

Assessment of the Factors Affecting the Empowerment of Women Entrepreneurs in Nigeria

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ABSTRACT

This study examines the factors affecting the empowerment of women entrepreneurs in Kogi State, Nigeria. Utilizing a survey research approach and in-depth interviews, it analyses the socio-demographic profiles of women entrepreneurs, their access to finance, training, and market opportunities, as well as the effects of government policies and cultural norms on their empowerment. The findings highlight that, despite demonstrating resilience and entrepreneurial drive, women entrepreneurs in Kogi State encounter considerable obstacles, including restricted access to credit, poor infrastructure, and societal discrimination. The study emphasizes the need for targeted measures such as financial literacy programs, mentorship opportunities, and policy reforms to foster a supportive environment for women's economic empowerment. Addressing these challenges can help unlock the potential of women entrepreneurs, promoting sustainable economic growth and social progress in Kogi State.

Keywords: Empowerment, Women Entrepreneurs and Survey Research Design

INTRODUCTION

Since attaining independence in 1960, Nigeria has placed industrial development at the core of its economic policies. Initially, the government concentrated on large-scale industries to lessen reliance on imports, modernize the economy, and achieve self-sufficiency. However, this strategy encountered significant obstacles, such as inefficient bureaucratic processes, inadequate infrastructure, and excessive dependence on oil revenues (Magaji & Ahmad, 2024). These limitations, along with evolving global economic conditions, exposed the weaknesses in Nigeria's industrial framework, highlighting the necessity for a more adaptable and inclusive approach. Drawing inspiration from the economic advancements in Asian nations, Nigeria began to recognize the potential of Micro, Small, and Medium Enterprises (MSMEs) as vital contributors to economic growth, job creation, and poverty alleviation (Shaba, Yelwa, Obansa, & Magaji, 2018). This transition represented a fundamental policy shift, emphasizing decentralization, diversification, and community-driven initiatives as key factors for sustainable development (Magaji, Musa & Ismail, 2025; Adewale, 2007; Eze, 2010; Ojo, 2016).

Currently, MSMEs play an increasingly significant role in Nigeria's economic and industrial framework. Due to their ability to drive innovation, generate employment, and mitigate poverty, MSMEs account for nearly 87% of all businesses in the country (Musa & Ismail, 2023; Ariyo, 2005; CBN, 2014; USAID, 2015). In response to this, the Nigerian government has implemented several policies to strengthen this sector, including measures to facilitate access to finance, enhance skill development, improve infrastructure, and streamline regulatory frameworks (Magaji, Ismail, & Musa, 2025). These initiatives are designed to broaden economic participation and ensure equitable growth, positioning MSMEs as essential contributors to the country's long-term economic transformation and industrial development (Igwe, Magaji, & Darma, 2021).

Women entrepreneurs are crucial within the MSME sector, yet they face systemic obstacles that hinder their progress (Magaji, 2002). Some of these barriers include restricted access to financial resources, insufficient infrastructure, and inadequate institutional support. Despite constituting over half of Nigeria's population, only

around 35% of women engage in entrepreneurship, largely due to entrenched societal norms, unequal opportunities, and underrepresentation in policy decision-making (Musa & Magaji, 2024). These challenges not only restrict personal ambitions but also limit the economic impact women could have. Women entrepreneurs play a pivotal role in improving societal well-being, particularly in areas such as education and healthcare (Ismail, Musa, & Magaji, 2024). Additionally, their businesses often provide employment opportunities for other women, creating a multiplier effect that fosters economic advancement and social development (Ekpe, Alabo, & Egbe, 2014; UN, 2020).

Global initiatives, such as the 2030 Agenda for Sustainable Development, highlight the necessity of empowering women economically to achieve broader development objectives (Agbadagbe, Musa & Ismail, 2024). Research suggests that removing barriers to women's entrepreneurship could lead to productivity gains of up to 25% in specific contexts (Magaji & Yisa, 2023). Despite this potential, societal norms and cultural expectations continue to hinder women's full participation in the formal economy, often relegating them to informal and small-scale enterprises. These structural barriers contribute to economic exclusion and limit the scalability of businesses led by women. Addressing these issues requires a comprehensive approach, including policy reforms, capacity-building programs, and cultural shifts. By creating an enabling environment for female entrepreneurs, nations can unlock a powerful engine for inclusive growth, innovation, and sustainable economic development (Mansor, 2015; ILO, 2012; World Bank, 2011). To advance Nigeria's economy, it is crucial to remove the systemic barriers affecting women entrepreneurs while strengthening the overall MSME sector (Musa, Magaji, & Salisu, 2022). Gender disparities in access to credit, training, and market opportunities continue to limit women's economic contributions. Implementing gender-responsive policies, expanding access to financial resources, and providing mentorship and training programs are essential steps toward empowering women to scale their businesses, create employment, and drive economic innovation. As governance and societal structures evolve, fostering an inclusive economic system will allow women to participate more effectively in Nigeria's industrial and economic development (Magaji, Muhammed & Abubakar, 2015). Prioritizing women's entrepreneurship can serve as a catalyst for sustainable growth, economic diversification, and increased global competitiveness (Brush, 2014; Still & Timms, 2010).

