://ir.canterbury.ac.nz/bitstream/10092/958/1/thesis_fulltext.pdf [Retrieved: 04/05/13]
- Kitching, Beverley/Woldie, Atsese (2004): Female Entrepreneurs in Transitional Economies: a comparative study of Businesswomen in Nigeria and China. <http://eprints.qut.edu.au/1168/1/1168.pdf> [Retrieved: 03/05/13]
- Koczberski, Gina (1998): Women in Development: A Critical Analysis. *Third World Quarterly*. Vol. 19, No. 3, pp. 395-409.

- Komlosy, Andrea (et al.; 1997): Der informelle Sektor: Konzepte, Widersprüche und Debatte. In: Komlosy, Andrea (et al.): Ungeregelt und unterbezahlt. Der informelle Sektor in der Weltwirtschaft. Frankfurt: Brandes & Apsel Verlag. pp. 9-28.
- Kreitzer, L. (1998): The Experience of Refugee Women in the Planning and Implementation of Programmes at Buduburam Refugee Camps. University of Calgary, Canada. <http://dspace.ucalgary.ca/bitstream/1880/26023/1/35033Kreitzer.pdf> [Retrieved: 24/11/2013]
- Lawanson, O. I. (2007): High Rate of Unemployment in Nigeria: The Consequence on Human Resource Management. Rome: 7th Global Conference on Business & Economics. http://www.gcbe.us/7th_GCBE/data/Lawanson%20O.%20I..doc [Retrieved: 24/05/2013]
- Locke, L. F./Spirduso, W. W./Silverman, S. J. (1993): Proposals that work: A guide for planning dissertations and grant proposals. London: Sage Publication.
- Marchand, Marianne H. (2009): The Future of Gender and Development after 9/11: insights from postcolonial feminism and transnationalism. Third World Quarterly. Vol. 30, No. 5, pp. 921-935.
- Maxwell, Daniel (et al.; 2000): Urban Livelihoods and Food and Nutrition Security in Greater Accra, Ghana. Research Report 112. Washington: International Food Policy Research Institute (IFPRI).
- Mayoux, Linda (1995): From Vicious to Virtuous Circles?: Gender and Micro-Enterprise Development. Occasional Paper 3. Geneva: United Nations Research Institute for Social Development (UNRISD).
- Mayring, Phillip (2005): Qualitative Inhaltsanalyse. In: Flick (et al.): Qualitative Forschung. Ein Handbuch. Reinbek: Rowohlt-TB.
- Meert, Henk/Mistiaen, Pascale/Kesteloot, Christian (1997): The Geography of Survival: Household Strategies in Urban Settings. Tijdschrift voor Economische en Sociale Geografie. Vol. 88, No. 2, pp. 169-181.
- Mehra, Rekha (1997): Women, Empowerment, and Economic Development. Annals of the American Academy of Political and Social Science. Vol. 554, pp. 136-149.
- Moghadam, Valentine M. (n.d.): WID, WAD, GAD: Integration of Women, Women's Concerns, and Gender Issues in the Development Process: A Review of the Literature and Policy Debates. http://sites.birzeit.edu/wsi/images/stories/WID_WAD_GAD_1st_part.pdf [Retrieved: 24/05/2013]
- Moser, Caroline O. N. (1989): Gender Planning in the Third World: Meeting Practical and Strategic Gender Needs. World Development. Vol. 17, No. 11, pp. 1799-1825.
- Moser, Caroline O. N. (1993): Gender Planning and Development. Theory, Practice & Training. London/New York Routledge. <http://www.polsci.chula.ac.th/pitch/urbansea12/moser1993.pdf> [Retrieved: 20/11/2013]

