

# Assessment of Female Entrepreneurship Practice and Economic Development in Jega Local Government Area of Kebbi State, Nigeria

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**Abstract**—This study was carried out to assess female entrepreneurship practice and economic development in Jega local government area of Kebbi state, Nigeria. The study specifically seeks to Identify the factors that motivate female entrepreneurs in starting their own businesses, to determine roles of female entrepreneurs in the economic development, identify challenges confronting female entrepreneurs and suggest strategies for improvement of female entrepreneurship practice. Four research questions were formulated to guide study towards achieving its stated objectives. The study adopted Descriptive survey method and it was delimited to Jega Local Government Area in Kebbi State, Nigeria. The population of the study comprised of 330 Female Entrepreneurs randomly selected from the 11 political wards of the area under study. A structured questionnaire was the instrument used in gathering data for the study. Copies of the instrument was administered with the aid of trained research assistants at the offices / business locations of the Female Entrepreneurs. The data obtained were presented in tables and analyzed using frequency and mean score. The findings of this study revealed that financial independence stands out as the most powerful motivating factor for women to engage in entrepreneurial activities. It is therefore recommended that Government at all levels should formulate and implement gender-sensitive financial policies that improve female entrepreneurs' access to credit facilities and Entrepreneurship education and capacity-building programmes should be strengthened among others. The study concludes that female entrepreneurship is a powerful instrument for economic development in Jega Local Government Area of Kebbi State and with adequate support mechanisms in place, female entrepreneurs can serve as catalysts for inclusive growth, poverty alleviation, and sustainable development in Kebbi State and Nigeria as a whole.

**Index Terms**—Female, Entrepreneurship, Entrepreneurship Practice, Economic Development

## I. INTRODUCTION

For over a decade, the experience of Nigeria in the process of economic development has not been encouraging. Consequently, female entrepreneurship is now seen to attract considerable amount of attention as a subject of academic debate (Cartel and Cannon, 2015). According to Veheul, Uhlioner and Thurk (2015), the growing interest in female entrepreneurship is attributable to the fact that female entrepreneurs are now considered important forces in economic development of their nations. This is not surprising as more than ever before, many females have been forced into alternative avenues of generating income, with a greater number of females setting up in business to balance work and family commitments (Kirk and Belovies, 2016). For example, Welter (2016) notes that females in business are a growing force in the economy, and in transition environment, their contribution extends from the economic sphere to include the wider process of social transformation (Welter, 2016). Okafor (2012) posits that the role assigned to entrepreneurship for economic growth and development especially in the developed economies such as USA, Britain, Japan, Canada and others made most developing economies to adjust their developmental concept and plan and see new enterprise development as very vital to their economic problems. Entrepreneurship as the engine of economic growth and wheel that pedals the vehicle

of economic development has been recognized for its importance in the area of job creation, revenue generation, poverty alleviation and wealth creation. Entrepreneurship is important for the support of small and medium enterprises (United Nations, 2006). With active small and medium enterprises (SMEs) sub-sector in the production process, developed and less developed countries are expected to depend less on large industries to drive their economy towards prosperity. This is because economic renewal and growth is expected to be increasingly driven within the vehicle of enterprise creation and the industry clusters. Entrepreneurship is therefore a process that involves a willingness to rejuvenate market forces, innovate, risks taking, trying out of new and uncertain products, services, and markets and being more proactive than competitors towards exploring new business opportunities (Civin and Slevin, 1991; Wiklund and Shepherd, 2005). It attracts both males and females who are interested in profitable inter-industry relationship. To ensure adequate development and competitiveness in entrepreneurship, considerable research has examined the participation of both males and females in venturing into business activities, particularly those reported to have personal dreams of entrepreneurship. This category has rapidly joined hands together to achieve success in business and enterprises development (Gelin, 2005). Female entrepreneurs are therefore becoming increasingly important in the socioeconomic development of both developed and developing economies as they account for significant percent of the operators of small and medium Enterprises (SMEs) (Josiane, 1998; Kjeldsen and Nielson, 2000). Female entrepreneurs make a substantial contribution to national economies through their participation in start-ups and their growth in small and medium businesses (United Nations, 2006). Their interest and activities in the economic growth and development especially in the area of SMEs have received outstanding interest of researchers. Global Entrepreneurship Monitor (GEM) (2005) confirmed that female participation in a wide range of entrepreneurial activities across the 37 GEM and their activities in different countries have paid off in form of many newly established enterprises for job and wealth creation. This notwithstanding, entrepreneurship is usually seen from the perspective of men driven economy (Gerlin, 2015; Josiane, 2018)

due to its complexity, particularly its gender issues, the role of female entrepreneurship has not been properly documented. While female entrepreneurship is a central aspect of economic development and public policy concern in most countries, scholarly research about their entrepreneurial activities is comparatively scarce. The role of entrepreneurs as agents in the labour market for creation of employment, wealth creation, poverty alleviation and provision of resources has helped tremendously to increase the number of female – owned entrepreneurial ventures in the world. The emergence of the private sector as the major participant/player in the industrial development of many countries has also improved females' access in employment opportunities as against when they experienced denial in employment opportunities as wage workers because of their family responsibilities (Josiane, 2011).

