



CHALLENGES AND PROSPECTS OF FEMALE ENTREPRENEURS IN THE NIGERIAN FASHION INDUSTRY: A STUDY OF DELTA STATE.

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Abstract

The fashion industry is now an international and highly globalized industry with clothing often designed in one country, manufactured in another, and sold worldwide. There are many female entrepreneurs all over the world and their impact has started to gain attention and momentum. However, prejudice against female entrepreneurs is experienced more in Africa and other developing countries due to cultural practices, religious bigotry, discrimination and tradition of patriarchal cultures. This study focused on the challenges and prospects of female entrepreneurs in the Nigerian fashion industry, using Delta State as a case study. Four theories were reviewed in the study: Cultural feminist theory, social action theory, human motivational need theory and risk bearing theory. The cultural feminist theory was adopted as the theoretical framework for the study. The mixed methods research design was adopted in the study. The sample size of the study was 389, as determined through the Taro Yamane statistical method of sample size determination. Quantitative and qualitative instruments were used to collect data in the study. The questionnaire was the quantitative instrument, while the in-depth interview guide and focused group discussion were the qualitative instruments for data collection. The data were processed with Statistical Package for Social Sciences (SPSS) version 20. Descriptive statistics, such as simple percentages, frequency tables, and graphic illustrations, were used to analyze the quantitative data. However, qualitative data were analyzed using content analysis. Three hypotheses were tested in the study using the Chi square test statistic. Findings from the study show that credit facilities are not readily available and accessible to female entrepreneurs in Delta state. It was also found that level of educational attainment plays a role in influencing the participation of females in the fashion industry in Delta state. Also, all hypotheses tested were all accepted as they showed significant relationships. The study recommends that government should make credit facilities readily available and accessible to female entrepreneurs in Delta state.

Keywords: Entrepreneurship, Fashion industry, Globalization, Gender, Patriarchy, Business, Credit facility.

Introduction

The fashion industry as we know it today, is a product of the modern age. Prior to the mid-19th century, most clothing was handmade for individuals either as home production or an order from dress makers (Anderson, 2019). With the rise of new technology such as sewing machines, the rise of global capitalism and development of the factory system of production and the proliferation of retail outlets such as Departmental store, clothing has increasingly come to be mass produced, standardized and sold at fixed prices. Textile and clothing played a critical role in the early stage of industrialization in the United States of America, United Kingdom, Japan, Hong Kong, China, the Republic of Korea and Taiwan (Adhikari & Yamamoto, 2017). Several of these countries relied heavily on textiles and clothing products for their export from 1950's to



mid-1980. Less developed countries started to join the race late. For example, Bangladesh clothing exports increased tenfold over the last 15 years and the country is now one of the leading exporters of clothing in the world since 2005. The fashion industry is now an international and highly globalized industry with clothing often designed in one country, manufactured in another, and sold worldwide.

However, the pattern of fashion seems to be in a constant state of flux (Akinijide, 2016). People will always need clothes and want to express themselves through what they wear, and this creates a huge opportunity for entrepreneurship. Fashion is a phenomenon that cuts across every area of life from generation to generation, ranging from textile, dresses of all definitions, modelling, beauty care, bags, shoes, hats, makeup, cosmetics etc. fashion goes beyond simple clothing to expression of identity, creates well-being, embraces creativity and connects global communication. Fashion acts as a medium for communication, gives a voice to the fabric and its wearer, as well as signifies culture, ethnic group, status, ambition and belief. The fashion industry brings many benefits to everyday lives of people across the globe; mainly, by providing job opportunities that help in diversifying the economy (Bada, 2019).

With the changing face of globalization, especially since the end of World War II, the world has witnessed an increasing integration of products, capital and labor market across countries. The progress of globalization has drastically changed the environment in which countries interact among themselves. This economic integration opens new business opportunities for entrepreneurs to expand into international markets, have access to wider products, trends and spread the supply chain into the most optimal way (Sleuwaegen & Colantone, 2017). Globalization has opened new opportunities for small, and medium enterprises to foster innovation, enhance sustainable economic growth and work towards job creation. Entrepreneurship has been used by many industrialized countries to recover from economic recession, high unemployment rate and fluctuations in international markets (Ihugba, Njoku & Odii, 2020).