- Mustapha, Abdul Raufu (1991): Structural Adjustment and Multiple Modes of Social Livelihood in Nigeria. Discussion Paper 26. Geneva: United Nations Research Institute for Social Development (UNRISD).
[http://www.unrisd.org/80256B3C005BCCF9/httpNetITFramePDF?ReadForm&parentid=CD21251B0B4A651680256B67005B6259&parentdoctype=paper&netitpath=80256B3C005BCCF9/\(httpAuxPages\)/CD21251B0B4A651680256B67005B6259/\\$file/dp26.pdf](http://www.unrisd.org/80256B3C005BCCF9/httpNetITFramePDF?ReadForm&parentid=CD21251B0B4A651680256B67005B6259&parentdoctype=paper&netitpath=80256B3C005BCCF9/(httpAuxPages)/CD21251B0B4A651680256B67005B6259/$file/dp26.pdf) [Retrieved: 19/11/2013]
- NBS (2010): Enugu State Unemployment Rates (1999 – 2010): <http://nigeria.prognoz.com/> [Retrieved: 24/05/2013]
- NBS (2011): 2011 Annual Socio-Economic Report.
<http://www.nigerianstat.gov.ng/pages/download/38> [Retrieved: 24/05/2013]
- OAU (1980): Lagos plan of action for the economic development of Africa 1980-2000.
http://www.nepadst.org/doclibrary/pdfs/lagos_plan.pdf [Retrieved: 07/05/2013]
- Obadan, Mike I./Odusola, Ayodele F. (n.d.): Productivity and Unemployment in Nigeria. Ibadan: National Centre for Economic Management & Administration (Ncema).
<http://www.cenbank.org/OUT/PUBLICATIONS/OCCASIONALPAPERS/RD/2000/A BE-00-10.PDF> [Retrieved: 16/04/2013]
- Okeke-Ihejirika, Philomina E. (2004): Negotiating power and privilege. Igbo career women in contemporary Nigeria. Ohio: Center for Int. Studies.
- Oladimeji, Joseph S./Ojibo, Sunday D. (2012): Governance Perceptions of Informal Enterprise Operators in Zaria, Nigeria. *American International Journal of Contemporary Research*. Vol. 2, No. 10, pp. 150-159.
- Onyebueke, Victor Udemezue (2013): Policy Implications of the Spatial and Structural Relationships of the Informal and Formal Business Sectors in Urban Nigeria: The Case of Enugu (1990-2010). Diss. Stellenbosch Univ.
http://scholar.sun.ac.za/bitstream/handle/10019.1/79889/onyebueke_policy_2013.pdf?sequence=2 [Retrieved: 02/05/13]
- Onyebueke, Victor/Geyer, Manie (2011): The informal sector in urban Nigeria: Reflections from almost four decades of research. *African Journals Online*. Vol. 59, pp. 65-76.
www.ajol.info/index.php/trp/article/download/77222/67671 [Retrieved: 17/4/13]
- Owusu, Francis (n.d.): Conceptualizing Livelihood Strategies in African Cities: Planning and Development Implications of Multiple Livelihood Strategies. Iowa State University.
<http://www.public.iastate.edu/~fowusu/MML%20paper.pdf> [Retrieved: 19/11/2013]
- Para-Mallam, Oluwafunmilayo Josephine (2006): Faith, Gender and Development Agendas in Nigeria: Conflicts, Challenges, and Opportunities. *Gender and Development*. Vol. 14, No. 3, pp. 409-421.
- Pellow, D./Chazan, N. (1986): Ghana. Coping with Uncertainty. Boulder: Westview.
- Rathgeber, Eva M. (1989): WID, WAD, GAD: Trends in research and practice. Ottawa: International Development Research Centre. <http://idl-bnc.idrc.ca/dspace/bitstream/10625/5225/1/34345.pdf>

- Razavi, Shahra (2012): WDR 2012: Too little, and already a bit out-of-date? Global Social Policy. Vol. 12, No. 2, pp. 193-197.
- Rocha, de la Mercedes Gonzáles (2001a): From the Resources of Poverty to the Poverty of Resources? The Erosion of a Survival Model. Latin American Perspectives. Vol. 28, No. 4, pp. 72-100.
- Rocha, de la Mercedes Gonzáles (2001b): Are Poor Households coping? Assets, Vulnerability and Decreasing Opportunities. Development and Society. Volume 30, No. 2, pp. 1-40. <http://isdpr.org/isdpr/publication/journal/30-2/01Mercedes.pdf> [Retrieved: 19/11/2013]
- Rocha, de la Mercedes Gonzáles (2007): The Construction of the Myth of Survival. Development and Change. Vol. 38, No. 1, pp. 45-66.
- Sen, Amartya (1989): Women's Survival as a Development Problem. Bulletin of the American Academy of Arts and Sciences. Vol. 43, No. 2, pp. 14-29.
- Sen, Gita/Grown, Caren (1987): Development, Crises, and Alternative Visions. Third World Womens's Perspectives. New York: Monthly Review Press. http://www.dawnnet.org/uploads/documents/Devt,%20Crises&Alt%20Visions_Sen%20and%20Grown.pdf
- Sethuraman, S. V. (1981): The urban informal sector in developing countries: Employment, poverty and environment. Geneva: ILO.
- Shettima, Kole Ahmed (1995): Engendering Nigeria's Third Republic. African Studies Review. Vol. 38, No. 3, pp. 61-98.
- Singer, Mona (2004): Feministische Wissenskritik und Epistemologie: Voraussetzungen, Positionen, Perspektiven. In: Becker, Ruth/Kortendiek, Beate (et al.): Handbuch der Frauen und Geschlechterforschung. Theorie, Methode, Empirie. Wiesbaden: VS. pp. 257-267.
- Smyth, Ines (1995): Gender, Change and Insecurity: Theoretical Issues and Practical Concerns. Gender and Development. Vol. 3, No. 3, pp. 6-15.
- Soetan, Funmi (1995): Technology and Women's Ventures in Nigeria's Urban Informal Sector. In: Ogbu, Osita M./Oyeyinka, Banji O./Mlawa, Hasa M.: Technology Policy and Practice in Africa. Ottawa: IDRC. pp. 315-326. <http://www.idrc.ca/EN/Resources/Publications/Pages/IDRCBookDetails.aspx?PublicationID=299> [Retrieved: 16/4/2013]
- Stacher, Irene (1997): Afrika südlich der Sahara: Erzwungene Abkoppelung und Informalisierung. In: Komlosy, Andrea (et al.): Ungeregelt und unterbezahlt. Der informelle Sektor in der Weltwirtschaft. Frankfurt: Brandes & Apsel Verlag. pp. 149-167.
- Steiner, Mario (2007): Empirische Sozialforschung in praktischer Anwendung. Skriptum zur Lehrveranstaltung 'Forschung in der Sozialen Arbeit'. Wien: Fachhochschule fh-campus.
- Trager, Lilian (1987): A Re-Examination of the Urban Informal Sector in West Africa. Canadian Journal of African Studies. Vol. 21, No. 2, pp. 238-255.