To cope with these challenges, the development of self-employment, especially in the area of SMEs became the last resort for them (Thompson, 2012). SMEs contribute more than 50% to Gross Domestic Product (GDP) of most nations both developed and less developed (Oyekanmi, 2014; Uchechukwu, 2014; Ojo, 2016). Its contributions to economic development have been predominantly in the area of job creation, poverty alleviation, environmental vitality, wealth creation and human capital. Female entrepreneurs therefore account for more than half of the operators of SMEs subsector and they operate more often in the agricultural, manufacturing, trade and service sectors (Kjeldsen and Nielson, 2010; community, women and development (COWAD), 2004; Gelin, 2015). However, the operation of SMEs involves considerable risks, hard work, enormous sacrifice and sincerity of purpose which cut across various obstacles. The risks, challenges and obstacles (Ojo, 2014) perhaps affect female entrepreneurs more than their male counterparts, making their chances of success to be considerably lower than men (Hisrich and Brush, 2016). Considering the various challenges facing SMEs particularly in Nigeria which includes; capital inadequacy, unavailability of the required infrastructure, shortage of manpower to mention but few. Someone may quickly conclude that Females are usually discouraged from venturing into enterprise development. But today the story is a different one; females are starting and growing

businesses at an unprecedented rate. In USA, the analysis of gender creative businesses shows that the rate of growth of female – owned businesses is twice that of men and this comprises more than 35% share of all entrepreneurial ventures. They generate over \$2.3 trillion in annual revenue, and employ 18 million individuals (Bartol and Martin, 2018). In Nigeria, female entrepreneurs are considered as an integral part of economic growth. Their businesses contribute jobs, productive and distributive activities required for wealth creation both for family and nations' economies (Soetan, 2006; Okunade, 2017). Female activities in entrepreneurship and SMEs enable them to effectively combine their productive and reproductive roles because of the flexibility in hours of work which permit them to care for their children and also contribute substantially to economic growth (Soetan, 2017). This has made females to be regarded as the central focus of the economic development and public policy concern (Bagby, 2015). Females were reported to be in charge of majority of activities in Africa (UNIDO, 2008). This finding is also reflected in various studies which indicates that female, own and operate around one – third of all businesses in the formal sector, and they represent the majority of businesses in the informal sector (Bardasi, and Baumol, 2007; World Bank, 2007; Aderemi Ilori, Siyanbola, Adegbite, and Abereij 2018).

Females' productive activity, particularly in industry empowers them economically and enables them to contribute more to overall development. Whether they are involved in small and medium scale activities in the informal or formal sector, women's entrepreneurial activities are not only a means for economic survival but also have a positive social repercussion for the women themselves and their social environment (UNIDO, 2011). In – spite of such remarkable reports, the reality of the situation in many African and transition economies is that female entrepreneurs consistently struggle and remain dormant (Nichter and Goldmark, 2019). In Nigeria for example, the promotion of women is disappointing, and their contribution overlooked as a result of the systematic neglect by society as a whole. In addition, their participation and role within the wider entrepreneurial setting is constantly undermined, resulting in the gross underestimation of women's socio-economic contribution to the

economy and under-utilization of women's tremendous potentials (Woldie and Adersua, 2014). Furthermore, female entrepreneurs in Nigeria are faced with a myriad of obstacles and challenges, and the lack of support from government and non-governmental agencies further impedes their entrepreneurial effort. Each year as students in Nigeria graduate from high schools and universities there is rush of individuals into the labour market. The problem is highlighted when the number entering the labour market is estimated to be in excess of 520,000 potential entrants per annum (Kwaja, 2016). When one considers the options available to these people, entrepreneurship will not only offer employment but will create jobs which are needed in our country. Throughout the world entrepreneurship is seen as one of the most important solutions to unemployment, poverty and low economic growth in any country.

All over the globe, female entrepreneurship contributes to stability, to well-being among communities, and provides economic opportunities for disadvantaged groups including women, low wage earners, and minorities. Another contribution is the creation of wealth as well as employment. Many women in developing countries remain illiterate and live in poor communities. This situation does not prevent them from participating in local economies and becoming entrepreneurs. Tiny enterprises enable them to improve their lives and those of many others by creating new jobs. The participation of women in economic life in developing countries contribute to a more human, cooperative, balanced and pleasant work environment in women-led enterprises, in which individual development is engraved. Hisrish and Brush, (2018) argue that an increasing number of women are seeking to penetrate the world of entrepreneurship, although this activity entails many risks, and the expenditure of time and energy.

In this study, it is thus imperative to explore why there are still a relatively small number of female entrepreneurs in comparison to their male counterparts in Nigeria and to determine whether the country is aligned with global initiatives to promote Female entrepreneurship. Also, in reaction to the research report of Schuttle, Boshoff and Bennett (2015) which suggested that male entrepreneurs have been extensively studied and the focus should now be

shifted to the study of female entrepreneurs. It is upon this premise that this research work emerged.

#### Statement of Problem

The development of entrepreneurship has become a key policy priority across the world and particularly in developing countries. It is commonly regarded as a means of generating jobs, reducing poverty and improving the general well-being of individuals and households (Minniti and Naude, 2017). Undeniably, the robust efforts to encourage entrepreneurship are closely linked to the growing interest in the growth of the private sector and the neoliberal agenda of economic development (Quartey, Danquah, Owusu & Iddrisu, 2018). In pursuing entrepreneurship advancement in developing nations, women always come to the fore because they are widely perceived as vulnerable, specifically regarding income and employment. Thus, the promotion of entrepreneurship among women is widely seen as enhancing their job chances and other opportunities (Quartey et al., 2018). Improving women's social and economic outcomes has been crucial to global and national development agendas in recent years. In particular, the promotion of female involvement in entrepreneurship has been described as key to empowering women and a strategy for reducing poverty.