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

Conceptual Review

Empowerment

Empowerment is a multidimensional concept that involves individuals and communities gaining control over their lives through access to resources, skill development, and decision-making confidence, often linked to social justice and equity (Zimmerman, 1995). It occurs at personal, organisational, and community levels, fostering sustainable development and societal transformation. In psychology, empowerment encompasses intrapersonal, interactional, and behavioural components that enhance self-efficacy and agency (Zimmerman, 2000). Organisational and community empowerment involves inclusive policies and equitable resource distribution, promoting collective efficacy and resilience (Perkins & Zimmerman, 1995). Ultimately, empowerment functions as both a process and an outcome, enabling individuals and communities to drive meaningful change.

Women Entrepreneurs

Women entrepreneurs play a crucial role in economic development, job creation, and innovation while overcoming gender-specific challenges and societal norms. Their entrepreneurial efforts contribute to economic growth, social equity, and gender inclusion, often bringing unique perspectives that emphasize collaboration and community impact (Brush et al., 2006). However, they face barriers such as limited funding access, inadequate mentorship, and cultural restrictions, with research indicating a persistent gender gap in financial opportunities (Robb & Coleman, 2010). Addressing these challenges requires targeted support, including financial literacy programs and policy reforms. Additionally, women entrepreneurs drive social change by prioritizing social impact in sectors like health, education, and sustainability, reinforcing the role of entrepreneurship in fostering inclusive and equitable development (Jamali, 2009).

Theoretical Framework

Social Feminist Theory

Social feminist theory focuses on promoting gender equality and empowering women economically as a strategy to alleviate poverty and encourage broad-based economic development (Ropers-Huilman, 2002). It underscores the institutional obstacles that hinder women's advancement, calling for reforms in patriarchal legal and financial frameworks that disadvantage businesses owned by women (Orser & Elliott, 2015). Ensuring women's access to financial resources is vital for their participation in the economy as workers, business owners, and consumers, thereby enhancing their economic contributions (Roberts, 2015). Studies indicate that gender-discriminatory legislation exacerbates women's exclusion from financial services, highlighting the need for inclusive policy changes (Morsy & Youssef, 2017). Social feminism advocates for targeted financial strategies to eliminate gender disparities in capital markets and rejects the reinforcement of social hierarchies through policy or ideological constructs (Pettersson et al., 2017).

Empirical Review

Ogbari et al. (2024) conducted an empirical study on the Nigerian Youth and Women Farmers Association to evaluate how social empowerment influences poverty reduction within Nigeria's agricultural sector. Of the 353 questionnaires distributed, 335 were returned and analyzed. The study utilized the structural equation model with partial least squares (SEM-PLS) to assess the data, revealing a strong link between social empowerment and poverty alleviation among women in agriculture. These findings emphasize the importance of collaboration, resource allocation, and support mechanisms in enhancing women's social empowerment, thereby creating an environment that promotes their socio-economic growth. Consequently, the study advocates for increased involvement from policymakers, organizations, and government institutions in supporting female agricultural entrepreneurs to drive sustainable farming practices.

Gafur and Islam (2024) conducted an extensive literature review examining the factors influencing female entrepreneurship in Bangladesh. While the global recognition of women's contributions to business is increasing, systematic studies assessing the determinants of female entrepreneurial success in Bangladesh remain limited. Through a thorough analysis of peer-reviewed studies, research articles, and academic sources, the study identified key factors affecting female entrepreneurs' performance, including socio-cultural, economic, institutional, and individual dimensions. These elements shape the opportunities and challenges that women in Bangladesh encounter in business. The findings highlight the complex interplay between cultural expectations, financial access, regulatory structures, and individual capabilities in determining entrepreneurial success. Additionally, the study identifies gaps in the existing literature and proposes future research directions to enhance the understanding and support of female entrepreneurship in Bangladesh and similar contexts.

Akpuokwe, Chikwe, and Eneh (2024) developed a conceptual framework illustrating how technology and financial literacy contribute to empowering women entrepreneurs in small and medium-sized enterprises (SMEs), ultimately fostering economic growth and social advancement. The framework underscores the transformative role of technology in expanding market access, building networks, and providing essential resources for female entrepreneurs, thus promoting a more equitable business environment. Digital platforms enable women to overcome geographical barriers, connect with global markets, and enhance their competitiveness within the digital economy. Furthermore, the study highlights financial literacy as a fundamental aspect of women's empowerment in SMEs, equipping them with the necessary skills for financial management, strategic decision-making, and capital acquisition. The framework demonstrates how technology supports financial literacy initiatives while financial knowledge enhances women's ability to utilize digital tools for business expansion. It also emphasizes the need for collaboration between government agencies, financial institutions, technology providers, and civil society organizations to establish an inclusive ecosystem where women entrepreneurs can flourish and contribute to economic and social progress.