- WB (1994): Enhancing Women's Participation in Economic Development. A World Bank Policy Paper. Washington, D.C.: The World Bank. http://www-wds.worldbank.org/external/default/WDSPContentServer/WDSP/IB/1994/07/01/000009265_3970702134900/Rendered/PDF/multi0page.pdf [Retrieved: 16/11/2013]
- WB (2001): World Development Report 2000/2001. *Attacking Poverty*, New York, Oxford University Press.
- WB (2006): Gender Equality as Smart Economics: A World Bank Group Gender Action Plan (Fiscal years 2007–10). Washington, DC: World Bank. <http://siteresources.worldbank.org/INTGENDER/Resources/GAPNov2.pdf> [Retrieved: 16/11/2013]
- Widjaja, Michael (2011): Igbo Culture, Igbo Language and Enugu – Igboguide.org. Enugu - Top of the Hill. <http://www.igboguide.org/HT-chapter1.htm> [Retrieved: 30/04/13]
- Zdunnek, Gabriele (1988): *Frauenarbeit im informellen Sektor von Ibadan (Nigeria)*. Bremen: Informationszentrum Afrika. Afrika Hefte Nr. 1.
- Zwart, Gine (1992): From Women in Development to Gender and Development, More than a Change in Terminology? *Agenda*. No. 14, pp. 16-21.

13.2. Interviews

- Chika, Rose; 17 September 2013; Enugu, Nigeria
- Chukwuedozie, Christiana; 18 September 2013; Enugu, Nigeria
- Ekete, Chinyere Philomina; 15 August 2013; Enugu, Nigeria
- Emelu, Victoria; 18 September 2013; Enugu, Nigeria
- Eze, Silia Nnenna; 18 September 2013; Enugu, Nigeria
- Ezeoke, Chidinma; 13 August 2013; Enugu, Nigeria
- Ezesuki, Oguchukwu; 17 September 2013; Enugu, Nigeria
- Igwdimma, Esther; 18 September 2013; Enugu, Nigeria
- Igwesi, Mary; 17 September 2013; Enugu, Nigeria
- Ikezue, Juliet; 1 September 2013; Enugu, Nigeria
- Mbamalu, Maureen Nkeiruka; 17 September 2013; Enugu, Nigeria
- Okafor, Mabel Chioma; 4 September 2013; Enugu, Nigeria
- Okereke, Stella; 11 September 2013; Enugu, Nigeria
- Okwu, Uchenna; 12 September 2013; Enugu, Nigeria
- Olele, Ngozi Benedict; 18 September 2013; Enugu, Nigeria

Oluoma, Anthonia; 18 September 2013; Enugu, Nigeria
Onhia, Nnenna Ifesinachi; 10 August 2013; Enugu, Nigeria
Onyenamezu, Felicita; 17 September 2013; Enugu, Nigeria
Udedi, Chinyere; 11 September 2013; Enugu, Nigeria
Udeh, Chekubenachukwu Luisa; 28 August 2013; Enugu, Nigeria
Ukeje, Joy; 17 September 2013; Enugu, Nigeria
Umeh, Florence Nkechi; 18 September 2013; Enugu, Nigeria
Walker, Rachel; 9 September 2013; Enugu, Nigeria