Consequently, development agencies and governments worldwide have provided resources and concentrated their efforts to support MSMEs, particularly in developing economies. This entrepreneurship intervention could help create jobs in these economies, particularly since the government's position as the primary source of employment opportunities has reduced significantly in recent times (Agyire-Tettey, Ackah, & Asuman, 2018). Despite these initiatives globally, women entrepreneurs continue to trail their male counterparts, particularly in developing nations. A critical variable responsible for this ugly trend is access to finance. It is in-view of the foregoing that that study is undertaken to assess the level of female entrepreneurship Practice, Credit Access and Economic Development in Jega Local Government Area of Kebbi State, Nigeria.

#### Objectives of the Study

The general objective of this study was to Assess of Female Entrepreneurship Practice and Economic Development in Jega Local Government Area of

Kebbi State, Nigeria. The specific objectives of the study are to:

1. Identify the factors that motivate female entrepreneurs in starting their own businesses in Jega Local Government Area of Kebbi State, Nigeria?
2. Determine the roles of female entrepreneurs in the economic development of Jega Local Government Area of Kebbi State, Nigeria?
3. Identify challenges confronting female entrepreneurs in Jega Local Government Area of Kebbi State, Nigeria?
4. Determine strategies for improvement of female entrepreneurship practice in Jega Local Government Area of Kebbi State, Nigeria?

#### Research Questions

To carry out an Assessment of Female Entrepreneurship Practice and Economic Development in Jega Local Government Area of Kebbi State, Nigeria, we seek answers to the following questions:

1. What are the predominant factors that motivate female entrepreneurs in starting their own businesses and the nature of the relationship with economic development in Jega LGA, Kebbi State, Nigeria?
2. What are the roles of female entrepreneurs in the economic development of Jega Local Government Area of Kebbi State, Nigeria?
3. What are the challenges confronting female entrepreneurs in Jega Local Government Area of Kebbi State, Nigeria?
4. What are the strategies for improvement of female entrepreneurship practice in Jega Local Government Area of Kebbi State, Nigeria?

#### Significance of the Study

This study is significant to many people in many areas. In this light, the study is relevant because it seeks to provide entrepreneurial guideline and gender development procedure that would lead to effective attainment of national objectives in terms of economic growth and reduction of unemployment in Nigeria. To the female gender the study would serve as eye opener in terms of discovering their entrepreneurial potentials despite the influence of culture and beliefs. The conclusions can be used both in the evaluation of the current system concerning entrepreneurship as well as in the formation of new strategies in the entrepreneurship in tertiary

education. The study is also of relevance to students and future researchers who may wish to carry out research work on female entrepreneurship and economic development. Moreso, the study point out areas of further research which act as a guide to the aforementioned prospective researchers. Finally, the study would serve as veritable source of information for individuals, youths irrespective of gender and the government, on how to harvest the rich benefit of entrepreneurship in the nation building and economic development.

## II. REVIEW OF RELATED LITERATURE

### Conceptual Framework

The history of entrepreneurship can be traced as far back as 800 years, to the French word “entreprendre” meaning ‘to do something’ or to go between’ in a military expedition. It took over three hundred years for the word to be used as English word.

The concept of laissez-fair capitalism propounded by Adam Smith which permitted free entry and free exit of the merchants to the market actually helped in the development of entrepreneurship. However, prior to Adam Smith, different people had been identified to exhibit the characteristics of an entrepreneur

### Who is an entrepreneur?

According to Schumpeter (2014) being an entrepreneur is not a profession and entrepreneurs do not form a social class...This makes it very difficult to define an entrepreneur as a functional economic group or to classify one set of persons as entrepreneurs. Rather an entrepreneur can be seen as an element of the mechanism or agent of change. As Akeredolu-Ale (2015) rightly opined that Schumpeter’s characterization of the entrepreneurial function gives one the impression that the entrepreneur must be an unusual sort of man in that in a situation in which everyone is doing what they used to do before, an entrepreneur emerges and innovates. In order to provide a definition to the word ‘entrepreneur’ Carland, Hoy, Boulton and Carland (2014) defined an entrepreneur as “an individual who establishes and manages a business for the principal purpose of profit and growth”. Bagby (2018) also sees an entrepreneur as “a person that utilizes the opportunity of instability, turbulence, lack and change to produce something new or modifies an existing one for profit motive”. Gartner (2019)

defined an entrepreneur as “someone who creates an organization”. Herbert and Link (2019) viewed an entrepreneur as “a person that has some comparative advantage in the decision-making process either because he or she will have better information or different perception of events or opportunities”. They also defined an entrepreneur as “an individual whose judgment differs from the norms”. Pickle and Abrahamson (2019) saw an entrepreneur as “one who organizes and manages a business, undertakes and assumes the risks for the sake of profit”. The entrepreneur evaluates perceived opportunities and strives to make the decisions that will enable the firm to realize sustained growth”.

