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IMPACT OF GOVERNMENT SOCIO-ECONOMIC ACTIVITIES IN PROMOTING WOMEN ENTREPRENEURSHIP IN KEBBI STATE NIGERIA

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Abstract

This study examines the relationship between government social and economic programmes and women entrepreneurship in Kebbi state Nigeria, using samples of 217 registered women entrepreneurs in Kebbi state. Questionnaire and personal interview were used to collect primary data from the sampled women entrepreneurs using purposive and convenience sampling techniques. The data was analyzed and presented using descriptive statistics and inferential statistics of chi-square technique were used to test the hypothesis in order to establish the significance of the estimated relationships. The outcome reveals that government socio-economic activities have significant impact in promoting women entrepreneurship in Kebbi state and the country at large. Also, women that benefited from government entrepreneurship support programmes, their standard of living and that of their families have been improved. In order to promote women entrepreneurship and achieve significant positive contribution of women entrepreneurs to the economic development of Nigeria, the study recommends that government and relevant stakeholders should create enabling environment for the women entrepreneurs, through provision of adequate infrastructure, financial support, and improvement of marketing activities.

Keywords: Socio-economic, women entrepreneurship, economic development, empowerment, financial support, entrepreneurs

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Introduction

Creating women entrepreneurs means promoting women involvement into entrepreneurship which has to do with encouraging women entrepreneurs to be confident, have zeal to put in their best in the innovation of idea and involvement in the government activities that encourages and assist such mission, put their best in venture creation and involvement in business being it small, medium or large scale in nature. This study is intended to look in to issues that involve access to government support particularly by women which has been on a rising trend in recent times. Bennet and Goldberg (2020) asserted that in developing economies, low-income women are often victims of societal suppression and abuse; while their counterparts in developed economies are victims of lending discrimination. It is therefore argued that lending to women may help empower them economically and socially.

The heightened interest in the gender dimension of government activities in recent times stems from the fact that women are often seen as instruments for societal change and development and as such, empowering them may be of great benefit to society. Access to credit by women has therefore become the main subject of many global and regional conferences, seminars and workshops. Experts have widely acknowledged the substantial contribution of small and micro enterprises (of which women participation constitute larger percentage) to the entrepreneurial development of a nation, therefore the need to support them to grow. It is therefore no exaggeration to state that, the most important goal, which every society in the contemporary world has set for itself, is to empower its women to be able to afford basic necessities of life such as food, clothing and shelter; as well as be part of decision making in the home and community. In many societies in Africa, which Nigeria is no exception, women are not fully integrated into the socio-economic development process (Meyer, 2018) and one of the possible implications is that, these societies are deprived of their full utilization of their human resource capabilities and potentials. Education, in its true sense brings some level of empowerment and once a woman is empowered it will subsequently lead to a reduction in poverty in various societies, education helps women to contribute meaningfully to development through participation in decision making which has been perceived to be the prerogative of men.

In an effort to promote women empowerment, the United Nation(U.N) general assembly since 1974 has passed a resolution emphasizing the priorities of women, their role and participation in entrepreneurial development and the need to integrate them fully into the development agenda. In developing countries, many governments, in collaboration with NGO's have over the years implemented programmes aimed at empowering women economically and socially. This study therefore seeks to assess the impact of government interaction, with a focus on women entrepreneurship in Kebbi State, Nigeria.

EDITOR-IN-CHIEF
Prof. R. Rena [South Africa]

Tradition, socio-cultural beliefs and other impediments have long limited women's participation in the economy and their access to resources for development especially in developing countries. However, there is a general consensus that in order for women to play a meaningful role in socio-economic development, they must be socially and economically empowered. One way of empowering women is to make grants and credit facilities easily accessible to them to finance their micro and small enterprises. In an attempt to realize this objective, a plethora of policies were implemented by various governments in collaboration with other stakeholders aimed at helping women access funds to expand their businesses. Despite, the efforts made by the government, policy makers, NGOs and financial institutions in extending financial services to micro and small enterprises (of which the participation of women is greatest), majority of women still faced enormous challenges in trying to access funds for their enterprises. The constraints of government support to women in micro and small enterprises can be attributed to a number of reasons such as low return activities undertaken by women, coupled with heavy domestic workloads; channeling their low incomes or returns to support the up-keep of the home; high rate of illiteracy among women, their limited roles in household decision-making among others.This study, thus, investigates whether government socio-economic programs contribute to the development of women entrepreneurship Kebbi state, Nigeria.

An Overview of Government Social and Economic Activities in Nigeria

A social activity is where and how we contact or meet people, whilean economic activity is when and how we make, buy or sell goods and services. Thus,a socio-economic activity is a mix of a social and economic activities.Socio-economic activities are the interactions between the social and economic habits of a group of people or community. Socio-economics can also refer to the branch of economics that studies the relationship between economic activity and social behavior. Socio-economic activities (socio-economic indicators/ factors) includes: social economy, savings, investment, education, employment, income, food security, housing etc.

Socio-economic status refers to the absolute or relative levels of economic resources, power, and prestige closely associated with wealth of an individual, community, or country (Braveman, 2006). Socio-economic status is a multidimensional construct comprising multiple factors, such as income, education, employment status, and other factors (Havranek, 2015).