14. Appendices

14.1. Administrative and Political Map of Nigeria



Source: http://www.nationsonline.org/oneworld/map/nigeria_map2.htm

[Retrieved: 12/06/13]

14.2. Table of WID Development Approaches

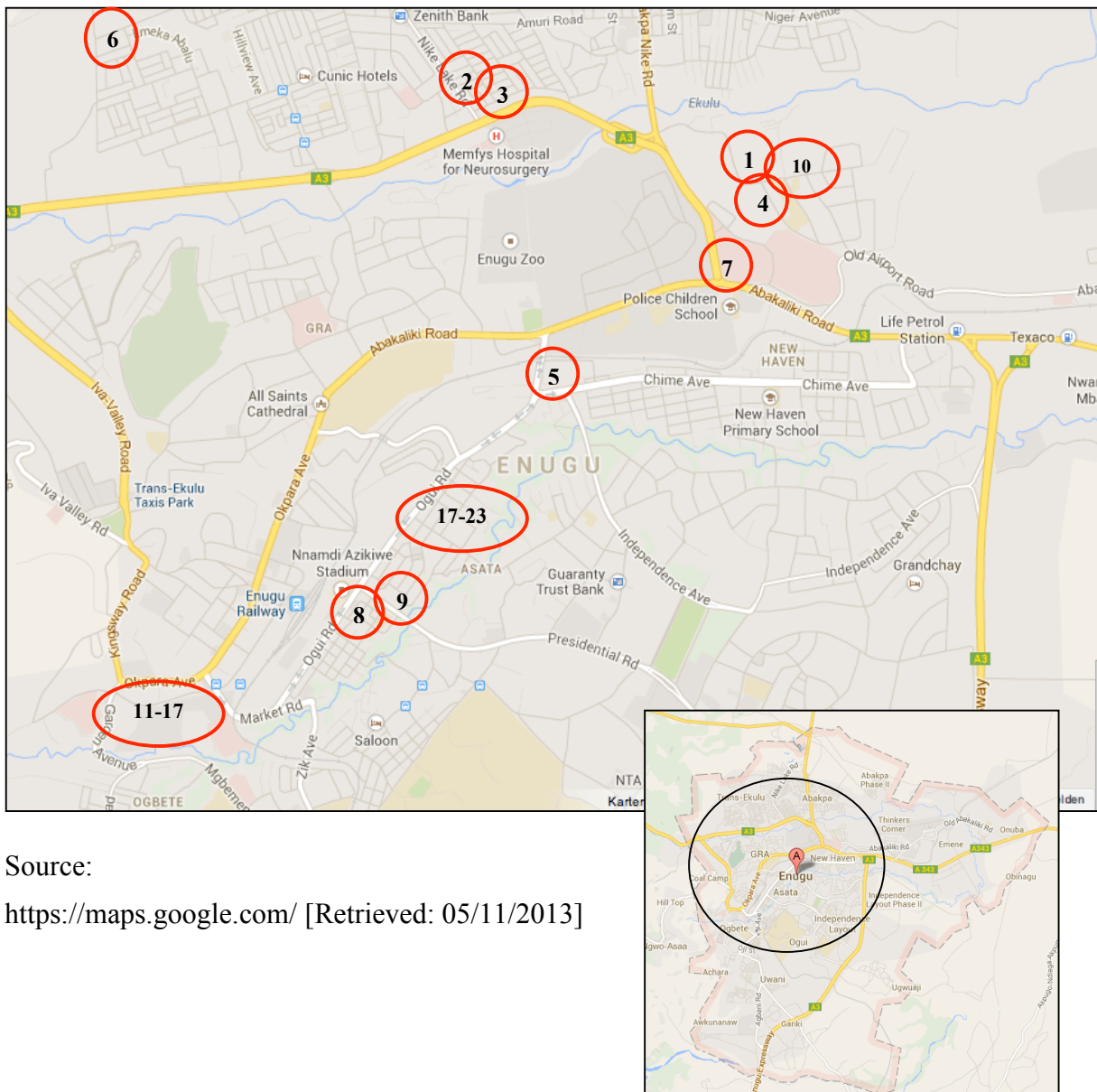
Different policy approaches to Third World Women					
← "Women in Development" (WID) →					
Issues	Welfare	Equity	Anti-poverty	Efficiency	Empowerment
Origins	<p>Earliest approach:</p> <ul style="list-style-type: none"> - residual model of social welfare under colonial administration - modernization/ accelerated growth economic development model. 	<p>Original WID approach:</p> <ul style="list-style-type: none"> - failure of modernization development policy - influence of Boserup and First World feminists on Percy Amendment - declaration of UN Decade for Women. 	<p>Second WID approach:</p> <ul style="list-style-type: none"> - toned down equity because of criticism - linked to Redistribution with Growth and Basic Needs. 	<p>3rd and now predominant WID approach:</p> <ul style="list-style-type: none"> - deterioration in world economy - policies of economic stabilization and adjustment rely on women's economic contribution to development. 	<p>Most recent approach:</p> <ul style="list-style-type: none"> - arose out of failure of equity approach - Third World Women's feminist writing and grassroots organizations.
Period most popular	1950-70: but still widely used.	1975-85: attempts to adopt it during and since Women's Decade.	1970s onward: still limited popularity.	Post 1980s: now most popular approach.	1975 onward: accelerated during 1980s, still limited popularity.
Purpose	To bring women into development as better mothers: this is seen as their most important role in development.	To gain equity for women in the development process: women seen as active participants in development.	To ensure poor women increase their productivity: women's poverty seen as problem of underdevelopment not of subordination.	To ensure development is more efficient and more effective: women's economic participation seen as associated with equity.	To empower women through greater self-reliance: women's subordination seen not only as problem of men but also of colonial and neocolonial oppression.
Needs of women met and roles recognized	To meet PGN* in reproductive role, relating particularly to food aid, malnutrition and family planning.	To meet SGN** in terms of triple role - directly through state top-down intervention, giving political and economic autonomy by reducing inequality with men.	To meet PGN* in productive role, to earn an income, particularly in small-scale income generating projects.	To meet PGN* in context of declining social services by relying on all three roles of women and elasticity of women's time.	To reach SGN** in terms of triple role - indirectly through bottom-up mobilization around PGN* as means to confront oppression.
Comment	Women seen as passive beneficiaries of development with focus on reproductive role. Nonchallenging therefore still widely popular especially with government and traditional NGOs.	In identifying subordinate position of women in terms of relationship to men, challenging, criticized as Western feminism, considered threatening and not popular with government.	Poor women isolated as separate category with tendency only to recognize productive role; reluctance of government to give limited aid to women means popularity still at small-scale NGO level.	Women seen entirely in terms of delivery capital and ability to extend working day. Most popular approach both with governments and multilateral agencies.	Potentially challenging with emphasis on Third World and women's self-reliance. Largely unsupported by governments and agencies. Avoidance of Western feminism criticism, means slow significant growth of underfinanced voluntary organizations.