Entrepreneurship is the process of using private initiative to transform a business concept into a new venture or to grow and diversify an existing venture or enterprise with high growth potential (United Nation Development Programme (2021). Entrepreneurs are the backbone of economic development all over the world and play important roles for employment in emerging economies like Nigeria. According to Okoye & Iloanya (2018), the transformation of Nigeria and sub-Saharan Africa is highly dependent on empowerment of people through entrepreneurship. Entrepreneurship represents an appropriate opportunity for women across the globe to contribute to economic development.

Female entrepreneurship refers to a wide range of women-owned enterprises, that is, women who are involved in starting and owning a business. There are many women entrepreneurs all over the world and their impact has started to gain attention and momentum. However, in Nigeria, it is believed that women are naturally endowed with the capacity to do domestic duties and public roles are for men who are expected to be bread winners. The issue of gender discrimination continues to be witnessed in Nigeria on daily basis despite the magnitude of existing legal frameworks coupled with the activities of the Civil Society Groups geared towards taking care of



the problem. Nigeria indeed, has tried to adopt policies and programmes that seek to reduce gender inequalities in the socio-economic and political spheres. However, the success of bridging the gap between both sexes is far from being achieved (Ekpe, Aloba & Egbe, 2019). Women do not have the same productive resources as men, and most of the works of women go unrecognized. Abimbola & Agboola (2017) view women as a force capable of either impeding or facilitating entrepreneurial activities in any society. However, prejudice against women entrepreneurs is experienced more in Africa and other developing countries due to cultural practices, religious bigotry, discrimination and tradition of patriarchal cultures.

Gender discrimination against women entrepreneurs is usually exhibited in ethnic, religious and cultural practices. For instance, the Igbo ethnic group of Nigeria gives priority to the male child in taking to entrepreneurial activities from childhood while the female child is merely trained to provide supportive role to the husband. Also in Muslim societies, women are not encouraged to venture into entrepreneurship; few that dare go into it face major discrimination. This has the potential to affect the creativity and innovation of prospective female entrepreneurs. Gender and cultural belief have indeed continued to hamper development and growth of female entrepreneurs in Nigeria (Lamidi, 2018). Despite these constraints, women owned businesses are expanding to almost all the sectors of the economy especially in the fashion industry.

The Nigerian textile industry is the third largest in Africa after Egypt and South Africa. In South Africa, the fashion industry employs 200,000 people and generates over R20 billion per annum. In Nigeria, it is the one of the largest employers of labour in the manufacturing sector. There are several states in Nigeria where many aspects of textile and clothing work are carried out. Traditional textile works like hand spinning, weaving, tie-dye, garment embroidery, knitting, beauty salons, makeup artistry formerly known as Ulimakup design among Igbo's, tailoring and fashion design, etc. have been sources of employment for many women in most states in Nigeria (Mailoada, Waziri & Dutsenwai, 2017).

Today, telecommunications and use of the internet allow for e-commerce and the social media connects designers quickly easily and cheaply to their customers and to one another. Also, the use of magazines and the internet have helped female entrepreneurs like Uche Pedro the founder of BellaNaija, Banke Kuku the creative director of Banke Kuku textiles and Tara Orekelewa, the founder of House of Tara International and many other female Nigerian entrepreneurs to export Nigerian fashion across the globe. This exposes them to international trends and tastes, allowing them to satisfy local demands, attract international interest and thus shape contemporary Nigerian fashion (Jennings, 2018). Despite the above fact, the Nigerian fashion manufacturing sector is still very small and remain heavily import dependent. As of 1980, there were 175 textile companies in Nigeria which narrowed to 125 in the 1990's, by 2003, the textile companies that remained in operation were not up to 50. As of 2007, only 20 were in existence. Thus between 1990 and 2010 no fewer than 151 textile firms closed including the Asaba, Aba, Kaduna, Port-Harcourt textile firms, etc, causing thousands of people to lose their jobs (Murtala, 2021). The few textile firms that remained are producing at the lowest level. Some major factors that crippled these firms are perennial failure of public power supply, high cost of imported raw materials, payment of multiple tax regime, high interest rates on loans (Jennings, 2018). The effect of all these is that imported textile now account for more than 90 percent of the nation's



textile market (Akinjide, 2016). This de-industrialization of the textile sector may have compounded the difficulties faced by female entrepreneurs in Nigeria.