### Types of Entrepreneurs

Entrepreneurship is clearly a complex and multifaceted phenomenon (Grafisk 2010).

Recent changes in the economy and the restricting of labour markets in terms of employee qualifications, nature of work contents and work contracts have raised the profile and importance of entrepreneurship within the global economy and this has resulted into different types of entrepreneurs (Minniti and Arenius, 2003).

Most elaborately, Grasfik (2017) and United Nations (2016) classified entrepreneurs into six different types which include; self – employed, traditional self employed, growth – oriented leisure or subsistence and network entrepreneurs.

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

ii. The Traditional Self – Employed Entrepreneur: These types of entrepreneurs exist when someone has taken over and continue on running a personally owned enterprise and who is not necessarily an entrepreneur. This type of entrepreneurs is usually found in the service, trade and in rural district culture in occupation such as farming, building, construction, manufacturing and related occupation.

iii. The Growth – Oriented Entrepreneur: The growth – oriented entrepreneur is usually neither registered as an entrepreneur nor as a self-employed person.

iv. The Leisure Entrepreneur or Subsistence: This is the type of entrepreneur that does business that is in

line with his or her hobby. He or she usually sets out a relatively low level of activity and operates in a high-risk environment. This type is usually found in all types of business with relatively low entrance barriers (Grafisk, 2014; United Nations, 2016).

v. The Family – Owner Entrepreneur: The family enterprise is a business that is usually passed on from generation to generation. Under this type of entrepreneur, the new owners are neither entrepreneurs nor self – employed. Founding a company is considered a natural step in the growth or reorganization strategy of an enterprise, but the subject is only referred to briefly (Grafisk, 2021).

vi. The Network Entrepreneur: This type of entrepreneur is usually found in all traditional categories of life. The entrepreneur under this category in most cases is project oriented and establishes the business in line with the emergence of the projects. He or she may be an employer or a project manager in one project and then enter the next project as an employee. This type of enterprise can be found in consultancy services and information technology.

#### The Profile of Female Entrepreneurs in Nigeria

Females in Nigeria account about 50% of the nation's population yet their participation in developmental issues is very low. Females in SMEs, their role in the economy notwithstanding, have very limited access to formal financial services. Ayogu (2010) emphasizing on this opined that "...females are groaning under unjust culture, beliefs and overbearing influence of a male dominated society especially in Nigeria where females are denied access to land ownership. Reacting to this, Mazrui (2011) lamented the tragedy of the marginalization and dispossession of women in general and Nigerian females in particular. He highlighted the categories of sexism that oppress females. The principles guiding the ownership of economic resources like land and property strengthened the stereotype of male dominated society in which female are suppressed or downtrodden. The worst of this being malignant sexism, which according to him ensures the complete economic manipulation, sexual exploitation, political marginalization and economic inequality of female (Anyanwu, 2013). Commenting on the role of female entrepreneurs, Weeks (2011) opined that female entrepreneurs play an increasingly important role in promoting economic growth and development. To

ensure this role is accomplished, most of them rely on predatory moneylenders because of the problems they encounter in accessing credit from the formal financial institution in Nigeria (Iheduru, 2002). The traditional and conventional role of women in Nigeria most often inhibits them from having access to formal financial institution's loans and credit. Due to their inability to meet up with the required conditions for accessing loan such as collateral security, guarantor and others, female are highly restricted from formal finance and this negatively affects their involvement in both business and national economic decision making. Their inability to access the formal financial services also hinders them from starting and expanding their own entrepreneurial activities. Sustainable development can only be achieved with the full participation of female in economic development.

#### Nigerian Perspective on Female Entrepreneurs

There are very few studies on Female entrepreneurs in Nigeria. This is largely due to the lack of indigenous research studies, lack of information, lack and limitation in contextual research methodologies, lack of relevant and up-to-date data and appropriate instruments of measure and problems of access to African female entrepreneurs in most Africa countries (COWAN 2015). In order for Nigeria to increase its economic growth and achieve its objectives of reducing unemployment, the national strategy for the development and promotion of small business identifies small business development and the empowerment of entrepreneurs as the most important avenue for economic growth (Act No. 102 of 1996); (National Small Business Act, 2016). Sunter et al (2018) highlights the importance of entrepreneurial development when he states that it is only through the creation of millions of enterprises that millions of jobs will be created. In determining whether there is an advantage to be gained by Nigeria for female opting to enter the world of entrepreneurship, it is necessary to determine whether unemployment levels have improved. In a survey conducted in Nigeria between the periods September 2016 to September 2017, the art of unemployment had decreased by four percent as a result of female entering the World of Business Development (COWAN,2015).

Role of Small Business and Entrepreneurship in Nigeria

The vital role that small business and entrepreneurship play in stimulating economic activity, job creation, poverty alleviation and the general upliftment of living standards has been recognized both internationally and in Nigeria. Owing to the low economic growth, high unemployment and an unsatisfactory level of poverty in Nigeria, entrepreneurship becomes a critical solution for the starting and developing of small business (Van Vuuren, 2017).