* PGN - Practical gender needs.
 ** SGN - Strategic gender needs.
 Source: Moser (1989), p. 1808.

G:\wid\birzeit\moser.doc

Source: Moser (1989: 1808)

14.3. Map of Enugu, Displaying the Locations of Interviewee's Enterprises



Source:

<https://maps.google.com/> [Retrieved: 05/11/2013]

(The digits comply with the following two tables of profiles of the interviewed entrepreneurs and their enterprises and display the location of the women's businesses.)

14.4. Table of Profiles of Interviewed Entrepreneurs

S/N	Name	Age	Level of Education	Occupation (Self-designation)	Marital Status	No. of Children	Ages of Children	Husband's Profession
1	Mrs. Nnenna Ifesinachi ONHIA	24	SSCE, currently NCE in IEcE	Student, tailor	Married	0	-	Car trader, importer
2	Engr. Mrs. Chidinma EZEKE	*	HND	Director	Married	7	0-13	Self-employed; contractor
3	Mrs. Chinyere Philomina EKETE	47	NCE, currently part-time degree programme IEcE	Seamstress, primary school teacher	Married	5		Engineer; civil servant (ESUBEB)
4	Miss Chekubekwu Luisa UDEH	24	Computer training, NCE, degree programme planned	Student, manager	Single	0	-	-
5	Miss Juliet IKEZUE	25	SSCE, degree programme planned	Student	Single	0	-	-
6	Mrs. Mabel Chioma OKAFOR	39	NCE	Director, primary school teacher	Married	3	5-10	Trader; import-export in Vietnam
7	Mrs. Rachel WALKER	48	OND	Business woman, trader	Married	5	15-24	Retired manager (NITEL)
8	Mrs. Stella OKEREKE	32	SSCE	Business woman	Married	4	4-15	Civil Servant (UNN)
9	Miss Chinyere UDEDI	32	B.Sc.	Business Woman	Single	0	-	-
10	Mrs. Uchenna OKWU	40	NCE, B.Sc.	Civil servant, business woman	Married	4	6-17	Taxi driver
11	Mrs. Rose CHIKA	66	Standard 6, Domestic Science	Trader	Married	6	37-49	Retired contractor
12	Mrs. Joy UKEJE	40	SSCE	Business Woman	Married	5	9-17	Taxi Driver
13	Miss Maureen Nkeiruka MBAMALU	34	HND	Student, Business woman	Single	0	-	-
14	Mrs. Ogochukwu EZESUKI	35	B.Sc.	Trader, Business Woman	Married	5	1-13	Business man
15	Mrs. Felicita ONYENA-MEZU	*	SSCE	Business	Married	3	0-4	Business
16	Mrs. Mary IGWESI	50	Primary Six	Trader	Widow	7	14-30	Trader (oil)
17	Mrs. Christiana CHUKWU-EDOZIE			Trader, seamstress	Married	5		
18	Miss Ngozi Benedict OLELE	30	HND, Master planned	Trader	Single	0	-	-
19	Mrs. Anthonia OLUOMA	38	Elementary 6, commercial school	Trader	Married	5	12-25	Civil Servant