Social activities by governments include providing social services, social welfare programs, and using social media among others. Social services; these are facilities and services that governments provide to the public, such as education, health care, welfare, infrastructure, and public housing. Social services are often aimed at families, children,

the elderly, women, the sick, and the disabled. Social welfare programs; these programs provide benefits to people who are unable to work or are permanently disabled. Social media; governments use social media to reach out to citizens on platforms like Facebook, Twitter, and YouTube. Governments may also be involved in other activities, such as: establishing frameworks to ensure social protection for citizens, reducing out-of-pocket health expenditure, strengthening state social protection systems, extending social protection to the informal economy and coordinating population activities, such as immigration and migration issues, women affairs, and sustainable development goals

Government has many economic activities, including: providing a legal framework: The government sets the legal status of businesses, protects private ownership, and enforces contracts. Maintaining competition: The government regulates monopolies and the prices they charge. Providing public goods and services: The government provides services like healthcare and clean air and water. Redistributing income: The government taxes households and businesses to provide benefits to everyone. Correcting for externalities: The government can intervene to address issues like pollution. Stabilizing the economy: The government can use fiscal and monetary policy to stimulate a weak economy or combat inflation. Bailing out companies: The government can provide financial assistance to companies or industries that are failing. Creating subsidies: The government can tax the public and give the revenue to an industry. Imposing tariffs: The government can add taxes to foreign products to make domestic products more appealing. It's the role of governments in the economy is to enhance the performance of the market economy and legitimate actions when markets are failing or performing poorly.

Nigerian government engages in a variety of social and economic activities, including: **Social safety nets**: The National Social Safety Net Program Scale Up (NASSP-SU) provides cash benefits to poor households in response to economic shocks. **Social development**: The Ministry of Budget and Economic Planning's Human Capital Division coordinates social sector MDAs, including the Federal Ministry of Education, Health, and Humanitarian Affairs. **Trade and regulatory reform**: The government works with the USAID to encourage internal and external trade, including customs reform and modernization. **Economic sustainability**: The government's Economic Sustainability Plan (ESP) includes policies to limit the impact of shocks on the economy, such as increased petroleum product prices and electricity tariffs. **National Social Investment Program (NSIP)**: Launched in 2016, this program aims to reduce poverty by providing job opportunities, micro credits, and nutritious meals for school-aged children. **Infrastructure**: The government is enhancing social infrastructure like schools and hospitals, and ensuring universal access.

EDITOR-IN-CHIEF
Prof. R. Rena [South Africa]

Nigerian government has implemented a number of programs and policies to promote entrepreneurship, which include: **Agencies and policies:** The government has established agencies and policies to support entrepreneurs, such as the Small and Medium Enterprises Development Agency (SMEDAN), the National Directorate of Employment (NDE), and the Industrial Development Centers (IDC). **Training programs:** The government has created programs to train and motivate unemployed graduates and out-of-school entrepreneurs. Some of these programs include N-Power, Youth Enterprise with Innovation in Nigeria (Youwin), and the Tony Elumelu Foundation Entrepreneurship Program. **Funding:** The government has established specialized banks and credit agencies to provide funding for small and medium-sized enterprises (SMEs). **Credit guidelines:** The government has created credit guidelines for loans and advances that banks can provide to SMEs. **Fiscal and monetary policies:** The government has designed fiscal and monetary policies and incentives for entrepreneurs. **Industrial estates:** The government has established industrial estates to serve as a nursery for entrepreneurs. For example, the Yaba Industrial Estate was established in 1962. **Enterprise Promotion Decree:** The government enacted the Nigeria Enterprise Promotion Decree in 1972 to reduce the dominance of foreigners in Nigerian businesses. **Survival funds:** this program was established and operated during Corona in 2020 where government give financial grants to entrepreneurs to enable their businesses survive during that period.

Nigerian government and other organizations have implemented a variety of programs and policies to support women entrepreneurs, including: **Financial support:** The government offers grants, loans, and credit facilities to women-led businesses. The Micro, Small and Medium Enterprises Development Fund (MSMEDP) provides financial support to female entrepreneurs. The government has launched programs to provide women entrepreneurs with access to grants, loans, and credit facilities. Microfinance institutions and schemes have also emerged to provide funding options for women entrepreneurs. **Training and mentorship:** The government and private sector offer business skills training and mentorship programs. **Networking:** The government and private sector offer networking opportunities for women entrepreneurs. **National Gender Policy:** The government adopted the National Gender Policy in 2006 and updated it in 2021. The policy aims to address gender-related issues and ensure that women's issues are considered in all policies and programs. **Nigeria for Women Project:** This project from the Federal Ministry of Women Affairs aims to improve the livelihoods of women in targeted communities. **Universal Education Act:** The 2004 Universal Education Act made education free, including pre-primary education, to promote equality of opportunity. **National Women's Economic Empowerment (WEE) Policy:** The WEE Policy and Action Plan for 2023-2028 aims to promote the success of women and girls in Nigeria's economy.