Small enterprise development holds the key to economic growth. In order to achieve its target of reducing unemployment by fifty percent by 2015, Nigeria needs to look towards employment creation. The Nigeria governments have realized that by supporting SMEs they may achieve their target goal set. Data on small and medium enterprises suggests that these enterprises contribute about half of total employment, more than 30% of total gross domestic product. Also, one out of five units exported is produced in the small and medium sector in Nigeria (CBN, 2019). The vital role small businesses and entrepreneurship play in stimulating economic activity, job creation, poverty alleviation and the general upliftment of living standards has been recognized both internationally and in Nigeria. By analyzing the factors that influence the start-up of small businesses and entrepreneurial ventures it can make potential entrepreneurs aware of the importance of these factors in the startup and growth of their businesses. Once these factors are identified it could be incorporated in the training and development programmes which are offered to emerging female entrepreneurs. According to the survey conducted by the World

#### Role of Female Entrepreneurs in Economic Development

Entrepreneurship has no respect for sex, color, height, individuals, race or culture. Female in different nations play equal role with their male counterparts in economic development through entrepreneurship. An entrepreneur, whether male or female play important role in a particular economy. In an attempt to offer an acceptable definition of an entrepreneur, Wenekers and Thurik (2019) identified thirteen roles of an entrepreneur in every economy. According to them “An entrepreneur is: a

person who assumes the risks associated with uncertainty, an innovator, a decision maker, an industrial leader, an organizer and a co-ordinator of economic resources, a contractor, a resource allocator, a person who realizes a start up of a new business, an employer of other factors of production, the owner of an enterprise, manager or super rider, a person who supplies financial capital. Female entrepreneurship development has been recognized as important because of the contributions of female entrepreneurs to the economic development in both developed and less developed countries. Female entrepreneurs therefore enhance economic development through:

(i) Employment Creation: Female entrepreneurship development can help female –owned businesses generate more income which then can be used to support their households and improve their family welfare outcomes (Thomson 2012, Kantor, 2019). This income can help females to start and grow their businesses which will in turn help them to offer employment to others in their community.

(ii) Poverty alleviation: Many women support themselves and their families through the income they receive from their entrepreneurial activities (Kantor, 2019). Females also are more involved in organizing programmes that focused on empowering females and youths for poverty alleviation. For instance, in Nigeria, COWAN is a NGO formed by females and they are doing a lot in line with their set objective -to alleviate poverty among the Nigerian female

(iii)Economic Vitality: Economic vitality is a necessary condition for achieving social vitality which improves the standard of living of the citizens of nations. Important factors that make living attractive are flow of information, education, health, housing and transportation which are developed and sustained through entrepreneurship. The easiest approach to economic vitality is through female entrepreneurship development.

(iv) Economic and Socio-Political Empowerment: Females now have access to and control over income and working conditions. This has empowered them for full involvement and participation in economic, social and political policy making that might result changes in gender inequality and discrimination especially in the labour market.

(v) Financial Sustainability: Small enterprises tend to have the flexibility and innovativeness that are critical business needs in developing economy. As females form micro and macro enterprises and bring their values, products and services to the market place, they become involved in changing the face of the nation's business. As Steinem (2012) noted, women entrepreneurs tend to take a "holistic approach to balanced life, work, family, economic, and cultural values

(vi) Economic growth: The increase of female prominence in entrepreneurship has positive contribution to the country's G D P and Gross National Income (GNI) (Kantor, 2019). Statistically, more than 30% of the contributions of the country's GDP, comes from female that are self-employed especially in micro and small sized enterprises (Kerta, 2013). This sector of business and its entrepreneurial characteristics are viewed by many to be central to innovation and is considered the engine of economic growth (Schumpeter, 2014; 2017). Obviously, if women make up a large number of SMEs which add to the growth of the economy, then it only makes sense to promote the development of female entrepreneurs in SME's for this reason (Thomson, 2012). Sourcing for external funds and experts for nation's economic development might be a waste of resources.

(vii) Wealth Creation: Wealth creation and social vitality are the economic goals of both men and women entrepreneurs. To achieve this, female entrepreneurs usually combine their efforts to form a strong base either in the rural or urban areas and channel the same towards economic development.

#### Challenges Facing Female Entrepreneurs

Although there are many contributions to be accredited to female entrepreneurs, a number of constraints have been identified as detriment to these contributors. Female entrepreneurs face many challenges, including government rules and regulations, gaining access to finance, and building an ICT infrastructure that enables efficiency and growth (United Nations, 2016). Women entrepreneurs require confidence, leadership and management skills and must find ways to access new markets. Kantor (2019) rightly argued that females often experience greater constraints on their economic actions relative to men. Mayoux (2011) also noted that "there are certain factors that limit the

ability of female entrepreneurs to take advantage of the opportunities available to them in their environment and these factors have been identified as the reasons why women business fail". These include poor financial management, liquidity problems, management inexperience and incompetence, problems in coping with inflation and other external economic conditions, poor or non-existent books and records, sales and marketing problems, staffing, difficulties with unions, the failure to seek expert advice, limited social and business networks, a low level of demand in the local economy, the value and system of tenure for housing, constraints in access to finance, lack of work experience and skill, and lack of role models (United Nations, 2016). Other barriers to female entrepreneurship development are cultural obstacles, lack of motivation, high crime rates, government regulation and problems during the transition from reliance on government benefits and employment. More extensively, Mayoux (2011) identified these factors to include:

(a) Lack of Access to Control of Property: The restriction of women from having access to and control of property constitutes a fundamental constraint on women entrepreneurs. The legal system in most countries has not been able to recognize and enforce females' equal right to property and ownership. Statistically, International Labour Organisation (ILO) has on record that only 1% of the world's assets are in the name of women.