There may be variety of constraints and challenges faced by female entrepreneurs, thus hindering their ability to upgrade and succeed in the fashion industry on a sustainable basis. These may include lack of entrepreneurial ability and leadership due to the shortage and inadequacy of fashion education facilities, absence of an official body to encourage funding for fashion designers, the perennial problems of poor infrastructure in most of the States leading to frequent power cuts, unreliable transportation and high cost of raw materials. There maybe also the case of heavy taxation on small scale enterprises, lack of government support, labour regulation, inadequate trained workforce, corruption and inadequate access to finance (Okeke & Eme, 2015). Although many of these challenges are shared by both female and male entrepreneurs, female entrepreneurs face additional obstacle due to deep rooted discriminatory socio-cultural values and traditions and in policy and legal environment as well as in institutional support mechanism. In many instances, women are unable to benefit from services and must struggle to overcome or circumvent discriminations in business circles. The question of access to mainstream financial resources for female entrepreneurs is largely ignored by male dominated government and financial policy makers (Otunanyi & Idowu, 2019).

Emerson (2020) posits that generally women are poorer than men, as most women are disproportionately employed in unpaid and underpaid jobs in the economy, and this leads to limited access to fund that will enable them start and expand their business. Entrepreneurial activities have been found to be capable of making positive impact on the economy of a nation and the quality of life of the people. The encouragement of female entrepreneurs will help Nigeria take its pride of place in ameliorating unemployment (Ayadike, Emeh & Ukah, 2018).

The prospect of economic development of a nation rests on entrepreneurial energy for small scale enterprise. All the above cited problems notwithstanding, the potentials of female entrepreneurship development to generate employment for the army of unemployed youths and contribute to economic growth and development of a nation are well known to the Nigerian government (Lamidi, 2018). This explains why in the past years, the government has established various support institutions and relief measures specially structured to minimize the challenges which female entrepreneurs face. An important scheme the federal government has embarked upon is the conversion of the Community Banks to Micro Finance Banks. The Micro Finance Bank scheme is the provision of money loans to entrepreneurs or individuals for short period of time without the traditional forms of collateral (Diyoke, 2017). This, of course, may be of interest to women who may not have the requisite collateral.

Given the role of entrepreneurship in changing the future of society and individuals, this study hopes to examine the challenges and prospects of female entrepreneurs, in the Nigerian fashion industry with reference to Delta State.

Research Questions

The following research questions are put forward to guide the study;

1. What are the credit facilities available and accessible to female entrepreneurs in the fashion industry in Delta State?



2. How does lack of infrastructural facilities constrain the entrepreneurial activities of female entrepreneurs in the fashion industry in Delta State?

Study Hypotheses

The following hypotheses were formulated to guide this study:

1. Female entrepreneurs who reside in urban areas are more likely to have unlimited access to credit facilities than those who reside in rural areas.
2. Female entrepreneurs with lower level of educational attainment are more likely to see male-centered norms and values in society as a barrier to their progress than those with higher level of educational attainment.

Theoretical Framework

Following the review of relevant theories, this study adopts the cultural feminist theory by Charlotte Perkins (1892) and Margaret Fuller (1843) as its theoretical framework because of its suitability to the study at hand. Cultural feminist theory most adequately explains the challenges and prospects of female entrepreneurship in the fashion industry.