EDITOR-IN-CHIEF
Prof. R. Rena [South Africa]

Other efforts to promote women entrepreneurship in Nigeria include; programs and schemes from financial institutions, international organizations, and non-governmental organizations (NGOs) and action plans to advance the rights and conditions of women in communities

Nigeria has a number of social and economic investment programs, including: **National Social Investment Program (NSIP)**: A social welfare initiative that aims to distribute resources equitably to vulnerable populations. The NSIP includes programs like: **N-Power**: Provides job training, education, and a monthly stipend to young Nigerians. **Conditional Cash Transfer Program (CCT)**: Provides financial assistance to the poorest individuals. **Government Enterprise and Empowerment Program (GEEP)**: A micro-lending program for entrepreneurs, particularly young people and women. **National Cash Transfer Programme (HUP)**:A social safety net program that provides financial support to poor and vulnerable households. **National Social Investment Office (NSIO)**: Oversees the NSIP programs, establishes standard delivery mechanisms for social benefits, and coordinates the delivery of social programs

The Kebbi State Government's mission is to use the state's resources to improve the livelihood of its people. The government's strategic objectives include: Reducing over-dependence on federal transfer, Improving revenue generation, and Broadening governance reforms. The government's economic development sector includes key sectors such as agriculture, animal health, commerce, industry, tourism, and works and transport. The Kebbi State Government has several initiatives to promote entrepreneurship and economic growth, including: **Kebbi State Investment Promotion Agency (KIPA)**: Established to create a favorable environment for investors and entrepreneurs. KIPA offers incentives like free land for investors in the state's industrial layout, and helps streamline administrative processes. **Sustainable growth**: The state government's policies are focused on sustainable growth in a competitive environment. This includes encouraging participation from the private sector, both local and foreign. **Industrial policy**: The state's industrial policy includes establishing agencies like KIPA and the Kebbi State Asset Management Company (KESAMCO). The policy also promotes climate-smart interventions and awareness of climate change adaptation and mitigation strategies.

Women Entrepreneurship Development in Nigeria

The National Women Entrepreneurship Development (WED) assessment in Nigeria was conducted between July and October 2022, employing cross-sectional methodologies that combine qualitative and quantitative methods to assess the strengths and weaknesses of each of the six WED framework conditions. Specifically, the methods deployed include: desk review, women entrepreneurs survey, key informant interview

and focus group discussion, based on the information and data provided from these sources its observed that Eliminating gender bias and any form of discrimination against women, as well as strengthening support for women entrepreneurs in Nigeria to start, grow, and scale their businesses, can unlock significant opportunities for greater wealth creation and employment. Therefore, the information contained in the report of that assessment is important for policymakers and non-governmental stakeholders that focus on promoting and advocating for women's entrepreneurship in Nigeria through the provision of evidence-based insights and recommendations that seek to strengthen and render the overall enabling environment for enterprise development more inclusive and respond better to the needs of women entrepreneurs in Nigeria, including in the informal economy.

Women-led businesses, particularly micro-enterprises, form a critical component of Nigeria's 39.7 million micro, small and medium enterprises (MSME) ecosystem. According to the 2021 National Bureau of Statistics (NBS) and the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) Survey Report, of the 38.4 million nano- and micro-businesses in Nigeria, women account for 32.9% of business ownership (NBS&SMEDAN, 2021). Across the top five MSME sectors, men-owned enterprises dominated Agriculture (84.9%) and Service (58.4%) sectors. Women-owned enterprises were more prevalent in Accommodation & Food Services (86.8%); Manufacturing (68.7%), and Wholesale/Retail Trade (64.5%).According to the results from the Women Entrepreneurs Survey (WES) undertaken under this survey and supported by evidence from the National MSME survey 2021, women have a high level of interest in becoming entrepreneurs but face challenges related to the business and regulatory environment, such as lack access to financial and business development services critical to formalizing and growing their businesses.

Challenges of Women Entrepreneurs in Nigeria

However, there are still challenges that women entrepreneurs face in Nigeria, including:

- Lack of access to finance and resources

  Women generally lack knowledge of the financial options available to them. According to Enhancing Financial Innovation and Access(EFInA),access to financial services in Nigeria (A2F) 2020 survey, women in Northern parts of Nigeria are more likely to be financially excluded particularly North West where Kebbi state is included where 76% of the adult women are financially excluded. Almost Half of the women in business do not have access to formal financial services which can provide opportunities to boost their business. Two-thirds of women are not borrowing and even when they borrow, they rely on informal groups and social networks. Women are less likely than men to own physical assets such as a

house or land either alone or jointly this will most likely deter access to credit facilities, (NDHS, 2018). Thus, the challenges to women's access to finance include: property rights and control over assets; cultural norms and family responsibilities; biased attitude of some banks; lack of collateral and start-up capital; lack of awareness of finance; financial market imperfections etc.