Akpuokwe, Chikwe, and Eneh (2024) explored the impact of social media in transforming business practices to promote gender equality and empower women entrepreneurs. Social media has democratized access to information and business resources, allowing women to overcome traditional entry barriers. Through these

platforms, female entrepreneurs can develop professional networks, seek mentorship, and market their products and services to a broader audience. Moreover, social media fosters collaboration, enabling women to share experiences, access peer support, and advocate for gender equality in business. Beyond individual empowerment, social media has facilitated systemic change by raising awareness of gender discrimination, thus encouraging more inclusive business policies. Additionally, these platforms provide access to funding and investment opportunities, addressing financial barriers that have historically hindered women entrepreneurs. However, challenges such as online harassment, digital skills gaps, and the digital divide persist. To maximize the benefits of social media for gender equality and entrepreneurship, a multi-stakeholder approach involving government support, private sector initiatives, and civil society engagement is essential.

Adefare, Adeola, Mogaji, Nguyen, and Mogaji (2024) investigated the role of banks in supporting women agricultural entrepreneurs (WAEs) and their contribution to achieving the Sustainable Development Goals (SDGs). The study highlighted the significant role of female entrepreneurs in agriculture in driving economic growth and sustainable development. Using the role congruity theory and the feminist agri-food systems model as a theoretical foundation, the research collected qualitative data from 35 WAEs and seven bank managers (BMs) responsible for agricultural financial services and business development. Thematic analysis revealed discrepancies between BMs' claims of offering specialized financial products and WAEs' concerns over unfavorable terms and strict lending requirements. While many WAEs had limited awareness of the SDGs, they acknowledged their role in promoting sustainable agriculture. BMs recognized the need for improved communication and broader integration of SDGs into business operations. The study recommends banks adopt gender-sensitive financial products, flexible loan structures, microfinance programs, and strategic marketing to enhance outreach. Additionally, WAEs should actively participate in associations, support networks, and partnerships with banks, government institutions, and NGOs to access mentorship, financing, and sustainable agricultural practices.

Lucky (2024) examined the rising participation of women in small-scale entrepreneurship across domestic, regional, and global markets. The study argues that expanding women's involvement in entrepreneurship is essential for long-term national economic development. Beyond income generation, women contribute to society in multiple ways, including as family providers, unpaid laborers, service professionals, and caregivers. Despite their crucial role in economic development, female entrepreneurs in Cameroon face numerous challenges, such as restricted access to credit, land ownership, inheritance rights, education, entrepreneurial training, market opportunities, and decision-making processes. Traditional cultural norms in Cameroon often relegate women to subordinate or supportive roles, limiting their business prospects. However, growing awareness of the economic benefits of women's entrepreneurship has spurred calls for greater support. The study concludes that the Cameroonian government and other stakeholders must implement targeted support mechanisms to enhance women's participation in entrepreneurship and stimulate economic growth.

While existing research provides valuable insights into female entrepreneurship, key gaps remain, including a lack of comparative regional studies, insufficient focus on psychological empowerment, and limited long-term data. Further exploration of digital tools, financial literacy policies, and socio-cultural barriers is needed for a holistic understanding of women's entrepreneurship across different contexts.

METHODOLOGY

Research Design

This study utilized a survey research design to investigate the factors affecting the performance of women entrepreneurs in Kogi State. The survey approach enabled the collection of respondents' perspectives before drawing conclusions. Kogi State, located between latitudes 7° 45'27.56"N and 7° 51'04.34"N and longitudes 6° 41'55.64"E and 6° 45'36.58"E, spans 63.82 square kilometers. Bordered by the Federal Capital Territory, Adavi, Okehi, and multiple states, its capital, Lokoja, has grown significantly since the state's creation in 1991. The 2006 census recorded a population of approximately 3.3 million, with agriculture as the dominant occupation. However, Lokoja's administrative status has attracted institutions like Kogi State Polytechnic, Federal University Lokoja, and key industries, making it a commercial hub for agricultural products.

Population of Study

The study targeted women entrepreneurs operating micro and small businesses in Kogi State, alongside officials from the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) in Lokoja and the State Ministry of Women Affairs. As of 2018, SMEDAN records indicated approximately 30,500 registered women micro-business owners in the state.

Sample Size and Sampling Technique

Sample Size

Applying the Taro Yamani formula to calculate the sample size, the study will draw a sample of representatives for data collection.

$$N / 1 + N(Me)^2$$

$$30,500 / 1 + 30,500 (0.0025)$$

$$30,500 / 1 + 76.25$$

$$30,500 / 77.25 = 394.8 = 395$$

Sampling Procedure

The study applied Bourley's proportional allocation formula to determine the sample distribution: $n_1 = N_1(n)/N_n$. Where: n_1 = Number allocated to each category within the sample frame (department or business sector), n = Total sample size selected for the study and N = Overall population of the study. This method ensured a proportional representation of different categories within the study population, improving the accuracy and reliability of the findings

Departments: sampling technique

However, two SMEDAN officials and three Ministry of Women Affairs officials were selected through purposive sampling; the researcher selected these officials for the IDI due to the need to have institutional perspectives on the issues relating to the performance of women entrepreneurs in Kogi State. This brought the total respondents to 400 (395 women entrepreneurs for the questionnaire and 5 SMEDAN/Ministry of Women Affairs officials for IDI).