Cultural feminist theory focuses on the situations and experiences of women in society such as gender differences, gender inequality, gender oppression and structural oppression, these gender inequalities result from the way society is organized. This theory holds that, a woman's location in, and experience of most situations is different from that of man. Women are less privileged than men and therefore, are restrained, subordinated and used by men. However, this operation varies with their social location within capitalism, patriarchy and racism. This explains why there is an increase of women in the labour force, while most of the women work part-time. This epistemology is an under lying presumption that men and women are fundamentally different and such differences is articulated as female deficiency.

For instance, it is assumed that female owned ventures will underperform when compared to those of men; therefore, it is safe to say that the assumptions regarding feminine weakness are embedded in normative beliefs in Nigeria and other African countries. The traditional Nigerian values preserve patriarchy through different aspects of culture, such as media, religion, social institution and most especially, family, thereby perpetuating the greater theme of alpha-male dominance.

Therefore, since cultural feminist theory is a framework that tends to emphasize and underscore the tradition of male dominance as the major problem of women in the society, it would be of immense help in explaining and understanding the challenges and prospects of female entrepreneurship in the fashion industry in Delta State.

Materials and Methods

Mixed methods research design was adopted for this study. The research design involves incorporating quantitative and qualitative approaches in data collection, analysis and interpretation.



The population of this study comprised of 420 total registered members of all existing fashion industry related unions in Oshimili South LGA and Warri South LGA, Delta State. These two Local Government Areas were purposively selected because they capture a wide range of fashion industries which are of high interest to this study. Mixed methods research design was adopted for this study. The research design involves incorporating quantitative and qualitative approaches in data collection, analysis and interpretation. The sample size for the quantitative data (Questionnaire) for this study was 406 respondents while that of the qualitative data (In-Depth Interview Guide and Focus Group Discussion) was 14 female members of the relevant unions' resident in Oshimili South and Warri South LGAs, within the time frame of this research. Approval was sought from the respondents before administering the questionnaire. The in-depth interview guide and Focus Group Discussion were designed to gather relevant qualitative data from respondents and also elucidate and support the quantitative data.

Quantitative data gotten from the questionnaire was processed using the Statistical Package for Social Sciences (SPSS) software. Descriptive statistics like frequency counts, percentages, tables and charts were also used to present, interpret and analyze the quantitative data. Chi-square inferential statistics (X^2) was used to test the hypotheses.

In analyzing the qualitative data gotten from the in-depth interviews and focus group discussion, manual content analysis was used, and findings presented along with the quantitative data.

Data Presentation and Analysis

In this study, a total of 406 copies of questionnaires were distributed by the researcher with the help of two research assistants. However, only 375 questionnaires were properly filled and returned. thirteen (13) copies of the questionnaire were not properly filled hence they were discarded during the process of questionnaire cleaning while eighteen (18) copies of the questionnaire were lost in the field work. Consequently, the quantitative analysis for this study was carried out with the 375 correctly filled and returned questionnaires. This shows a response rate of 89.3%.

Results/Findings

Personal Data of Respondents

This section deals with personal data of the respondents such as place of residence, age, marital status, educational qualification, religious affiliation and monthly income. The personal data of the respondents are presented in the table below

Table 3: Personal Data of Respondents

Variable	Frequency	Percentage
Place of residence		
Urban	295	78.7
Rural	80	21.3
Total	375	100
Age		
18-27	97	25.9
28-37	153	40.8
38-47	69	18.4



48-57	38	10.1
58 and above	18	4.8
Total	375	100
Marital status		
Single	145	38.7
Married	196	52.3
Divorced	8	2.1
Widowed	25	6.7
Separated	2	0.5
Total	375	100
Educational Qualification		
No formal education	29	7.7
FSLC	78	20.8
WASC/SSCE/GCE	135	36
HND/BSc	71	18.9
OND/NCE	43	11.5
Postgraduate	19	5.1
Total	375	100
Monthly income level		
Below 50,000	59	15.7
50,000-100,000	83	22.1
101,000- 151,000	132	35.2
152,000 and above	101	26.9
Total	375	100
Length of time in the business		
2-5 years	203	54.1
6-10 years	102	27.2
11-15 years	47	12.5
16-30 years	23	6.1
Total	375	100
Religious affiliation		
Christianity	345	92
Islam	10	2.7
African Traditional Religion (ATR)	15	4
Atheist	5	1.3
Total	375	100
Status in the business		
Apprentice	125	33.3
Owner	250	66.7
Total	375	100