- Lack of education
  Despite the Universal Education Act, the girl child continues to face tremendous challenges to attain secondary education. Only About 51% of adult women have attained secondary education, (EFInA Survey 2020). Women who live in urban areas have more chances at attaining secondary education. Women were less likely to have the necessary knowledge/skills to enable them plan, budget finance, and choose financial products to satisfy their needs. Thus, lack of entrepreneurial skills is one of the factors hindering women entrepreneurship development
- Hostile government policies
  Some government policies are unstable and unfavourable to existing and potential entrepreneurs, for instance, recent increase in taxes and interest rate in Nigeria.
- Lack of entrepreneurial aptitude
  Entrepreneurial aptitude identifies whether a person has the characteristics that are directed toward business creation; thus, many do not have entrepreneurial mindset, bahaviour and orientation.
- Lack of social awareness
  Social awareness is the ability to accurately interpret a social environment as well as infer the emotions of others in that environment. Lack of social awareness can result in awkward silences and hurt feelings, which will lead to poor business performance.
- Inadequate security
  Insecurity at the moment the one the most serious problem facing entrepreneurship development in Nigeria particularly in Northern state which include Kebbi state.
- Environmental problems
  Gender norms continue to constrain the ability of Nigerian women to participate in formal wage employment, (NDHS, 2018). Socially accepted norms and expected family roles have a profound effect on the type of economic activities that women can engage in, Women in Nigeria are less likely to be active in the labour market; more likely to be in lower-earning opportunities like farming and informal jobs; and earn less for a given level of education and experience than men of the same level. Most Nigerian women are facing tremendous challenges accessing

infrastructures, this limits the time needed for self-development (EFInA Survey 2020); also, Nigeria is yet to achieve gender parity in political representation at all levels in comparison with other African countries. Nigeria still has several laws on the books that make it harder for women to work than men, thus Legal reform is possible, and benefits not only women and families but entire economies. Nigerian women are facing challenges in their ability to make both economic and non-economic decisions due to the prevailing societal norms which restrict women's access to resources. These norms were identified to be perpetrated by religious beliefs, cultural beliefs and norms

- Poor sources of income

  Nigerian women are predominantly micro and small business owners and significantly under-represented in formal salaried wage employment. A substantial proportion of Nigerian women are business owners in the following sectors namely agriculture, trade and services. For majority of Nigerian women, the size, frequency and cash-based nature of their income makes them vulnerable and threatens their resilience. Nearly half of Nigerian women are not saving because of limited income after expenses or being unemployed.

Nigerian Government Agencies that Support Entrepreneurship

Some of the government agencies that promote a business-enabling environment for entrepreneurs, SMEs and startups in Nigeria are:

1. **Small and Medium Enterprises Development Agency of Nigeria (SMEDAN):** Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), established through the SMIDA Act 2003.SMEDAN's main objectives include providing support services, training, and capacity building to SMEs, facilitating access to finance, promoting entrepreneurship culture, and enhancing the competitiveness of Nigerian SMEs in both local and international markets. SMEDAN offers a range of programs and initiatives aimed at supporting small and medium-sized enterprises (SMEs) in Nigeria. Some of these include the recently added MSME Mass Registration Program (MMRP), the SPX Programme, HP LIFE programme, National Enterprise Development Program (NEDEP), One Local Government, One Product (OLOP), National School Entrepreneurship Programme (N-SEP), SMEDAN Loans, SMEDAN/Sterling Bank Matching Fund Programme, Subsidized Business Development Services (BDS) For Micro and Small Enterprises and the Women on Self Employment Programme (WISE-P).
2. **Bank of Industry (BOI):** The Bank of Industry (BOI) in Nigeria plays a significant role in financing entrepreneurs by providing financial support to various sectors of the economy. As Nigeria's primary development finance institution, BOI focuses on

promoting industrialization and economic growth and offers a range of financial products and services to entrepreneurs, startups, and existing businesses, including loans, equity financing, and guarantees. The Bank of Industry (BOI) offers several loan programs and financial assistance options tailored to support small and medium-sized enterprises (SMEs) and startups in Nigeria. Some of these programs include the Youth Entrepreneurship Support Programme (YES-P), Bottom of the Pyramid (BOP) Fund, Cottage Agro Processing (CAP) Fund, Food &Agro Commodity Processing Fund, Livestock and Livestock Processing Fund, Nigerian Content Intervention (NCI) Fund, Smallholder Farmer Cluster Financing Programme, Solar Energy Fund, the Government Enterprise and Empowerment Programme, Anchor Borrowers' Programme (ABP), Fintech Digital Lending, BOI/Aliko Dangote Foundation Fund, NADDC Fund, BOI Engineering and Technology Funds, Artisanal Miners Intervention Funds, the CBN Textile Intervention Fund, CBN Textile Revival Intervention Fund, BOI Fashion and Beauty, and the BOI Fashion Fund.