Sources of Data

To collect and analyze data for this research, both primary and secondary sources were utilized. Primary data was gathered directly from women entrepreneurs through questionnaires and in-depth interviews (IDI) with government officials involved in SMEs and women's activities in Kogi State. The questionnaire consisted of two sections: the first collected demographic details such as sex, age, occupation, and qualifications, while the second focused on the study's subject matter, incorporating both open and closed questions to balance response freedom and concise answers for easier analysis. Additionally, in-depth interviews, a qualitative method involving one-on-one engagement either face-to-face or via phone, were conducted to obtain deeper insights. To ensure reliability, interviewers needed strong skills to minimize data loss.

Instrument of data collection

This study employed a questionnaire and in-depth interviews (IDI) as data collection instruments. A total of 388 women respondents across Kogi State received the questionnaire, while the IDI targeted purposively selected government officials. These methods were chosen for their efficiency in collecting large volumes of data and their flexibility in computation and analysis. The questionnaires were administered at the respondents' business locations, while in-depth interviews were conducted with officials from SMEDAN and the State Ministry of Women Affairs. A research assistant facilitated data collection by administering the questionnaire, recording interview sessions, taking notes, and assisting in result interpretation.

Technique of data analysis

The evidence or information from this fieldwork was analysed using descriptive Statistics, such as tabulation and percentage, for quantitative data. In contrast, qualitative data analysis through verbal transcription and direct quotations was adopted to interpret and analyse the information gathered from the interview session.

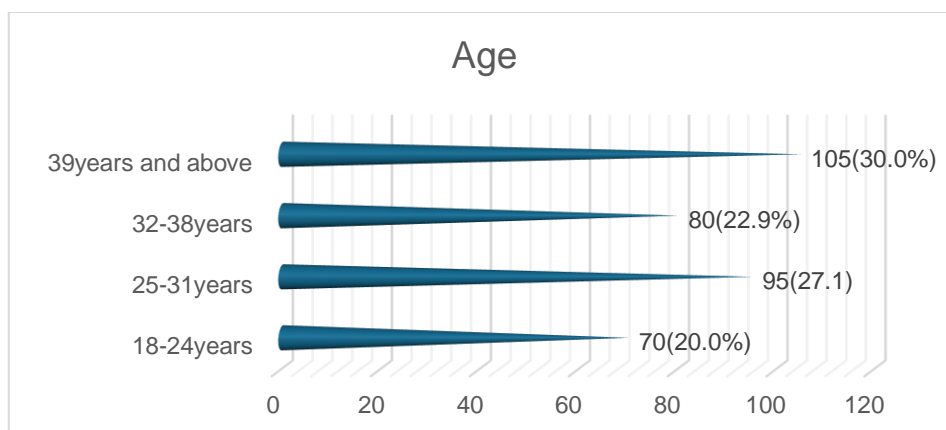
Presentation of Findings, Analysis, and Discussion

The researcher distributed 395 questionnaires, consisting of both closed-ended and open-ended questions. Out of these, 383 were returned, but 33 were deemed invalid due to incomplete responses, resulting in a final sample size of 350 valid questionnaires. Additionally, in-depth interviews were conducted with specialists from SMEDAN and the State Ministry of Women Affairs. The questionnaire responses were analyzed quantitatively, while the qualitative data from the IDI provided supporting insights. The study was structured into three parts: an examination of respondents' socio-demographic characteristics, a focus on key research issues, and a discussion of the findings.

Socio-Demographic characteristics of respondents

The frequency distribution and sample characteristics of all the socio-demographic variables, such as age, sex, marital status, community and educational qualification, are presented below:

Figure 1: Distribution of respondents by age



Source: SPSS Result/Fieldwork (2025)

Figure 1 shows the dispersion of the respondents based on their age. Out of a add up to of 350 respondents, 70(20.0%) of the respondents drop inside the age extend of 18-24 a long time, 95(27.1%) of the respondents dropped inside the age extend of 25-31 a long time, 80(22.9%) of the respondents drop inside the age extend of 32-38 a long time and 105(30.0%) of the respondents drop inside the age extend of 39 a long time and over. In any case, the lion's share of the respondents were inside the age of 39 a long time and over.

Table 1: Distribution of respondents by marital status

Marital status	Frequency	Percent (%)
Married	189	54.0
Single	92	26.3
Widowed	52	14.9
Divorced	17	4.9
Total	350	100.0

Source: Fieldwork (2025)

Table 1 above shows that 189(54.0%) of the respondents are married, 92(26.3%) are single, 52(14.9%) are widowed, and 17(4.9%) are divorced. Therefore, the table reveals that the majority of the respondents are married.