Field Survey, 2024

Table 1 shows that majority of the respondents (78.7%) are urban dwellers. Table 1 shows that majority of the respondents (40.8%) are between the ages of 28-37. This shows that most of the women involved in entrepreneurial activities in the study area are young persons. In terms of



marital status, table 1 shows that majority of the respondents (52.3%) indicated that they are married. On educational qualification, the table shows that majority of the respondents (36%) have obtained WASC/SSCE/GCE. A further glance at table 1 shows that majority of the respondents (35.2%) have a monthly income range of 101,000-151,000. On length of time in the business, majority of the respondents (54.1%) indicated that they have been in the business for a period of 2-5 years. Furthermore, table 1 shows the religious affiliation of the respondents which indicated that majority of them (96%) are Christians. Finally, table 1 shows that majority of the respondents (66.7%) are business owners.

Analysis of Research Questions

The researcher asked four research questions to guide this work. These questions were restated and analyzed accordingly.

Research Question One: What are the credit facilities available and accessible to female entrepreneurs in the fashion industry in Delta State? Questionnaire items 10 and 12 were designed to answer research question 1. Findings are presented in tables 1 and 2.

Table 1: Respondents' views on whether Credit Facilities are Available to Female Entrepreneurs in their Locality

<i>Responses</i>	<i>Frequency</i>	<i>Percentage %</i>
Yes	46	12.3%
No	298	79.5%
I don't know	31	8.3%
Total	375	100%

Field Survey, 2024

Table 2 shows that majority of the respondents (79.5%) are of the opinion that credit facilities are not available to female entrepreneurs in their locality. This shows that lack of credit facilities is one of their biggest challenges.

Table 2: Respondents' views on financial institutions that offer credit facilities to entrepreneurs in the fashion industry

<i>Responses</i>	<i>Frequency</i>	<i>Percentage</i>
Commercial banks	61	16.2%
Microfinance banks	179	47.7%
Loan companies	53	14.1%
Private money lenders	89	23.7%
All of the	33	8.8%



above		
Don't know	20	5.3%
Total	375	100%

Field survey, 2024

Table 2 shows the distribution of financial institutions that offer credit facilities to entrepreneurs in the fashion industry. The table shows that majority of the respondents (47.7%) identified microfinance banks as the financial institution that offer credit facilities to entrepreneurs in the fashion industry. Other respondents identified commercial banks (16.2%), private money lenders (23.7%) and loan companies (14.1%) as the institutions that offer credit facilities to entrepreneurs in the fashion industry. This shows that microfinance banks appear to be the most likely source of credit facilities for entrepreneurs in the study area.

Data from the interviews conducted and FGD sessions carried out supports this finding.

One of the IDI respondents stated:

It is very difficult accessing loans as a young business person. I started my fashion business over 4 years ago. I have tried countless times to get loans from banks and other financial institutions to no avail. I started with my small savings and family support. Other than that, accessing funding has been such a really difficult thing to do. It gets worse for us in the rural areas because nobody wants to give money for our businesses, they are not sure we will make profit as soon as possible (Female, 28, Married, Fashion Entrepreneur).

One of the respondents from one of the FGD sessions conducted pointed out that:

My fashion business has been suffering because of little access to money. We have gone to even get money as agroup but to no avail. Most of us here (points to other women in the FGD session) have tried to get money from microfinance bank, they keep giving us conditions difficult to meet at our level (Female, 31, Married, FGD Session, Oshimili).

Research Question 2: How does lack of infrastructural facilities constrain the entrepreneurial activities of female entrepreneurs in the fashion industry in Delta State? Questionnaire items 19, 20 and 21 were designed to answer research question 3. Findings are presented in tables 3, 4 and 5.