3. **National Information Technology Development Agency (NITDA):** National Information Technology Development Agency (NITDA) plays a pivotal role in fostering tech entrepreneurship in Nigeria. NITDA's primary contribution lies in promoting the growth and development of the Nigerian information technology sector. Some of training, capacity building, and mentorship programs conducted by NITDA in Nigeria include: NITDA Academy, NITDA Digital Skills Training, Capacity Building programmes, Digital Job creation centers, E-learning facilities, Scholarships, Virtual Libraries, Mentorship and Networking, NITDA Information Technology Hubs, NITDA iHatch Cohorts, NITDA Tech Innovation and Entrepreneurship Support Scheme, NITDA Innovation Challenge, Funding Opportunities, and Policy Advocacy.
4. **Nigerian Export Promotion Council (NEPC):** The Nigerian Export Promotion Council (NEPC) plays a crucial role in promoting entrepreneurship in Nigeria by supporting and facilitating export-oriented businesses. NEPC provides numerous beneficial programmes for Nigerian exporters and SMEs such as export support programmes, registration for exporters, market research, trade fairs, export workshop and training, advisory and coaching, support for women in export, support in trade promotion services and financial support to help entrepreneurs identify export opportunities, improve product quality, and access international markets.
5. **Nigerian Investment Promotion Commission (NIPC):** The Nigerian Investment Promotion Commission (NIPC) is an agency of the Federal Government established to encourage, promote and coordinate investments in Nigeria. NIPC promotes entrepreneurship in Nigeria by creating a conducive environment for both local and foreign investors.NIPC aims to attract investment, stimulate economic growth, and

foster entrepreneurship by offering incentives, assisting with business registration, and advocating for policies that support entrepreneurial ventures.

6. **Corporate Affairs Commission (CAC):** The Corporate Affairs Commission (CAC) in Nigeria plays a vital role in supporting entrepreneurship by overseeing the registration and regulation of MSMEs, companies and business entities. It facilitates the formalization of businesses, making it easier for entrepreneurs to establish legal entities, access funding, and engage in legitimate commercial activities. The CAC also promotes transparency, accountability, and investor confidence through its regulatory functions, which contribute to a more conducive environment for entrepreneurship to thrive in Nigeria.
7. **Central Bank of Nigeria (CBN):** The Central Bank of Nigeria (CBN) promotes entrepreneurship in Nigeria by implementing policies that support access to finance and provide targeted funding for SMEs and entrepreneurs. Through initiatives like the Entrepreneurship Development Centers (EDCs) and the Anchor Borrowers' Program in partnership with SMEDAN and BOI, the CBN aims to enhance financial inclusion, provide affordable credit, and encourage the growth of SMEs to drive economic development and job creation.CBN provides development financing in programmes such as the Micro, Small and Medium Enterprises Development Fund (MSMEDF), Sabi Money, Agricultural Credit Guarantee Scheme Fund (ACGSF), the Small and Medium Enterprises Equity Investment Scheme (SMEEIS), and the Youth Entrepreneurship Development Programme(YEDP).
8. **NIRSAL Microfinance Bank:** NIRSAL Microfinance Bank is primarily an Intervention Bank; its main goal is to be a viable channel for the on-lending of special funds from the Central Bank of Nigeria to qualified citizens of Nigeria, including Nigerian entrepreneurs. Some of its programmes include the On-Balance Sheet Lending (OBSL) for Entrepreneurs, SMEs, petty traders and individuals, and the Agri-Business/Small and Medium Enterprise Investment Scheme (AGSMEIS loan scheme) for Agropreneurs.
9. **Nigerian Export-Import Bank (NEXIM):** The Nigerian Export-Import Bank (NEXIM) provides short and medium-term loans to Nigerian exporters. It also provides short-term guarantees for loans granted by Nigerian Banks to exporters as well as credit insurance against political and commercial risks in the event of non-payment by foreign buyers. Some of its programmes for Nigerian exporters and entrepreneurs include the Small and Medium Enterprise Export Facility (SMEEF), the Women and Youth Export Facility, the Nigerian Content Development and Monitoring Board fund, Nigerian Creative Arts & Entertainment Industry Loans, Nigeria-Africa Trade and Investment Promotion Programme, Export Credit Insurance Facility, Export

EDITOR-IN-CHIEF
Prof. R. Rena [South Africa]

Credit Guarantee Facility, Direct Lending Facility, Foreign Input Facility and Local Input Facility.

10. **Development Bank of Nigeria (DBN):** The Development Bank of Nigeria supports entrepreneurship as it seeks to alleviate financing constraints faced by Micro, Small and Medium Scale Enterprises (MSMEs) in Nigeria by providing credit facilities and training to entrepreneurs. Some of the programmes provided by the DBN include the DBN Entrepreneurship Training Programme and the DBN Loans.

There are also other non-governmental organizations and individuals that contribute to women entrepreneurship development in Nigeria such as Tony Elumelu Foundation Entrepreneurship Program, Aliko Dangote Foundation Fund, MTN foundation, etc.