Analysis of Survey Questions

This section deals with the data presentation of all the questions focused on the subject.

Table 2: Distribution of respondents on whether they understand what is meant by entrepreneurship

Responses		Frequency	Per cent	Valid Percent	Cumulative Percent
	Yes, I understand	277	79.1	79.1	79.1
	No, I don't	73	20.9	20.9	100.0
	Total	350	100.0	100.0	

Source: Fieldwork (2025)

Table 2 shows the number of respondents who are familiar with and understand the concept of entrepreneurship. 277 (79.1%) understand entrepreneurship, while 73 (20.9%) do not. Thus, the majority of the respondents are familiar with the concept.

Table 3: Distribution of respondents on how long they have been in business

Responses		Frequency	Per cent	Valid Percent	Cumulative Percent
	Less than a year	80	22.9	22.9	22.9
	1-3 years	100	28.5	28.5	51.4
	4-10 years	72	20.6	20.6	72
	11 years and above	98	28.0	28.0	100.0
	Total	350	100.0	100.0	

Source: Field Survey (2025)

Table 3 shows the respondents' responses regarding how long they have been in business. From this table, 80(22.9%) of the respondents indicated that they have been in business for less than a year, 100(28.5%) of the respondents have been in business for between 1 to 3 years, 72(20.6%) of the respondents indicated being in business for 4 to 10 years, and 98(28.0) have lasted for 11 years and above in business. However, most of the respondents (77.1%) have been in business for a minimum of 3 years, which is a reasonable number of years of experience in the field of business.

Table 4: Distribution of respondents on the description of the business environment of Kogi

Responses		Frequency	Per cent	Valid Percent	Cumulative Percent
	Good	65	18.6	18.6	18.6
	Poor	59	16.9	16.9	35.5

	Competitive	200	57.1	57.1	92.6
	I cannot say	26	7.4	7.4	100.0
	Total	350	100.0	100.0	

Source: Fieldwork (2025)

Table 4 presents respondents' perspectives on Kogi's business environment, with 18.6% describing it as good, 17.1% as poor, 57.1% as competitive, and 7.1% uncertain. The majority view suggests that Kogi's business environment is primarily competitive. Additionally, an IDI participant highlighted the significant presence of women entrepreneurs in Kogi, noting that most operate at the micro-business level due to financial and economic constraints, which influence their business entry and development capacity (IDI Respondent: SMEDAN official 1).

Table 5: Distribution of respondents on the description of the business environment to women entrepreneurs

Responses		Frequency	Per cent	Valid Percent	Cumulative Percent
	Favourable	49	14	14	14
	Unfavourable	99	28.3	28.3	42.3
	I do not know	202	57.7	57.7	100
	Total	350	100.0	100.0	

Source: Field Survey (2025)

Table 5 shows the respondents' descriptions of the business environment in Kogi for women entrepreneurs. 49(14%) of the respondents stated that the business environment in Kogi is favourable to women, 99(28.3%) described it as unfavourable, and 202(57.7%) indicated that it is only manageable to women. By implication, women business owners stay in business despite some challenges that make it unfavourable to them. An IDI respondent further stated that every business environment has challenges; I am not sure whether the business environment is gender sensitive in terms of being favourable or unfavourable. However, I can say that women face more challenges (IDI Respondent: SMEDAN official 2)

Table 6: Distribution of responses on the extent to which women are involved in micro business enterprises in the Kogi State

Responses		Frequency	Per cent	Valid Percent	Cumulative Percent
	High extent	211	60.3	60.3	60.3
	Low extent	83	23.7	23.7	84
	I cannot say	56	16	16	100
	Total	350	100.0	100.0	

Source: Field Survey (2025)

Table 6 shows that women are highly involved in micro business enterprises in Kogi. According to 60.3% of respondents, women are involved in microbusiness enterprises to make them economically viable and meet basic needs.

One of the IDI participants explained the extent to which women are involved in micro business enterprises: Factually, women are very much involved in business activities in Kogi. You know, the economic situation of our country leaves women at the lower rung of the ladder, so many take to business, however small it is, to meet the necessities of life (**IDI Respondent: MOWA official 1**)

Table 7: Distribution of responses on how the women raised capital for their businesses in Kogi

Responses	Frequency	Per cent	Valid Percent	Cumulative Percent
Personal savings	195	56.3	56.3	56.3
Friends and family	102	29.1	29.1	85.4
Grants/loans from the government	51	14.6	14.6	100
Total	350	100.0	100.0	

Source: Field Survey (2025)

Table 7 shows the distribution of how the respondents raised capital for their businesses. 197 (56.3%) of the respondents raised capital through personal savings, 102 (29.1%) raised capital through friends and family, and only 51 (14.6%) raised capital through grants or loans from the government. The responses in Table 8 affirmed that most small-scale business owners raise funds and capital for their businesses through savings.