(b) Lack of Access to and Control over Income: Another constraint that faces female entrepreneurs is lack of access to and control over income. Low income, low investment and low profit may limit female's ability to save. More than 65% of the poor and rural settlers in Nigeria are females. Females usually face discrimination in the labour market (both in their remuneration and the nature of job they are offered). This affects their income, investment, and savings. Inability to save, can affect their start-up capital there by discouraging them from owing businesses.

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

(d) Lack of Information on Female Entrepreneurship: There is little information available on females

entrepreneurship or females owned business in Nigeria in particularly and in the world generally.

(e) Age Limit: Unlike males, there are certain periods in a females age/time that she cannot do business –for instance, during pregnancy, labour period, child nursing and such other times that are peculiar to females. Due to this, entrepreneurship therefore tends to be a midlife choice for females. Hence, majority of females start up business after the age of 35 (Dane, 2014).

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

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

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

(i) Religious Predicament: Some religion prohibits females from coming out of their homes and environments thereby restricting them from getting involved in business.

(j) Non Involvement of female in Decision Making: females all over the world and in all sectors are usually marginalized, especially in the planning stage of development.

(k) The Offensive of the Economic Planner: The females are totally neglected in the economic planning process. The opinion of the males assumed to be the same with that of females. Even the work they do in most cases, is not giving economic value

(l) Much Emphasis on Domestic Role: No matter the role of a females in the society, she is mainly remembered for the domestic role. A females, whether a director of a company, an educationalist, an entrepreneur, or a professional, must go back to the kitchen. The popular saying that a “females education ends in the kitchen”- tends to prohibit female from going into business. “The kitchen” role dominates every other role of a female (Kpohazounde, 2014).

(m) Limited Leadership Role: Females especially in Nigeria have always been assumed not to be matured for leadership position. They are usually given the seconding position in company’s meetings and as government functionaries. For instance in meetings (not female meetings) a female cannot move motion, but she can second it

#### Concept of Economic Development

Development as a concept is a victim of definitional pluralism. It is a difficult word to define. However, attempts have been made by erudite scholars to conceptualize development. Some of these definitions will be explored for the purpose of this study. Gboyega (2013) captures development as an idea that embodies all attempts to improve the conditions of human existence in all ramifications. It implies improvement in material well-being of all citizens, not the most powerful and rich alone, in a sustainable way such that today’s consumption does not imperil the future, it also demands that poverty and inequality of access to the good things of life be removed or drastically reduced. It seeks to improve personal physical security and livelihoods and expansion of life chances. Naomi (2015) believes that development is usually taken to involve not only economic growth, but also some notion of equitable distribution, provision of health care, education, housing and other essential services all with a view to improving the individual and collective quality of life (Naomi, 2015)

#### Motivation of Female Entrepreneurs and Economic Development in Nigeria

Olarowaju (2019) did a study on what motivates female entrepreneurs in starting their own businesses, He stressed that motivation is a psychological process that makes a worker, supervisor or even a new business owner or female entrepreneurs to willingly strive towards the achievement of organizational goals and objective. He stresses that one of the factors that will motivate female entrepreneurs is the need to be her own boss. There are a lot of factors that will make a female worker not to rise to the top in the work place such as gender inequality, gender bias and lack of cooperation by male supervisors and colleagues.

#### Challenges Faced by Female Entrepreneurs and Food Security in Nigeria

Okenwa (2011) worked on the challenges faced by female entrepreneurs in managing their businesses in achieving food security. Okenwa (2011) observed that although women make up about 52 percent of the adult population and have 42.4 percent representation in the work force, they hold relatively small percentages of influential positions. Only 14.3 percent (7 percent in 2014) of Nigeria directors were female, 3.9 percent (3 percent in 2014) of the chairs of board were females and 3.9 percent. (2 percent in 2014) of chief executive officer were female. In addition, the total number of executive manager’s has decrease since 2006. Okenwa (2011) worked on a sample of 500 respondents of female entrepreneurs who are both business owners and workers resident in Port-Harcourt. He used a structured questionnaire consisting of Likert Scale statement of strongly agree, agree, strongly disagree, disagree and undecided to elicit responses. He used chi-square to analyze the data. Okenwa (2011), found out that, there are five unique challenges facing female entrepreneurs, such as: Access to finance, business management skill, inter-role conflict, moral support from family, lack of female role model, and pressure of child care.

III. RESEARCH METHODOLOGY

The research method to be adopted for this study was Descriptive survey method. The area of the study was Jega Local Government Area in Kebbi State, Nigeria. The population of this study comprised of 330 randomly selected Female Entrepreneurs in spread across each of the political wards in Jega Local Government Area of Kebbi State. The instruments employed in gathering data for this study was a structured questionnaire. The researchers administered copies of questionnaire meant for SMSEs in Jega Local Government Area with the aid of trained research assistants. The distribution was done in each of offices/business locations of the Female Entrepreneurs in location under study. The data obtained through the questionnaire was presented in tables and analyzed using frequency and mean score. 4-point Likert scale scoring was used with SA = 4, A = 3, D = 2, SD = 1. Any Mean score ≥ 2.50 was considered Accepted (Valid) and any Mean score < 2.50 was considered Rejected (Invalid).