Women Economic Empowerment in Nigeria

Nigeria has a high rural, youthful & dependent women population with implication for financial inclusion and economic empowerment. The population of Nigerian adult women (18years and above) is 53 million, (EFInA Survey 2020). According to International Center for Research on Women (ICRW) a woman is economically empowered when she has access to skills, resources, and institutions she needs to succeed and advance economically as well as the power to make and act on economic decisions including the control of personal and household resources. Women Economic Empowerment (WEE) focuses on women's ability to gain access and control over productive resources and be recognized as fully participating economic actors. Women's empowerment is more comprehensive than WEE alone, as it encompasses the process towards realizing a wider set of women's political, economic, and social rights**.**

An increase in women's economic empowerment can increase women's bargaining power within their household, increase their participation in economic activities and improve their livelihood (UN Women, 2018). The SDGs 5 and 8renewed the global commitment to gender equality and women empowerment; including women's economic empowerment, as a major human right and development goal. Women's economic empowerment improves household livelihood and food security, this is evident in how she allocates her limited income to household expenditure (Falola et al, 2020)

Women economic and social empowerment relates to three factors i.e. women personal factors, relations factors and environmental factors; the personal factors relate to women's individual knowledge, educational attainment, level of literacy, participation in economic activities, access to human and social resources, access to technology, access to and use of financial services, autonomy. The relational factors relate to the attitudes and norms of people within women's lives and the enterprises they interact with, including participation in women collectives, involvement in household decision making,

spousal control over asset, time and work. The environmental factors relate to the broader social and political structures in the public space which impact women's empowerment such as gender norms, labour participation, laws and police fostering gender discrimination.

Despite evidence that empowering women can result in benefits for societies at large, the new African Women's decade on Financial and Economic Inclusion of African Women 2020-2030 progress on gender equality and women's empowerment particularly in Sub-Saharan Africa (SSA) has been far too slow and will require concerted efforts to achieve (AU, 2020).According to Enhancing Financial Innovation and Access (EFInA) Access to financial services in Nigeria (A2F) 2020 survey, women in Nigeria are underrepresented in formal wage employment requiring higher education and specialized skills and overrepresented in vulnerable/informal employment. The majority of women in Nigeria lack access to healthcare, education, water and sanitation, financial services, and Information and Communication Technology (ICT), all of which are necessary for economic growth.

The traditional involvement of Nigerian women in subsistence-level activities essentially means they are historically equipped with entrepreneurial skills, technical know-how, and experience that can be leveraged for inclusive growth and lasting national prosperity. The Nigeria's future growth prospect is therefore irrevocably tied to the status of its women and its ability to adequately leverage their considerable economic potential. Access to formal financial services 'facilitates day-to-day living, and helps families and businesses plan for everything from long-term goals to unexpected emergencies. Individuals are more likely to use formal financial services, such as credit and insurance, to start and expand businesses, invest in education or health, manage risk, weather and financial shocks, which can improve the overall quality of their lives' (World Bank, 2022)

Empirical Literature Review

In order to place this work within the framework of existing literature, the study review the work of Gangi and Timan (2013) who reported that globally, governments of several countries have realized the importance of entrepreneurship and therefore establish policies and programmes aimed at advancing entrepreneurship development in their communities. Aikor (2022) Concludes that the efforts made by successive governments in Nigeria towards entrepreneurship development have not yielded the desired results, one of the reasons is faulty design of some of the programmes, the other is poor implementation of programme and lack of awareness, while other factors remaining are inefficiency and corruption. The study by Salami et al. (2023) revealed that entrepreneurship policy intervention and monetary policy are positively related to entrepreneurship growth and development. and that such a relationship is strong and

EDITOR-IN-CHIEF
Prof. R. Rena [South Africa]

statistically significant. Hence, the study concludes that Entrepreneurship is an important driving force of business growth.The result of the study by Sam (2014) shows that government credit policies and programs have no significant effect on the development of entrepreneurship in Nigeria.

A review paper by Oboh and Nwachukwu (2022) report that the laudable program thatthe government design for entrepreneurs as well as small and medium scale business have not had a significantimpact on the life of its citizenry. It was also gathered that this fund or skill designed for entrepreneurs was notonly being offered by federal or state government alone, but individuals, companies or groups also have interestin fostering entrepreneurial activities in Nigeria. Their study also concluded that to have a robust economy like China, India, Indonesia, America, Germany and other developed nations, the country needs to have a strong entrepreneurial base.

Demssie (2020) points out those women entrepreneurs are challenged by various socio-cultural problems to run their own business in MSEs. The study concluded that social factors such as low network with outsiders and social acceptability, class biases; gender inequality and conflicting gender role, the negative attitude of societies towards women entrepreneurs, cultural influences, and the high burden of household responsibilities are the major socio-cultural problems that affect women entrepreneurs' business startup and expansion. Different studies revealed that social factors contributed significantly towards the better performance of women entrepreneurs in small and micro enterprises (Khan et al., 2021; Mozumdar et al., 2020). Raheem (2013) conducted research to identify influencing factors affecting the performance of women entrepreneurs and concluded that social factor is the most essential variable, followed by economic and political factors. Social factors such as social acceptability, network, and social bias affected women's entrepreneurial performance.

Economic factors are among the most critical elements in starting and running a business. Economic environment plays the most direct and immediate role in influencing the performance of women entrepreneurs in SMEs (Abu Bakar & Ahmad, 2016; Raheem et al., 2019). It refers to the arrangement of necessary internal and external financial funds that influence business success (Wube, 2010). The availability of access to capital, labor, raw materials, market, technology and infrastructure to run their business effectively can influence the performance of women entrepreneurs (Animaw, 2019). Most of the previous studies agreed that credit assistance to women entrepreneurs in MSEs helps entrepreneur's performance which best results in higher revenue and improved profit, income, investment, capacity to pay obligations and growth of the entrepreneurs (Abebe, 2014; Alene, 2020; Khan et al., 2021; Wube, 2010). According to Raheem (2013), in a study conducted in Pakistan, economic factors were found to have a positive and significant effect on women entrepreneurs' performance.

