

Examining Status of Women Entrepreneurs; Comparism with Men Counterparts for Sustainable Development in Nigeria

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Abstract

This paper discussed the status of women entrepreneurs in Nigeria, it discovered and addressed the different challenges, obstacles and regrets of Nigerian Women entrepreneurs despite all their efforts and interests in business. Most of the literature has been mainly theoretical qualitative. This paper contributes to addressing the gap and comparing the Nigerian Women entrepreneurs with their men counterparts. The exploratory factor indicated that Nigerian Women entrepreneurs are highly marginalized compared to the men counterparts which includes the aspects of tradition and cultural belief even when they struggle as much as their men counterparts, if not more. The paper suggested that Nigerian Women need to be supported, improved and motivated if not more than the men counterparts, the motivations can be targeted to promote sustainable entrepreneurship in addition to complementary support such as improving business management skills and competencies for sustainable women entrepreneurs.

Keywords: *Entrepreneurship, Sustainability and Development*

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Background to the Study

Women entrepreneurs are simply women that are involved in entrepreneurial activities. They are women that have decided to take the risks involved in, combining resources together in a unique way so as to take advantage of the opportunity identified in their immediate environment through production of goods and services. Women entrepreneurs around the globe strive to maximize the utilization of their talents, in their own businesses. Majority of them are involved in micro, small and medium scale businesses which contribute more than 97% of all enterprises, 60% of the nation's GDP and 94% of the total share of the employment Nwankwo and Okeke (2017).

Making a comparative assessment of the involvement of women in entrepreneurship globally, women entrepreneurship has been on a steady rise in the U.S. and other developed countries for decades. Women entrepreneurship started to gain momentum first in the countries where women were gaining access to professional opportunities and equal rights with men during the second half of the 20th century. They narrated that as the world started to move towards an information age at the end of the century with the internet, cell phones and satellite TV, in the center of people's life even in far corners of the planet and as pace of globalization increased, women in developing countries joined the race to start their own businesses even in some traditional societies.

The impact of women entrepreneurship on the global economy has just started to gain intensity. Forunsh, (2009) noted that entrepreneurship has actually brought women into the mainstream of economic development and turned them into world changers. In support of this, Ukonu and Tafemel (2011), affirmed that as women form micro-enterprises and bring their values and concerns to the marketplace, they are changing the face of the nation's business. The growing economic power and influence of women-owned businesses are changing the shape of the global economy. He noted that women business owners not only are contributing to the economic development of their countries but are also affecting the global economy.

Profile of Women Entrepreneurs in Nigeria

Alozie and Mbah (2016), observed that Women in Nigeria account about 50% of the nation's population yet their participation in developmental issues is very low. Women in SMEs, their role in the economy notwithstanding, have very limited access to formal financial services. Women are groaning under unjust culture, beliefs and overbearing influence of a male dominated society especially in Nigeria where women are denied access to land ownership, Marginalization and dispossession of women in general and Nigerian women in particular. The principles guiding the ownership of economic resources like land and property strengthened the stereotype of men dominated society in which women are suppressed or downtrodden. The worst of the stereotypes against women are malignant sexism, which according to him ensures the complete economic manipulation, sexual exploitation, political marginalization and economic inequality of women.

Women entrepreneurs play an increasingly important role in promoting economic growth and development, to ensure this role is accomplished, most of them rely on predatory moneylenders because of the problems they encounter in accessing credit from the formal

financial institution in Nigeria. The traditional and conventional role of women in Nigeria most often inhibits them from having access to formal financial institution's loans and credit. Due to their inability to meet up with the required conditions for accessing loan such as collateral security, guarantor and others, women are highly restricted from formal finance and this negatively affects their involvement in both business and national economic decision making. Their inability to access the formal financial services also hinders them from starting and expanding their own entrepreneurial activities. Sustainable development can only be achieved with the full participation of women in economic development. Unfortunately lack access to resources has somehow affected their contributions to economic development and growth.