20	Mrs. Victoria EMELUE	*	Secondary school drop-out (level 3)	Trader	Married	3	26-30	Trader (stock food)
21	Mrs. Esther IGWEDIMMA	59	None	Trader	Married	7	27-41	Retired
22	Mrs. Silia Nnenna EZE	67	None	Trader	Widow	4	30-42	
23	Mrs. Florence Nkechi UMEH	25	HND, degree programme planned	Business	Married	3	3-5	Marketer, selling flour

Source: Author's production

* They chose not to tell me their age

APPREVIATIONS

B.Sc.	Bachelor of Science
ESUBEB	Enugu State Universal Basic Education Board
HND	Higher National Diploma
IEcE	Institute of Ecumenical Education
NCE	National Certificate of Education
NITEL	Nigerian Telecommunications Limited
OND	Ordinary National Diploma
SSCE	Senior Secondary Certificate Examination
UNN	University of Nigeria

14.5. Table of Enterprises of the Interviewed Entrepreneurs

S/N	Name of Business	Nature of Business/ Product Line	Year of Establishment	Helpers/ Employees/ Apprentices	Business Structure	Monthly Rent in Naira**	Business Location
1	No name	Sewing, amendments, provision store, beer parlour, snacks & drinks, recharge cards, food, ok clothes & shoes, etc.	2011	One employee, husband	Container, beer parlour (owner)	1,000 ₦	Ekperechi Avenue, Thinkers Corner
2	Evelton Models	Bridals, sample materials, fashion & designing, events planning, costumes, decoration, sewing	2011	Two apprentices	Shop (tenant)	8,000 ₦	Shop 15, Nwanyi Bu Ihe Plaza, Atani Street, Abakpa
3	No name	Sewing, materials	2011	Two employees	Shop (tenant)		Atani Street, Abakpa
4	God's Own Business Centre	Photocopying, lamination, typing, binding, selling of snacks & drinks, recharge cards, ok shoes & clothes	2013	One apprentice	Container (owner)		Jideofor Street, Thinkers Corner
5	No name	Provision store,	2010/	One	Container	35,000 ₦	Market Road,