IV. DATA ANALYSIS AND RESULT

Table 1: Entrepreneur’s opinion on the factors that motivate female entrepreneurs in starting their own businesses in Jega LGA, Kebbi State, Nigeria.

S/N	Factors that Motivate Female Entrepreneurs	SA	A	D	SD	Mean	Decision
1	Desire for Financial Independence	160	110	40	20	3.24	Accepted
2	Unemployment or Under Employment	150	100	50	30	3.12	Accepted
3	Poverty Reduction and Family Support	140	120	45	25	3.14	Accepted
4	Use of personal skills and Talent	115	105	45	25		Accepted
5	Need for Job Security	130	115	55	30	3.05	Accepted
6	Employment Creation	145	110	50	25	3.14	Accepted
7	Poverty alleviation	135	120	45	30	3.09	Accepted
8	Economic Vitality	120	130	55	25	3.05	Accepted
9	Economic and Socio-Political Empowerment	150	105	45	30	3.14	Accepted
10	Economic growth	140	115	50	25	3.12	Accepted
11	Wealth Creation	155	100	45	30	3.15	Accepted

Source: Field Survey, 2025.

Key: SA - Strongly Agree, A- Agree, D- Disagree, SD- Strongly Disagree

The data table 1 above indicated that all the listed motivational factors have mean scores above the benchmark of 2.50, showing that respondents generally agreed that these factors motivate female entrepreneurs to start businesses. Financial independence recorded the highest mean score, suggesting that women engage in entrepreneurship mainly to gain economic autonomy. Unemployment, poverty reduction, and the use of personal skills further reinforce entrepreneurship as both a survival and empowerment strategy

Table 2: Entrepreneur’s opinion on the Roles of Female Entrepreneurs in the Economic Development in Jega LGA, Kebbi State, Nigeria.

S n	Roles of Female Entrepreneurs in the Economic Development	SA	A	D	SD	Mean	Decision
1	Job creation	160	110	40	20	3.24	Accepted
2	Income generation	155	115	40	20	3.23	Accepted
3	Economic diversification	145	110	50	25	3.14	Accepted
4	Innovation and creativity	150	105	50	25	3.15	Accepted
5	Poverty reduction	155	110	45	20	3.21	Accepted
6	Human capital development	140	120	45	25	3.14	Accepted
7	Local and rural development	135	125	45	25	3.12	Accepted
8	Women empowerment and gender equality	160	105	45	20	3.23	Accepted
9	Increased tax revenue	120	130	55	25	3.05	Accepted
10	Social Development and Stability	140	115	50	25	3.12	Accepted
11	Value Chain Strengthening	135	120	50	25	3.11	Accepted
12	Role modelling and mentorship	150	110	45	25	3.17	Accepted

Source: Field Survey, 2025.

Key: SA - Strongly Agree, A- Agree, D- Disagree, SD- Strongly Disagree

The results in table 2 revealed that female entrepreneurs play significant roles in economic development. All the items recorded mean scores above 2.50, indicating acceptance. Job creation and income generation emerged as the most prominent contributions. This implies that female

entrepreneurship contributes meaningfully to reducing unemployment, improving household income, and strengthening the local economy.

Table 3: Entrepreneur’s opinion on the challenges faced by female entrepreneurs in managing their businesses, in achieving food security in Jega LGA, Kebbi State, Nigeria

S n	Challenges confronting female entrepreneurs	SA	A	D	SD	Mean	Decision
1	Limited Access to Finance	170	100	40	20	3.27	Accepted
2	Gender Bias	155	110	45	20	3.21	Accepted
3	Limited Access to Information	145	115	45	25	3.15	Accepted
4	Lack of technical and Managerial Skills	150	105	50	25	3.15	Accepted
5	Poor Access to Networks and Contacts	140	115	50	25	3.12	Accepted
6	Inadequate business registration and certification	130	120	55	25	3.08	Accepted
7	Cultural and social constraints	160	100	45	25	3.20	Accepted
8	Lack of Access to Control of Property	155	105	45	25	3.18	Accepted
9	Lack of Access to and Control over Income	140	115	50	25	3.12	Accepted
10	Lack of access to Information Technology	145	110	50	25	3.14	Accepted
11	Lack of Information on Female Entrepreneurship:	135	120	50	25	3.11	Accepted
12	Age Limit	110	120	65	35	2.92	Accepted
13	Family Dependence	145	115	45	25	3.15	Accepted
14	Restriction to Family Business	130	120	55	25	3.08	Accepted
15	Inaccessibility	160	100	40	20	3.26	Accepted

5	to Required Funds	5	5	0			ed
16	Religious Predicament:	120	115	45	25	2.09	Accepted
17	Non-involvement of female in Decision Making	150	110	45	25	3.17	Accepted
18	The Offensive of the Economic Planner:	135	115	55	25	3.09	Accepted
19	Much Emphasis on Domestic Role	160	105	45	20	3.23	Accepted
20	Limited Leadership Role	155	105	45	25	3.18	Accepted

Source: Field Survey, 2025.