Table 8: Distribution of responses on whether respondents ever attempted to access credit facilities or loans from banks or micro-finance agency

Responses	Frequency	Per cent	Valid Percent	Cumulative Percent
I have once attempted	230	65.7	65.7	65.7
I have not	80	22.9	22.9	88.6
Others	40	11.4	11.4	100
Total	350	100.0	100.0	

Source: Field Survey (2025)

From Table 8, it can be deduced that, in an attempt to start or expand their businesses, respondents had attempted to access credit facilities from banks or micro-finance agencies. From the views of 65.7% of respondents, the study concludes that women small-scale business owners had, at one time or another, depended on the government to boost their businesses.

Table 9: Distribution of responses on the description of the experience of accessing credit facilities from banks and government agencies

Responses	Frequency	Per cent	Valid Percent	Cumulative Percent
Easy	27	7.7	7.7	7.7
Very easy	6	1.7	1.7	9.4
Difficult	104	29.7	29.7	39.1
Very difficult	213	60.9	60.9	100
Total	350	100.0	100.0	

Source: Fieldwork (2025)

Table 9 describes respondents' experiences accessing credit facilities from banks and government agencies. 90.6% of the respondents suggested that accessing credit facilities from banks to boost their businesses is quite tricky. The views expressed by respondents show that the difficulty in requiring start-up or business development grants may affect the business experience of women entrepreneurs in Kogi.

Table 10: Distribution of responses on how well respondents have been able to grow their business over time

Responses		Frequency	Per cent	Valid Percent	Cumulative Percent
	Not at all	102	29.1	29.1	29.1
	Just a bit	198	56.6	56.6	85.7
	Very well	47	13.4	13.4	99.1
	I cannot say	3	0.9	0.9	100
	Total	350	100.0	100.0	

Source: Field Survey (2025)

Table 10 reveals whether or not respondents have been able to grow their businesses over time. Most respondents (56.6%) claimed that they have only been able to grow their businesses “just a bit” over time. The respondents suggested that their reliance on the business's income for other family needs and the lack of extra funds to push back into the business affected their growth.

Table 11: Distribution of respondents on the description of the performance of women's businesses in Kogi

Responses		Frequency	Per cent	Valid Percent	Cumulative Percent
	Fairly	200	57.1	57.1	57.1
	Poor	59	16.9	16.9	74
	Good	65	18.6	18.6	92.6
	I cannot say	26	7.4	7.4	100.0
	Total	350	100.0	100.0	

Source: Field Survey (2025)

Table 11 shows the distribution of responses on the performance of women's businesses in Kogi. The result proved that most respondents (57.1%) suggested that women perform reasonably in business in Kogi. The result implies that women's companies stay afloat despite challenges affecting their performance.

Table 12: Distribution of responses on whether they are aware of any government agency helping women entrepreneurs in the Kogi

Responses		Frequency	Per cent	Valid Percent	Cumulative Percent
	I am aware	95	27.1	27.1	27.1
	I am not aware	255	72.9	72.9	100.0
	Total	350	100.0	100.0	

Source: Field Survey (2025)

Table 12 presents respondents' awareness of government agencies supporting women entrepreneurs in Kogi State. While 27.1% acknowledged knowing such agencies, a significant 72.9% were unaware of any government support. This suggests that most small-scale business owners lack awareness of the government's role in assisting small enterprises through agencies like the Small and Medium Enterprises Development Agency (SMEDAN).

Table 13: Distribution of responses on if they have heard of the agency called SMEDAN

Responses		Frequency	Per cent	Valid Percent	Cumulative Percent
	I know about them	144	41.1	41.1	41.1
	I have not heard of it	206	58.9	58.9	100.0
	Total	350	100.0	100.0	

Source: Field Survey (2025)

Table 13 reveals that 58.9% of respondents had never heard of SMEDAN, the agency responsible for developing small and medium enterprises in Nigeria, limiting their ability to benefit from its functions. However, an IDI respondent from SMEDAN stated that the agency actively creates awareness and that most business owners, unless unregistered, should be aware of its existence. This contradiction between the questionnaire responses and the interview highlights a gap in SMEDAN's outreach efforts, suggesting that many women entrepreneurs remain uninformed about its services despite the agency's awareness initiative

Table 14: Distribution of responses on where they see women small-scale entrepreneurs in business shortly

Responses		Frequency	Per cent	Valid Percent	Cumulative Percent
	Succeeding in business	92	26.3	26.3	26.3
	Still struggling	258	73.7	73.7	100.0
	Total	350	100.0	100.0	

Source: Field Survey (2025)

Table 14 explores the prospects of women small-scale entrepreneurs, with 73.7% of respondents expressing pessimism about their future. They believe that without adequate financial support, equitable policies, and mentorship, women entrepreneurs will face significant challenges in sustaining and growing their businesses. However, an IDI respondent from the State Ministry of Women Affairs highlighted ongoing efforts to support women entrepreneurs, including training, financial empowerment, and access to revolving loan schemes to help them secure funding and strengthen their businesses (IDI Respondent: MOWA official 4).