Status of Women Entrepreneurship

Half of the world's population lives on less than \$2 a day, 8 million of these people live on less than \$1 a day, 70% percent of them are women (Nwankwo, 2017). Three hundred and forty (340) million women around the world are not expected to survive to age 40. Fifty to sixty percent (50-60%) of the workforce in developing countries works in the informal sector, with women comprising the overwhelming majority of that work force. Women entrepreneurs are active in a large number of enterprises and make a substantial contribution to national economies (United Nations, 2006). While women have lower participation rates in formal large enterprises, they often have higher rates of start-ups and growth in small and medium enterprises. Sectors that are traditionally dominated by women are often crowded with competitors, however, and are characterized by low productivity and low profit margins. Those sectors are also often marked by physical or cultural divides between the products and the markets. For all of these reasons, most women entrepreneurs in these traditional sectors struggle to achieve profits (United Nations, 2006) identified these sectors to predominately include agricultural, manufacturing, service and trade. Global Entrepreneurship Monitor (GEM) (2005) report shows that the average rate of entrepreneurship among women across GEM countries in these sectors was 8.9%. According to this report, one in every eleven women is an entrepreneur, with a wide range across the 37 GEM countries. Around the globe, women are venturing into entrepreneurship at unprecedented rate. For instance, in Thailand, more than 18.5% of women are entrepreneurs and apart from Thailand, other countries according UN Women (2012) have experienced tremendous growth in the number of women involved in entrepreneurial development.

Characteristics of Women Entrepreneurs

Women entrepreneurs often have a special personality. They value autonomy and independence. They possess energy and a high need for achievement. Women Entrepreneurs often have a strong internal locus of control. They perceive change as opportunity and are willing to take careful risks. They usually have social skills and possess a balance between intuition and thinking. Women business owners generally have the same characteristics and motivations with men business owners. Their entrepreneurial characteristics include adaptability, competitiveness, discipline, drive, honesty and organization, internal locus of control, skepticism, flexibility, impulsiveness and self-interestedness, propensity to take risks, leadership, readiness for change, and endurance and high tolerance for ambiguity Alos, Cartar, and Hjunggrer (2013).

Bardasi et al (2008) also articulated various factors that motivate women for entrepreneurship to include the need for achievement, desire for independence, ability to control resources, exposure to entrepreneurial role models, dissatisfaction with limits on their earnings and advancement, job flexibility and insatiability of wants. Women at all economic levels find it difficult to have their needs met in the working place (women wants are insatiable); hence, turning to entrepreneurship will help them to create their own opportunities.

Damiralp (2013), opined that entrepreneurship has made women to be able to set up economic activities and build independent resources base. This advantage helps them in providing financial support for themselves towards improving their social status and decision making ability. They further reiterated that women in entrepreneurship enjoy a number of potential advantages such as; possession of dual characteristics; entrepreneurial and women characteristics) which gives them extraordinary ability to carry out their role as entrepreneurs. These characteristics according to Alozie and Mba (2016) include the following

(a) Adaptability: Women find it easier to adapt their work to family life than their men counterparts. Adaptation to culture, behavioural norms, professional networks, and family relationships all affect the attitudes of women entrepreneurs. Adaptability enhances entrepreneurship and women's stability nature makes it easier for them to adapt in their environment better than their men counterpart.

(b) Innovativeness/Creativity: Women entrepreneurs are highly innovative and creative. They can easily generate idea(s), initiate business plans and nurture it to maturity stage.

(c) Strength: Most women have strength and energy for multidisciplinary assignment. This is why you are likely to see them combining many things at the same time. For instance, a woman can be in business, plays the role of a daughter, a student, wife, a community developer and a mother at the same time. Hence, strength and energy are among the characteristics and unique attributes usually portray by women. Characteristics reflected in research of women entrepreneurs show that women are highly motivated, initiates actions and activities with less supervision. This is an indication of strength Annenkova, (2001)

(d) Internal Locus of Control: Most women believe in their ability towards achieving their assigned task. They have a high internal locus of control and propensity toward achievement Annenkova, (2001).

(e) Ability to think fast: Women have been proved to be fast in reasoning and thinking. This is a good potential for business success. The skills involved in managing households may significantly add to women's capabilities in thinking fast about business operations.

(f) Ability to endure: The potential of endurance and patience have been proved to be a requirement for achieving steady growth in business. To maintain a steady business growth, an entrepreneur must be patient. Patience as a virtue is peculiar mostly to women. Women ability to endure helps them to relate to people effectively. Women have superior abilities, compared with men in human relations or caring for people.