Key: SA - Strongly Agree, A- Agree, D- Disagree, SD- Strongly Disagree

The table 3 shows that all identified challenges recorded mean values above 2.50, indicating that respondents agreed these issues hinder female entrepreneurship. Limited access to finance ranked highest, confirming it as the major constraint. Cultural barriers, gender bias, and skill deficiencies further limit women’s entrepreneurial performance and business growth.

Table 4: Entrepreneur’s opinion on the Strategies for Improvement of Female Entrepreneurship practice in Jega LGA, Kebbi State, Nigeria.

S n	Strategies for Improvement of Female Entrepreneurship practice	S A	A	D	S D	Mean	Decision
1	Improved access to finance	175	100	35	20	3.30	Accepted
2	Entrepreneurship education and training	160	110	40	20	3.24	Accepted
3	Mentorship and networking programmes	150	115	45	20	3.20	Accepted
4	Supportive government policies	155	110	45	20	3.21	Accepted
5	Simplified business registration	145	120	45	20	3.18	Accepted

	and taxation						
6	Access to market	150	115	45	20	3.20	Accepted
7	Infrastructural development	140	110	50	20	3.15	Accepted
8	Technology and digital inclusion	145	120	50	20	3.17	Accepted
9	Cultural and social support	150	115	45	25	3.17	Accepted
10	Children and family support services	135	120	50	25	3.11	Accepted
11	Access to information and advisory	145	115	45	25	3.15	Accepted
12	Formation of cooperatives and associations	150	110	45	25	3.17	Accepted
13	Legal right and property ownership	160	105	45	20	3.23	Accepted

Source: Field Survey, 2025.

Key: SA - Strongly Agree, A- Agree, D- Disagree, SD- Strongly Disagree

The findings in table 4 above indicated strong agreement among respondents on strategies for improving female entrepreneurship. All strategies recorded mean scores above 2.50. Improved access to finance was rated highest, followed by education, mentorship, and supportive policies. This suggests that a comprehensive support framework is essential for strengthening female entrepreneurship practice.

Summary of Major Findings

The findings of this study reveal that female entrepreneurship in Jega Local Government Area of Kebbi State is significantly influenced by a wide range of motivational, economic, social, and institutional factors. The analysis of responses from 330 entrepreneurs indicates that financial independence stands out as the most powerful motivating factor for women to engage in entrepreneurial activities. Closely related to this are unemployment and underemployment, poverty reduction, and the desire to support family welfare. These findings suggest that female entrepreneurship is not only a personal economic pursuit but also a household survival and empowerment strategy. The study further establishes that female entrepreneurs play a vital role in economic development within Jega LGA. Their contributions span job creation,

income generation, poverty reduction, and local economic diversification. Female-owned enterprises enhance human capital development, promote rural and community development, and contribute to social stability. The acceptance of all role-related variables indicates a strong consensus among respondents that women entrepreneurs are key drivers of inclusive and sustainable economic development.

Despite these positive contributions, the study reveals that female entrepreneurs face numerous challenges. Chief among these is limited access to finance, which restricts business expansion and sustainability. Other major challenges include gender bias, cultural and religious constraints, limited access to information and technology, inadequate managerial skills, and exclusion from decision-making processes. These barriers collectively hinder the growth and competitiveness of female-owned enterprises. The findings also highlight several strategies capable of improving female entrepreneurship practice in Jega LGA. Improved access to finance, entrepreneurship education and training, mentorship and networking, supportive government policies, and legal rights to property ownership emerged as critical interventions. The universal acceptance of these strategies underscores the need for a comprehensive and coordinated approach to supporting female entrepreneurs.

#### IV. RECOMMENDATIONS

Based on the findings of this study, the following recommendations are proposed:

1. Government at all levels should formulate and implement gender-sensitive financial policies that improve female entrepreneurs' access to credit facilities. Special loan schemes, grants, and microfinance programs with low interest rates should be designed specifically for women-owned businesses.
2. Entrepreneurship education and capacity-building programmes should be strengthened. Regular training on business management, financial literacy, marketing, and digital skills should be organized through government agencies, non-governmental organizations, and educational institutions.
3. Mentorship and networking platforms should be established to connect female entrepreneurs with

experienced business leaders. Such platforms will facilitate knowledge sharing, exposure to market opportunities, and confidence building.

4. Government should simplify business registration processes and reduce taxation burdens on small and medium-scale enterprises owned by women. This will encourage formalization and improve access to government support programmes.
5. Cultural and religious leaders should be engaged in sensitization campaigns aimed at addressing harmful norms and stereotypes that limit women's participation in entrepreneurship. Community support is essential for sustaining female-led businesses.
6. Policies that guarantee women's legal rights to property ownership and control over income should be strictly enforced. This will enhance women's economic independence and decision-making power.

#### V. CONCLUSION

This study concludes that female entrepreneurship is a powerful instrument for economic development in Jega Local Government Area of Kebbi State. Women entrepreneurs are not only motivated by personal economic gains but also by broader socio-economic responsibilities, including family welfare and community development. Their contributions to job creation, income generation, poverty reduction, and social stability are significant and widely acknowledged. However, the persistence of financial, cultural, and institutional challenges limits the full realization of female entrepreneurial potential. Addressing these constraints through targeted financial support, education, policy reforms, and social reorientation is essential. With adequate support mechanisms in place, female entrepreneurs can serve as catalysts for inclusive growth, poverty alleviation, and sustainable development in Kebbi State and Nigeria as a whole.

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