The Business Registration Process

In Nigeria, the business registration process is the same for both men and women, requiring entrepreneurs to complete eight legal steps (previously nine, with the removal of the company seal requirement). However, despite this procedural equality, women entrepreneurs may face unique challenges at various stages due to factors such as limited awareness of the registration process and difficulties in obtaining necessary documentation. Stakeholder feedback and existing literature suggest that these constraints can hinder women's ability to successfully register and formalize their businesses.

Table 15: Distribution of respondents based on business registration in Kogi

Responses		Frequency	Per cent	Valid Percent	Cumulative Percent
	Not Registered	261	74.1	74.1	78.1

Registered	89	25.9	25.9	100.0
Total	350	100.0	100.0	

Source: Fieldwork, 2025

According to the 2021 National Bureau of Statistics (NBS) and Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) Survey Report, women own 32.9% of the 38.4 million nano- and micro-businesses in Nigeria. Additionally, survey data indicates that 74.1% of respondents have not registered their businesses, while only 25.9% have completed the registration process. This highlights a significant gap in business formalization among women entrepreneurs, potentially limiting their access to financial and government support.

Table 16: Gender Stereotype in entrepreneurship against women in Kogi

Responses	Frequency	Per cent	Valid Percent	Cumulative Percent
High stereotype extent	211	60.3	60.3	60.3
Low stereotype extent	83	23.7	23.7	84
I cannot say	56	16	16	100
Total	350	100.0	100.0	

Source, fieldwork, 2025

Prior research suggests that gender stereotypes influence various aspects of entrepreneurship, including the composition of founding teams, leadership roles, social networks, and the treatment of male and female business founders by key stakeholders such as employees and customers. These stereotypes can be both positive (“women are nurturing”) and negative (e.g., “women are weak”), shaping perceptions and opportunities. Survey results indicate that 60.3% of respondents perceive a high level of gender stereotyping in business, while 23.7% believe it is low, and 16% remain uncertain. This suggests a significant gender disparity in entrepreneurship, potentially affecting women’s participation and success in business.

Table 17: Family Structure of respondents as it influences women entrepreneurs in Kogi

Responses	Frequency	Per cent	Valid Percent	Cumulative Percent
Favourable family structure	42	11	11	11
Unfavourable family structure	101	29.3	29.3	44.3
I do not know	207	59.7	59.7	100
Total	350	100.0	100.0	

Source: Fieldwork, 2025

This includes managing household chores, cooking, cleaning, and caring for children, elderly family members, and extended relatives. Women are often expected to fulfil traditional marital and maternal roles, which can include prioritising the needs of their husbands and children. The above table shows that 11% have a favourable family structure, 29.35 have an unfavourable family structure, and 59.7% have I do not know.

Figure 2: Distribution of responses on the problems affecting the performance of women entrepreneurs in the Kogi State

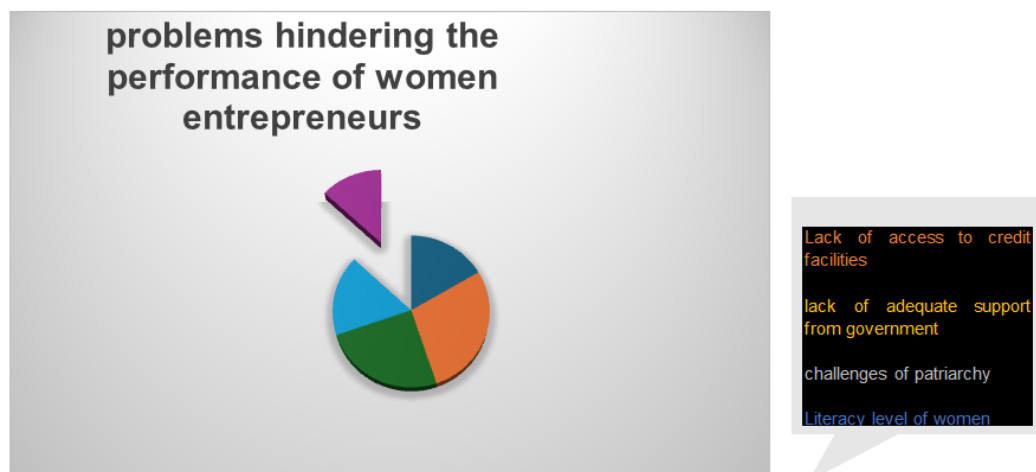


Figure 2 highlights that the primary challenge facing women entrepreneurs in Kogi is limited access to credit facilities. Other significant barriers include patriarchal constraints (22.9%) and inadequate government support (20%). These challenges hinder women's business growth and sustainability. Based on these findings, improving access to credit, increasing government support, and enhancing women's empowerment initiatives would significantly help women entrepreneurs overcome these obstacles and improve their business performance.