**Table 3: Respondents views on whether lack of infrastructural facilities affects the performance of female entrepreneurs in the fashion industry**

<i>Responses</i>	<i>Frequency</i>	<i>Percentage</i>
Yes	305	81.3%
No	51	13.6%
I don't know	19	5.1%
Total	375	100%

Field survey, 2024

Table 3 shows that majority of the respondents (81.3%) are of the opinion that lack of infrastructural facilities affects the performance of female entrepreneurs in the fashion industry.

Table 4: Respondents' view on the infrastructural facility that affects female entrepreneurs the most

<i>Responses</i>	<i>Frequency</i>	<i>Percentage</i>
Electricity	203	54.1%
Water supply	21	6.7%
Good transportation	18	4.8%
Telecommunication facilities	23	6.1%
All of the above	20	5.3%
Not applicable	70	18.7%
Total	375	100%

Field survey, 2024,

Table 4 shows that majority of the respondents (54.1%) identified electricity as the major infrastructural facility that affects female entrepreneurs the most. Data from the IDI and FGDs supports this finding.

One of the interviewees indicated that:

Fashion work is tied to power. We have to generate our own electricity every time. And if you don't have money, how can you buy big generators and fuel them frequently? You will find yourself postponing jobs because you cannot proceed with them due to the epileptic power supply in the area. Most of the very good machines we work with are powered by electricity. However, electricity is hardly available for us to carry on with our business (Female, 25, single, fashion entrepreneur).

Another interviewee stated:

People in my line are mostly fashion designers. They must turn on their gen almost every time to either iron or design clothes for their customers. We have been complaining about electricity for so long but the government just keeps promising without action. They have been promising to fix power for us here, but nothing has been done for a long time. Some businesses have packed up because they



couldn't cope. Others are really suffocating as they try to provide their own power (Female, 44, married, market line leader).

One of the FGD participants had a similar view which she shared thus:

I don't like how we are being allowed to provide power for our businesses because it is slowing us down. You will have jobs you can finish in a day but because you have to wait for light, you will just be working at the pace of the power available to you. So for me, it is electricity first before other things like cost of shops and transport (Female, 39, married, FGD participant).

Another FGD participant agrees that:

Electricity is the only problem we have in my opinion. Other things are at least available, even if they might not be so affordable. But electricity is hardly available. I have to go to my neighbors shop most times to finish with jobs I collected from my clients. It is choking us and something has to be done about it before some of us go out of business (Female, 33, married, fashion designer/FGD participant).

Table 5: Respondents' view on whether raw materials and equipment are available and affordable to female entrepreneurs in the fashion industry

<i>Responses</i>	<i>Frequency</i>	<i>Percentage</i>
Yes	120	32%
No	202	53.9%
I don't know	53	14.1%
Total	375	100%

Field survey, 2024

Table 5 shows that majority of the respondents (53.9%) indicated that raw materials and equipments are not available and affordable to female entrepreneurs in the fashion industry.

Table 6: Respondents view on Income Level and Likelihood of Success as a Female Entrepreneur

<i>What is your income level?</i>	<i>As a female entrepreneur in the fashion industry how would you rate your level of success in the fashion industry?</i>			
	High	Moderate	Low	Total
High	133	30	27	190
Low	167	0	18	185
Total	300	30	45	375

$$X^2 (4, N=375) = 279.949, P = .000$$



There is a significant relationship between income level and likelihood of success as a female entrepreneur Delta state at $P=.000$. This shows that female entrepreneurs with higher income are more likely to be more successful than those with lower income.

Test of Hypotheses

The researcher tested hypotheses postulated for this study. Details are shown below.

Hypothesis One: Female entrepreneurs who reside in urban areas are more likely to have unlimited access to credit facilities than those who reside in rural areas.

Data in table 1 formed the basis for testing hypothesis 1.