(g) Accountability and Credibility: Patience as a unique attribute of women helps them to be accountable and credible. It has been proved that women are more reliable and accountable in financial recordings. This is the main reason why most MFIs have more women than men as customers.

(h) Managerial Skill: Women are unique in that they have the skills and competencies that help them to merge both business and family lives, managing both effectively and intentionally. Managerial skill is an in-born trait in women because of their peculiar nature of home keeping. Home keeping and management have made women to be better business managers. Women entrepreneurs portray personal qualities such as self-confidence, autonomy, responsibility, determination, and leadership that help them to be successful in the formation and management of their own businesses.

Comparison of Men and Women Entrepreneurs' Characteristics

The characteristics of women and men entrepreneurs differ in several important aspects. Evaluating this critically, Chinonyeetal, (2015) argues that differences in men and women entrepreneurs' characteristics result from the fact that men and women differ in terms of;

- (i) Reasons for starting an enterprise
- (ii) The types of business they run
- (iii) The chosen method of accessing finance
- (iv) Choice of business location
- (v) Choice of labour force
- (vi) Educational background
- (vii) Age
- (viii) Business of the parents
- (ix) Position in the family
- (x) Educational background
- (xi) Propensity to risks taking
- (xii) Structure of business
- (xiii) Type of business ownership
- (xiv) Sources of finance
- (xv) Type of marketing.

Alozie and Ezema (2016), tabulated the basic differences that exist in the characteristics of male and female entrepreneurs as follows:

Table 1: Comparison of Men and Women Entrepreneurs' Characteristics

Characteristics	Men	Women
Achievement	Strive to make things happen	Accomplishment of a goal
Independence	Self-image as it relates to status	Desire to do it alone.
Departure Point	Dissatisfaction with present job	Job frustration
Sources of funds	Personal assets and savings, bank financing and investors	Personal assets and savings personal loans
Occupational background	Experience in line work, recognized specialist and competence in variety of business function	Experience in area of business, middle-management level, service-related occupational background
Personality Characteristics	Goal oriented, innovative and idealistic, high level of self-confidence, enthusiastic, energetic and boss	Goal oriented, creativity and realistic, medium level of self-confidence, enthusiastic, energetic and ability to deal with social and economic environment
Age	Age when starting venture is usually 25-35 years.	Age when starting venture is usually 35-45 years.
Business of the Parents	Father is usually self-employed.	Father and mother are self-employed.
Position in the family	They are usually first born.	They are first daughter of their parents and not necessarily first born of the family.
Background	College educated-degree in business or technical area	College educated-degree in liberal arts.
Support Groups	Friends, professional acquaintances, business associates, spouse.	Close friends, spouse, family, women's professional groups, trade associations.
Type of business	Manufacturing or construction	Service Related educational services, consulting, trade, and public relations.

Alozie and Mbah (2016), in their comparison of men and women entrepreneurial characteristics viewed men as agents that strive to make things happen, self-image relates to their status, sources of funds usually come from personal assets, savings, and bank financing; goal oriented, innovative and idealistic, high level of self-confidence, enthusiastic and energetic; from parents who are self-employed; usually belong to support groups of friends, professional, acquaintances, business associates and spouse. On the other hand, they viewed women entrepreneurs as those that are out to accomplish goals; those that always desire to do it alone; they go into business because they are frustrated in their job; source their funds mainly through personal assets and savings; they are usually goal oriented, creative and realistic, medium level of self-confidence, enthusiastic, energetic and ability to deal with social and economic environments. Apart from the above areas of differences between men and women entrepreneurs, UN Women (2012) observed that a great disparity exist between men and women entrepreneurs in Nigeria especially in terms of literacy rate, earned income and other economic activities.

Statement of Problem

Nigerian female entrepreneurs face problems attributed to socio-cultural factors like cultural and traditional beliefs, inequality of gender and sexism/feminism. The parameter employed in the description of quality of life, Nigerian women are disadvantaged, (UN Women). Rural women entrepreneurs face social and financial difficulties from the village folks and need to

resist from the village men and the elderly women. Gender discrimination is prevailing as men have negative attitude towards women. Due to family responsibilities the women entrepreneurs have less time compared to men as they have to look after both their family and business activities. They need to balance their work along with the family usually a joint family. The skills of women entrepreneurs are not recognized by the society and therefore the women lack confidence in their ability. This should be looked into for improvement, sustenance and encouraging women to develop more in entrepreneurship.