		snacks & drinks	2011	houseboy	(tenant)	per year	New Haven
6	Megapoint International Co., VN LTD Import-Export	Dealers & suppliers of high quality garments, original shoes from Vietnam	2013	None	Shop (tenant)	8,000 ₦	102 Amuri Road, Trans-Ekulu
7	No name	Clothes, shoes, boxers etc. from Dubai	2000	None	Demolished shop (tenant; 8,000 ₦) Currently: blanket under umbrella		Abakpa Junction
8	No Name	Cooking, selling food	2012	None	Outdoor, under umbrella	2,000 ₦	Ogui Road; opposite stadium
9	Chichi Ok/Jesus is my Banner	Ok clothes, amendments	2008/2009	None	Shop (tenant)	7,000 ₦	O'Connor Street, Asata
10	UC Shop	Provision store, bar, recharge cards	2007	One sales girl/employee	Shop (tenant)	4,000 ₦	Ekperechi Ave., Thinkers Corner
11	Abagara Woman	Black waterproof, tin tomatoes, spices for rice, etc. (before: restaurant)		None	Demolished shop (owner); Currently: table under umbrella		Ogbete Main Market
12	Trinitas in God we Trust	Nylon bags	2004	None	Shop (tenant)	8,000 ₦	Ogbete Main Market
13	Ugoyibo Nigerian Enterprises	Wheat, semolina, etc.	Inherited	Shared business with sister	Shop (owner)	-	Ogbete Main Market
14	God's Own Venture	Foreign rice	2005	Husband	Shop (tenant)	10,000 ₦	Ogbete Main Market
15	No name	Cosmetic products		None	Shop (tenant)	10,000 ₦	Ogbete Main Market
16	Ada Jesus Fancy Store	Textile materials, lace from Dubai	1997	None	Shop (owner)	-	Ogbete Main Market
17	Sure Creation Vegetable Shop	Salad business, fresh vegetable, tin food	2013	None	Shop (owned by first son)	-	Artisan Market
18	No name	Perishable business, fruit	Inherited	None	Open space, shed (owner)	-	Artisan Market
19	No name	Salad business, fresh vegetable, tin food	1998	Two related children	Shop (tenant)	5,000 ₦	Artisan Market
20	No name	Salad business, fresh vegetable, tin food	2003	Two related children	Shop (tenant)	5,000 ₦	Artisan Market
21	No name	Dryfish, stockfish, crayfish, tomatoes, oil, tin, spices, etc.	1970	None	Shop (tenant)	5,000 ₦	Artisan Market
22	No name	Tomatoes, pepper, crayfish, stockfish, onion, spices, oil, etc.	1984	None	Open space, shed (owner)	-	Artisan Market
23	No name	Plasticware, kitchenware (before: cosmetics)	2012 (2000)	None	Shop (tenant)	7,500 ₦	Artisan Market

** According to the Oanda Currency Converter (<http://www.oanda.com/currency/converter/>) the exchange rate per 1 October 2013 amounted to 1 € - 215,36 ₦ or 1 ₦ - 0,00457 €.

Source: Author's production

14.6. Pictures of Different Enterprises

Mrs. Ezeoke and her Bridals Business



Miss Udeh and her Business Centre



Mrs. Okereke's Restaurant Business



Mrs. Okwu's Provision Store and Bar



Mrs. Chika and her Trading Business



Mrs. Ogbodo and Miss Olele's Vegetables



Mrs. Igwedimma and her Trading Business



Mrs. Umeh's Plasticware



14.7. Abstract

With the launching of the United Nations (UN) Decade for Women (1975 - 1985) discussions about the importance of integrating women into the formal economy began to attract worldwide attention. Henceforth, various development theories emerged, which all aim at increasing women's access to income in order to alleviate poverty, foster national development and economic growth and target gender equality. Although emphases of the theories shifted, nomenclatures changed and criticism grew over the years, the underlying assumption and prevailing consent remained the same: female empowerment through economic participation. In the course of this thesis, this theoretical assumption was confronted with empirical knowledge obtained in the course of 23 interviews conducted with self-employed Igbo business women in Enugu (Nigeria). The underlying hypothesis was that the interviewees' economic participation is rather a temporal survival strategy based on the challenging economic conditions than a deliberately chosen means to female empowerment.

The findings revealed that women's motivation to engage in business is often based on lack of alternative job options and their additional source of revenue is indeed crucial for family survival. However, this does not exclude a positive impact on their self-reliance either. The matter of female empowerment and survival strategy is no question of either/or but these two issues are interconnected and take place simultaneously. The main failure lays in a misconception of concepts within Western theories, such as development or empowerment, which are still perceived as equivalent with economic growth. The experiences of the interviewees did not prove a correlation between economic success and female empowerment, since women who spend the money they generate almost entirely on their family, primarily on their children, felt quite self-reliant, while women who have passed the level of subsistence economy and use their earnings to expand the business and target economic growth stated that they lack independence. Thus, within the context of Igbo business women in Enugu, the question of empowerment is not primarily a matter of individual business growth but it has to be analysed from within the household level, since the well-being of the family is of higher priority to the interviewees than economic growth. What is perceived as major hindering factor for economic growth and self-reliance from a Western perspective, such as taking over family responsibilities, might actually constitute the source of empowerment and reason for economic participation for the women involved.