Table 18: Responses on the extent the aforementioned challenges affected the success of women entrepreneurs

Responses		Frequency	Per cent	Valid Percent	Cumulative Percent
	To a large extent	302	86.3	86.3	86.3
	Not quite	48	13.7	13.7	100.0
	Total	350	100.0	100.0	

Source: Field Survey (2025)

Table 18 further buttressed the points on the challenges affecting the success of women entrepreneurs. The table's results revealed that the challenges significantly affect the success of women entrepreneurs in the FCT. 86.3% of respondents agreed with this view.

Table 19: Distribution of responses on whether they faced any backcoming from their husbands

Responses		Frequency	Per cent	Valid Percent	Cumulative Percent
	Yes, I have	40	11.4	11.4	11.4
	No, I have not	310	88.6	88.6	100.0
	Total	350	100.0	100.0	

Source: Field Survey (2025)

Patriarchy has not significantly influenced the performance of women entrepreneurs in Kogi. Most of the respondents (88.6%) suggested that their husbands have not prevented them from conducting business activities and claimed that their husbands have always supported them.

Table 20: Distribution of responses on coping strategies adopted by women

Responses	Frequency	Per cent	Valid Percent	Cumulative Percent
Getting loans from cooperatives	135	38.6	38.6	38.6
Relying on friends and families	215	61.4	61.4	100.0
Total	350	100.0	100.0	

Source: Field Survey (2025)

Table 20 established the coping strategies women entrepreneurs adopt to overcome the challenges affecting their performances. Most (61.4%) respondents stated that they depend on family and friends to cope in business.

Hypothesis Testing through the Use of Chi-Square (X^2)

In this research work, specific hypotheses were formulated to arrive at a more accurate and precise conclusion. This research stage enables the researcher to test the formulated hypotheses using the Chi-square (X^2). Below is the hypothesis to be tested

H_{01} : There are no significant factors negatively impacting the business performance of women entrepreneurs in Kogi State

Responses	Yes	No	Total
Agreed	65	63	128
Disagreed	104	71	175
Undecided	13	34	47
TOTAL	182	168	350

X^2 is calculated as $= \frac{(fo-fe)^2}{fe}$

Where. Fo= Observed frequency, Fe=expected frequency and Fe is derived below.

$$Fe = \frac{CT \times RT}{GT}$$

Where; CT= Column Total, RT=Row Total and GT=Grand Total

X^2 is calculated as $= \frac{(fo-fe)^2}{fe}$

Fo	Fe	fo-fe	(fo-fe) ²	(fo-fe) ² /fe
65	66.56	-1.56	2.43	0.037
104	91	13	169	1.857
13	24.44	-11.44	130.87	5.354
63	61.44	1.56	2.43	0.040

71	84	-13	169	2.011
34	22.56	11.44	130.87	5.801
			x2=	15.1

The Chi-square analysis resulted in a calculated value of $X^2 = 15.1$, which exceeds the critical value of 4.605 at a 0.10 confidence level with 2 degrees of freedom. Since the calculated value is significantly higher than the critical value, the null hypothesis is rejected. However, this conclusion appears contradictory, as rejecting the null hypothesis typically indicates that significant factors do impact women entrepreneurs' business performance in Kogi State. Factors such as limited access to credit, inadequate government support, and societal barriers likely contribute to these challenges.

DISCUSSION OF THE FINDINGS

This study highlights key aspects of female entrepreneurship in Kogi State, Nigeria, where most women business owners are aged 39 and above, married, and have secondary education. Entrepreneurship is primarily associated with managing microenterprises for profit, with many women operating businesses for 1–3 years in a competitive market while relying on personal savings for funding. Limited access to venture capital and bank credit remains a major growth barrier, restricting expansion opportunities. Additionally, family responsibilities in regions such as Ayimgba, Ankpa, Idda, Okene, and Lokoja further limit reinvestment and scalability. Systemic challenges, including low awareness of government support programs like SMEDAN and entrenched patriarchal norms, compound these difficulties. Despite these obstacles, there is optimism that initiatives such as zero-interest loans, grants, and targeted training programs can strengthen female entrepreneurship, ultimately contributing to the economic development of Kogi State.

CONCLUSION AND RECOMMENDATIONS

The study examines the factors influencing the performance of women entrepreneurs in Kogi State, Nigeria, using a survey research design. It explores the nature of women's entrepreneurship, assesses their performance levels, and identifies key challenges, such as limited access to financial support, a competitive business environment, and the burden of balancing family and business responsibilities. A major finding is that many women entrepreneurs are unaware of government support agencies that offer mentoring, credit access, and training programs. Based on these insights, the study recommends raising awareness among women entrepreneurs about available resources, improving financial accessibility through affordable funding options, tax incentives, and cost-reduction initiatives, and investing in training and skill development. Additionally, the study advocates for government-backed educational and entrepreneurship programs, as well as mentorship initiatives to provide women with the necessary business knowledge, networking opportunities, and role models to enhance their entrepreneurial success.

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