The women entrepreneurs are facing stiff competition from their male counterparts in term of production and marketing of their products and service. And due to which they are losing confidence and trust. Women by their very nature are less mobile and do not easily accept to travel outside their locality and take a quick decision in case they have to travel outside their region. They tend towards low cost and high efficiency which is a very good sign for a successful entrepreneur. Women are generally conservative and so do not dare to undertake risk. Fear of loss and inferiority complex also hinders them from taking risks. The women entrepreneurs can do more if adequate support and resources are made available.

Women entrepreneurs lack adequate finance. Women have no share or no equal share in the family properties. Hence, they have limited access over external source of funds and loans as they need to pledge properties. Long and lengthy processes of bank loans make women move back from the loans. Financial Institution and Commercial Banks do not come forward to lend loan to women members who are basically housewives with less exposure to business and risk. The important constraints faced by the women entrepreneurs is that the time taken by the banks and financial institution to process the loan and also complete the right repayment schedule given by the term lending institutions, poor education and lack of exposure in the loan processes and banking knowledge hinders them to move forward. Due to all these difficulties they have to fight against many problems which may hinder their smooth flow of business and may also force them to stop their business activities in between. This aspect should also be resolved to enhance performance of women entrepreneurship development.

Efforts have been made by governmental and non-governmental organizations to balance the entrepreneurial potentials of men and women. Various programmes have been sponsored by either the national government or international agencies to improve the quality of life of the women as well as entrepreneurship potentials. Most of such programmes yield futile results. Such programmes include Better Life for Women (BLW) of 1987 and the Family Economic Advancement Programme (FEAP) of 1993. Failure of these programmes was because the women for whom they were enunciated were not well targeted as such they were continuously hijacked by the opportunists.

Effect of Socio-Cultural Environment on the Entrepreneurs Development of Women

Socio-cultural environment in its broad sense is made up of the social system and the culture of people. In other words, social-cultural environment consists of all elements, conditions and influences which shape the personality of an individual and potentially affect his attitude, deposition, behavior, decision and activities. Such elements include beliefs, value, attitudes, habits, forms of behavior and life style of persons as developed from cultural, religious, educational and social conditioning.

Anton (2017) elaborated that social-cultural environment, in relation to entrepreneurship, can be defined as consisting of all the element of the social system and culture of a people which positively or negatively affect and influence entrepreneurial emergence, behavior and performance, and entrepreneurship development in general. All such elements which condition the values, thinking and action of an individual with respect to entrepreneurship comprise the social-cultural environment of entrepreneurship.

The evidence of social-cultural influence on entrepreneurship development is also visible from the point of view of entrepreneurship among women in Nigeria. Generally, the role of men and women in various environments varies widely. Certainly, in many societies women do not enjoy parity with men as participation in the economy. The extent to which they are allowed to participate in economic activities affects their drive to become entrepreneurs. Value about family role for men and women affect entrepreneurial emergence generally, and between men and women. Values about family role determine how families divide responsibilities for the provision of economic wellbeing of the family unit. This varies among cultures. While in some societies and cultures the men are given the total role of bread winners and the women restricted to home keeping, in other societies the bread winner role is borne by both the man and woman, thus allowing the woman a space to engage in entrepreneurial activities.

In Nigeria, the socio-cultural system is gender discriminatory in term of economic engagement. The traditional belief about the position and role of women do not allow women to engage in serious economic activities and thus, places a limit on the entrepreneurial drive of women in Nigeria. It is believed that the women's role is in the home and engaging in activities outside the home is going against norms and values of the Nigeria culture and tradition. This belief system has accounted for the low level of entrepreneurship among Nigeria women particularly in the past. In other words, Nigeria women suffer a kind of displacement from economic activities as result of cultural beliefs with regards to gender roles and other factors. Although the situation appears to have improved due to increase enlightenment and awareness, and the challenges of economic realities of today faced by the family unit, one observe that, the level of participation in entrepreneurial activities by Nigeria women in relation to men is still very low. However, the degree of disparity varies among tribes depending on the level of permissiveness allowed by the culture of each tribe.