14.8. Zusammenfassung

Angeregt durch die UNO Frauendekade (1975 - 1985) fanden erstmals Diskussionen über die Wichtigkeit der Integration von Frauen in die formelle Wirtschaft weltweite Beachtung. Fortan entstanden zahlreiche Entwicklungstheorien mit dem Ziel, Frauen den Zugang zu Einkommen zu erleichtern um Armut zu lindern, Entwicklung und wirtschaftliches Wachstum anzukurbeln und Gendergerechtigkeit zu erzielen. Trotz unterschiedlicher theoretischer Strömungen und wachsender Kritik an den Ansätzen blieb die zugrunde liegende Annahme und der vorherrschende Konsens unverändert: empowerment durch wirtschaftliche Partizipation der Frauen. Im Rahmen dieser Arbeit wurden diese Theorien empirischen Erkenntnissen gegenübergestellt, die im Rahmen von 23 Interviews mit selbstständigen Igbo Geschäftsfrauen in Enugu (Nigeria) gewonnen wurden. Die zu prüfende Hypothese war, dass die wirtschaftliche Partizipation eher eine vorübergehende Überlebensstrategie aufgrund schwieriger ökonomischer Bedingungen als ein frei gewählter Weg zur Stärkung der Frau ist.

Die Ergebnisse haben gezeigt, dass die Motivation der Frauen ein Geschäft zu betreiben oft auf einem Mangel an alternativen Arbeitsmöglichkeiten basiert und ihre zusätzliche Einkommensquelle wesentlich für den Familienunterhalt ist. Dennoch schließt dies einen positiven Einfluss auf ihre Unabhängigkeit nicht aus. Die Frage nach empowerment und Überlebensstrategie ist keine Frage von entweder/oder, sondern diese zwei Themen sind miteinander verbunden und finden gleichzeitig statt. Das Hauptproblem liegt im Missverständnis von Konzepten innerhalb westlicher Theorien, wie beispielsweise Entwicklung oder empowerment, die nach wie vor als Äquivalent zu wirtschaftlichem Wachstum angesehen werden. Die Erfahrungen der Interviewpartnerinnen haben gezeigt, dass empowerment der Frau nicht notwendigerweise in Zusammenhang mit Geschäftserfolg steht, da Frauen, die ihr erwirtschaftetes Geld fast ausschließlich für ihre Familien - vorwiegend für ihre Kinder - aufwenden, angaben, selbstständig zu sein, während sich Frauen, die das Level der Subsistenzwirtschaft überschritten haben und nach Expansion streben, nicht unabhängig fühlten. Demnach ist die Frage nach empowerment im Kontext der Igbo Geschäftsfrauen in Enugu nicht vordergründig ein Fall von individuellem wirtschaftlichem Wachstum sondern muss im Kontext des Haushalts analysiert werden. Das Wohlbefinden der Familie hat für die Interviewpartnerinnen höhere Priorität als wirtschaftliches Wachstum. Was aus westlicher Sicht als zentraler Hindernisfaktor für Wirtschaftswachstum und Unabhängigkeit angesehen wird, wie die Übernahme von Familienverantwortlichkeiten, könnte für die involvierten Frauen in Wirklichkeit die Quelle für empowerment und den Grund für wirtschaftliche Partizipation darstellen.

14.9. Curriculum Vitae

Personal Details

Name: Julia Anna Pühringer
E-Mail: julia.puehringer@gmx.net

Education

Since 10/2008 Study of International Development, University of Vienna
Thematic priority: African history and society, colonialism, racism, migration research, international relations; regional focus: Nigeria

07/2013 – 10/2013 Three months' research stay in Enugu (Nigeria) for my final thesis entitled „Igbo Business Women in Enugu – Survival Strategy or Female Empowerment?“

03/2011 – 08/2012 Three semesters abroad studying at Godfrey Okoye University in Enugu (Nigeria)

2000 – 2005 Federal Establishment of Secondary Education for Hotel and Tourism Management in Bad Leonfelden (Upper Austria)

1996 – 2000 Secondary School in St. Peter am Wimberg

1992 – 1996 Primary School in St. Peter am Wimberg

Work experience

10/2012 Participation in a one-week aid project implemented by the Paediatric Urology Team Austria for Eritrea in Asmara (Eritrea)

06/2011 – 07/2012 Part-time appointment as an Administrative Assistant in the Human Resource Office of Godfrey Okoye University in Enugu (Nigeria)

10/2009 – 02/2011 Marginal employee at Table-Service-Team Personal-Service GmbH in Vienna; Catering

02/2008 – 07/2008 Volunteer teaching assistant in St. Mary's Ecumenical Primary School in Enugu (Nigeria)

03/2007 – 09/2007 Volunteer in the street children project „Alalay“ in La Paz (Bolivia)

11/2006 – 02/2007 Waitress in the restaurant „ZunftHaus zur Zimmerleuten“ in Zurich (Switzerland)

10/2005 – 08/2006 Au Pair in Brisbane (Australia)

2001 – 2004 Three months practical trainings in diverse restaurants in Austria and Switzerland

Languages:

German: mother tongue
English: fluent
Spanish: basic knowledge
French: elementary
Igbo: beginner