EDITOR-IN-CHIEF
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Methodology

The researcher in this study used the survey research design in order to simplify and understand the complex issue concerning the topic under study.The study uses survey research strategy because it allows collecting quantitative data which can be analyzed quantitatively using descriptive and inferential statistics. The data collected can also be used to suggest possible reasons for particular relationships between variables and to produce models of the relationships. Using survey strategy gives more control over the research process and when sampling is used it is possible to generate a sample size that is a representative of the whole population.

This research work employed the use of questionnaires and personal interview in the collection of data.Since the focus of this study is to explore impact of government interaction in enhancing women entrepreneurship in Kebbi State, Nigeria, all women who benefited from government support within the Kebbi State constitute the population of the study which is 500 registered women entrepreneurs. A sample size of 217 women entrepreneurs was determined using Kriejce & Morgan table (1970).

Data collected would be presented using simple tables and percentages and analyzed using chi-square. Thus, thechi-square analysis is used to test the hypotheses of the study and determine whether different characteristics of variable are inter-related. It is therefore, a measure of significance and also a distribution test which is proffered to other statistical method of analysis due to the nature of the research work.

Results and implications

200 questionnaires were fully completed and returned out of the 217 questionnaires administered, and the data were presented and analyzed base on the 200 retrieved questionnaires. The hypothesis was tested using chi-square (χ^2) analysis to determine the significance of the observed frequencies in the survey responses. This statistical method assesses whether there is a significant association between two categorical variables in this case, women entrepreneurship and various government socio-economic programmes.

The analysis of data for this study is in two phases; descriptive statistics such as frequency counts, percentages, means, averages, as well as cross-tabulations (contingency tables) and inferential statistical technique of chi-square to test the hypotheses of the study.

Descriptive Analysis

This section presents some descriptive analysis results which are useful in understanding subsequent analysis. The section described the basic features of the raw data collected using the questionnaire in order to make it more meaningful and allow for simpler interpretation of the data.

EDITOR-IN-CHIEF
Prof. R. Rena [South Africa]

Table 1: To what extent do the following government social activities contribute to your business development?

Government Social and Economic Activities	Options/ Frequency					Total
	1 Not at all	2 To a little extent	3 To an average extent	4 To a large extent	5 To a very large extent	
National Social Safety Net Program Scale Up (NASSP-SU)	7 3.5%	30 15%	28 14%	70 35%	65 32.5%	200 100%
National Social Investment Program (NSIP)	12 6%	30 15%	38 19%	66 33%	54 27%	200 100%
N-Power	10	20	40	60	70	200
Youth Enterprise with Innovation in Nigeria (Youwin)	5 2.5%	27 13.5%	18 9%	85 42.5%	65 32.5%	200 100%
Youth Entrepreneurship Development Programme (YEDP).	12 6%	33 16.5%	25 12.5%	80 40%	50 25%	200 100%
Survival Funds	8 4%	30 15%	42 21%	55 27.5%	65 32.5%	200 100%
Micro, Small and Medium Enterprises Development Fund (MSMEDP)	15 7.5%	25 12.5%	40 20%	70 35%	50 25%	200 100%
National Gender Policy	5 2.5%	12 6%	18 9%	75 37.5%	90 45%	200 100%
Nigeria for Women Project	18 9%	27 13.5%	45 22.5%	60 30%	50 25%	200 100%

Source: Field Survey and Compilation of the Author 2024

Table 2: To what extent do the following government economic activities contribute to your business development

Government Social and Economic Activities	Options/ Frequency					Total
	1 Not at all	2 To a little extent	3 To an average extent	4 To a large extent	5 To a very large extent	
National Women's Economic Empowerment (WEE) Policy	20 10%	23 11.5%	37 18.5%	74 37%	46 23%	200 100%
Conditional Cash Transfer Program (CCT)	13 6.5%	30 15%	42 21%	55 27.5%	60 30%	200 100%
Government Enterprise and Empowerment Program (GEEP)	16 8%	20 10%	34 17%	80 40%	50 25%	200 100%
National Cash Transfer Programme (HUP)	4 2%	26 13%	30 15%	82 41%	58 29%	200 100%
Kebbi State Investment Promotion Agency (KIPA)	17 8.5%	33 16.5%	40 20%	78 39%	32 16%	200 100%

EDITOR-IN-CHIEF
Prof. R. Rena [South Africa]

Government Social and Economic Activities	Options/ Frequency					
	1 Not at all	2 To a little extent	3 To an average extent	4 To a large extent	5 To a very large extent	Total
Kebbi State Asset Management Company (KESAMCO)	22 11%	38 19%	20 10%	50 25%	70 35%	**200** **100%**
Other SMEDAN programs and initiatives e.g. Women on Self Employment Programme (WISE-P)	18 9%	12 6%	30 15%	75 37.5%	65 32.5%	**200** **100%**
Other BOI loans, programs and initiatives e.g. Anchor Borrowers' Programme (ABP)	2 1%	8 4%	40 20%	70 35%	80 40%	**200** **100%**
Other CBN programs and initiatives e.g. Agricultural Credit Guarantee Scheme Fund (ACGSF)	6 3%	14 7%	35 17.5%	85 42.5%	60 30%	**200** **100%**