A comparative analysis of entrepreneurial engagement and business ownership among women in Nigeria reveals that women of the northern tribes are less involved in entrepreneurial activities than those of the southern tribes. A major reason for this, is that the northern tribes have not let go substantially the traditional belief that a woman is not to be seen outside. The culture of the main tribes-Hause/Fulani and Tiv still portrays the woman as an indoor person who is never to have interaction with the public, particularly male genders, based on religious ground. Therefore, to allow women own and run businesses is to allow them interact with the public and to be counter cultural. This cultural belief has negative influence on entrepreneurial drive among women in the north Nigeria. Even within the south of Nigeria there is great disparity in entrepreneurial drive by women of the different tribes. For

instance, the Ibo women are observed to be more entrepreneurially active than Yoruba counterpart and women of the south-south non Ibo speaking tribes. This is explained partly, by the fact that, Yoruba's are culturally more disposed towards educating females than Ibos and Hausas and therefore making Yoruba women more endowed for formal/paid employment than their Ibo and Hausa counterparts. Thus while Yoruba women seek paid job, their less educationally privileged Ibo and Hausa counterpart take to self-employment to earn their living. This is coupled with their general belief in self-employment as the quickest means to realize economic empowerment and independence.

Considering the similarities between the Ibo and the South-south tribes in value for economic independence one expects entrepreneurship among women in the south-south tribes to be relatively high. But this is not so. The low level of entrepreneurship among women of the south-south, particularly the non-Ibo speaking tribes can be attributed to the general belief among their men that business women are prone to sexual abuse by men. This make them to discourage women from business activities to prevent them being in contact with men.

Effects of Belief System on Women Entrepreneurial Development

A factor that notably affects an individual's motivation for entrepreneurship is belief system. There is a very close and strong association between entrepreneurial endeavors and belief system surrounding an individual. Alozie and Ezema (2016) identified two classes of belief system affecting an individual's motivation for entrepreneurship.

External locus of control is the believe that external factors such as luck, fate or other people control their destiny, referred to as external locus of control. Entrepreneurs are by most definition initiators, self-reliant and inclined to take control of their own destiny. In addition, entrepreneurial initiatives are usually risky and may be unpredictable. Individuals who are not willing to take risk and face uncertainty are less likely to enter into an entrepreneurial business domain Alozie and Ezema (2016). The reason that an individual is unwilling or hesitant to take risk could point to a lack of confidence about their abilities to shape outcomes. Therefore, entrepreneurs are more likely to have an internal locus of control than an external locus of control Alozie and Mbah (2016).

In order to validate the relationship between propensity towards entrepreneurship and individual locus of control, researchers have conducted a number of studies. For example, Borland conducted an empirical research in 1972 using sample of 375 business school students. The findings indicated that students expecting to start their own business were more internally oriented than those without such expectation. In 1975, Brockhouse came seem to have a higher internal locus of control than others. All these studies led to the conclusion that women with strong internal locus of control were more likely to engage in entrepreneurial endeavors.

Conclusion and Recommendation

In this study we examined the status of women entrepreneurs in comparison to the male counterparts.

Unemployment and poverty ravage the society. Combating these is not the reserve of the male gender alone. To overcome poverty and unemployment requires the concerted efforts of all both males and females. We argued in this study that traditional and culture especially in the developing countries hitherto confined womenfolk to the kitchen and other house chores. With the advent of formal education which often is described as lightning rod and technological advancement the females brave entrepreneurship. We further argued that some inherent characteristics of the females' encourage their participation in entrepreneurial activities. They have actually made unprecedented successes in their chosen life endeavour. It was observed in this study that despite the impact of women in entrepreneurial activities and general economic development of the nation certain environmental factors constrain against women in achieving their full entrepreneurial potentials. Major among these are social cultural environment which often portray women as ordinary chattels and articles owed by the male folk and therefore ordinarily neglected, Given the outcome of this study, this paper recommends that Nigerian need to be supported, improved, encouraged and motivated even more than the men counterparts, the motivation can be targeted to promote sustainable entrepreneurship in addition to complementary support such as improving business management skills and competencies of sustainable women entrepreneurs.

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