Table 1: Relationship between Place of Residence and Access to Credit Facilities

<i>Where do you reside?</i>	<i>Are credit facilities available to female entrepreneurs like you in your locality?</i>			Total
	Yes	No	I don't know	
Rural	80	40	17	137
Urban	200	30	3	233
I don't know	2	3	0	5
Total	282	73	20	375

$$X^2 (2, N=375) = 335.021, P = .000$$

There is a significant relationship between place of residence and access to credit facilities among female fashion entrepreneurs in Delta state at $P=.000$. This shows that female entrepreneurs who reside in urban areas are more likely to have access to credit facilities than those who reside in rural areas. The alternative hypothesis was accepted as there was found to be a significant relationship after the hypothesis had been tested.

Hypothesis two: Female entrepreneurs with higher income are more likely to be more successful than those with lower income. Data in table 13 formed the basis for testing hypothesis two.

Table 6: Relationship between Income Level and Likelihood of Success as a Female Entrepreneur

<i>What is your income level?</i>	<i>As a female entrepreneur in the fashion industry how would you rate your level of success in the fashion industry?</i>			Total
	High	Moderate	Low	
High	133	30	27	190
Low	167	0	18	185
Total	300	30	45	375

$$X^2 (4, N=375) = 279.949, P = .000$$



There is a significant relationship between income level and likelihood of success as a female entrepreneur Delta state at $P=0.000$. This shows that female entrepreneurs with higher income are more likely to be more successful than those with lower income. The alternative hypothesis was accepted as there was found to be a significant between income level and the likelihood of success as a female entrepreneur.

Discussion of Findings

The study examined the challenges and prospects of female entrepreneurs in the fashion industry in Delta State, Nigeria. The study looked at the credit facilities available for female entrepreneurs in Delta State. It was found that credit facilities are hardly available for female entrepreneurs in the state and where they are available, they are mostly provided by microfinance banks. This aligns with the findings from the study conducted by Diyoke (2017). However, the study found that educated females are more likely to wait for white collar jobs instead of venturing into entrepreneurial activities like fashion designing. This however disagrees with the findings of Ukonu and Tafemel (2018).

The study looked at the influence of lack of infrastructural facilities on female entrepreneurs and it was found that the poor infrastructural facilities affect the performance and success of female entrepreneurs in Delta State. Facilities like electricity, good equipment, good roads and communication facilities were identified as the infrastructural facilities that their availability or absence can influence the success or performance of female entrepreneurs. The above-mentioned infrastructure as the study found, are in short supply in Delta state especially electricity. This has continued to affect the performance of female entrepreneurs in the state.

On the impact of patriarchal norms and values on female entrepreneurs in Delta state, the study found that female entrepreneurs have unequal access to credit facilities with male entrepreneurs. Further findings show that female entrepreneurs have very high prospects in the fashion industry in Delta state. Two hypotheses were tested in the study. They were all accepted as they were found to have significant relationships.

Conclusion

The challenges and prospects of female entrepreneurs in the fashion industry were examined in the study. It has been established that there are real challenges facing female entrepreneurs in the fashion industry in Delta state. These challenges have continued to prevent them from succeeding despite the huge potentials they possess for success. The study has identified the measures that could be put in place to take care of these challenges and brighten the prospects of female entrepreneurs in the state. When such measures like provision of credit facilities and improvement of infrastructures like electricity are addressed, the role of female entrepreneurs in the fashion industry in Delta state will further be enhanced.

Recommendations

Based on the findings from the study, the following recommendations are made;

1. Provision of credit facilities by government and other lending agencies: There is need for government and other agencies involved in providing funding to prioritize the provision



of credit facilities to female entrepreneurs in the fashion industry. This will help to address the funding gap faced by female fashion entrepreneur.

2. Basic infrastructure required for entrepreneurship ventures should be made available by those responsible for them. Important infrastructure like electricity and equipment should be provided by the government both federal, state and local.
3. Provision of adequate and affordable training facilities is pivotal for improved skills for female entrepreneurs in the fashion industry.
4. Fashion related equipment should also be made affordable and accessible for female entrepreneurs through deliberate government policies like import waivers.

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