Source: Field Survey and Compilation of the Author 2024

Table 3: To what extent do the Kebbi state government socio-economic activities contribute the development of your business

Rating	Options/ Scale	Frequency	Percentage
1	Not at all	6	3
2	To a little extent	12	6
3	To an average extent	18	9
4	To a large extent	90	45
5	To very large extent	74	37
Total		200	100

Source: Field Survey and Compilation of the Author 2024

Table 1 and 2 present some of the social and economic programs of Nigerian government that promote women entrepreneurship and the responses of the majority of the respondents indicate that government socio-economic activities contributed to large and very large extent to the development of their businesses, while table 3 also indicate that socio-economic activities of Kebbi state government positively impacted to the development of women entrepreneurs.

Test of Hypothesis

Statistical tests of the hypothesis with a view to either accepting or rejecting such are presented below. This section presents the results of hypotheses testing in tables

EDITOR-IN-CHIEF
Prof. R. Rena [South Africa]

followed by the discussion of the findings. As stated, earlier chi-square was used to test the hypothesis of the study, the results are presented below:

Step1: Hypotheses

H_0: Government socio-economic activities do not have significant impact in promoting women entrepreneurship in Kebbi State, Nigeria

H_1: Government socio-economic activities have significant impact in promoting women entrepreneurship in Kebbi State, Nigeria.

Step2: Significance Level

$\alpha=0.05$

Step3: Rejection Region

Reject the null hypothesis if *p*-value$\leq 0.05=\alpha$.

Step4.1: Calculated Expected Frequencies

Frequency

	Observed N	Expected N	Residual
Not at all	6	6.0	.0
To a little extent	12	12.0	.0
To an average extent	18	18.0	.0
To a large extent	74	90.0	-16.0
To very large extent	90	74.0	16.0
Total	200		

Step4.2: Test Statistic and *P*-value

Test Statistics

	Frequency
Chi-Square	8.724[a]
Df	4
Asymp. Sig.	.0178

a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 6.0.

b. Based on 200 sampled tables with starting seed 2000000.

Step5: Decision

Since *p*-value = 0.0178≤0.05, we reject the null hypothesis and accept the alternative hypothesis

EDITOR-IN-CHIEF
Prof. R. Rena [South Africa]

Step6: State conclusion in words

At α = 0.05 level of significance, there is enough evidence to conclude that government socio-economic activities have significant impact in promoting women entrepreneurship in Kebbi State, Nigeria.

It is therefore argued that government support to women may help empower them economically and socially. The heightened interest in the gender dimension of government activities in recent times stems from the fact that women are often seen as instruments for societal change and development and as such, empowering them may be of great benefit to society. The findings from the study also indicated that government support programme had some impacts positively on the clients' businesses, improvement in their family lives and social standing as a whole.

Conclusion

In view of the findings that emerged after data analysis and the test of hypotheses, as well as evidence that emerged from the review of empirical studies in the existing literature. The study concludes that Government socio-economic activities have significant impact in promoting women entrepreneurship in Kebbi State and Nigeria in general. The study also concludes that many women entrepreneurs have benefited from government intervention programmes that support entrepreneurship development in Nigeria. Also, many respondents have revealed that they also get support from non-governmental organizations and other well to do individual in the society.

The study revealed that access to government support has contributed immensely to the economic empowerment of women through improvement in their businesses. The interview research results showed that women that benefitted from government support programmes no longer buy their wares on credit, they have enough profit to save, plough back some of their profits for expansion and diversification in their projects.Also, the study shows that access to the government support has improved the status of women both at the family level and in society as a whole. At the family level, the study reported an improvement in household income and standard of living of the family. The social level, there was a rise in the confidence level of women, increased degree of socialization and positive outlook in terms of aspiring to future leadership positions.

Recommendation

The growth and development of women entrepreneurs is beneficial to all stakeholders and the nation in general. The contributions that women entrepreneurs offer is achievable only when there is a conducive business environment for the existing and potential entrepreneurs. In view of the findings that emerged from this study, and the conclusions drawn, the study recommends as follows:

EDITOR-IN-CHIEF
Prof. R. Rena [South Africa]

1. To improve women entrepreneurship and achieve significant positive contribution of women entrepreneurs to economic development of Nigeria, there is the need for the government and other relevant stakeholders to formulate a national strategy or action plan for WED, enhancing economic opportunities for women-owned businesses and promoting the growth and development of women-owned enterprises in the country.
2. Provision of grants and interest free loans to women entrepreneurs, to ease access to credit facilities and creating awareness to women on how to access benefits from all form of government intervention programmes.
3. Patronizing products and services of women entrepreneurs.
4. Organising seminar and conferences on business management as well as women skills acquisition programmes.

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