

Women Entrepreneurship and Rural Development in Bayelsa State

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Article DOI: 10.48028/iiprds/ijasepsm.v12.i1.24

Abstract

This study investigates women entrepreneurship as a tool for rural development in Bayelsa State using primary data collected from rural women business owners in the Bayelsa west senatorial area. 400 rural female entrepreneurs were chosen at random from eight different villages in Sagbama and Ekeremo local government regions. The selection process began with a random selection of four (4) localities in each of the two local government districts. In order to do the data analysis, the grand mean statistical approach was utilised. The results of the analysis show that providing micro-entrepreneurial loans to women business owners plays an important role in improving rural development and increasing household welfare by reducing poverty, raising living standards, assisting in the utilisation of resources, and allowing women to participate in economically productive activities that contribute to growth. In a similar vein, an examination of the ways in which the acquisition of new skills enables women to establish their own business enterprises for the purpose of fostering sustainable development and providing employment in rural areas demonstrates that the acquisition of skills is a critical factor in determining the establishment of businesses and the distribution of jobs in rural areas. The acquisition of skills enables women to increase their savings, enables them to become self-sufficient, improves women's socioeconomic position, and reduces the amount of rural women who migrate to metropolitan areas. This study advocates that the government and the private sectors should promote the empowerment of women through entrepreneurship by providing start-up supports in the form of loans that are affordable and easily accessible, start-up packs, skills acquisition programmes, and other welfare packs to encourage women participation in rural economy development.

Keywords: *Women Entrepreneurship, Rural women, Rural Development, and Empowerment*

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Background to the Study

Women in Nigeria, particularly those living in rural areas, play an extremely important part in the economic growth of their families as well as the communities in which they live. In spite of this, women continue to face discrimination on the basis of their gender, particularly in lower middle-income countries (Iganiga, 2006). The distribution of social resources, including sectors such as education and health care, is subject to some of these kinds of discriminations, which are caused by culture (Ibru, 2009; ILO, 2009). Women's participation in loan programmes (Salia & Mbwambo, 2014) and the creation of jobs through micro-enterprises makes a significant contribution to the rural and urban economic growth of the nations in which they live (Kuzulwa, 2005). The concept of entrepreneurship is widely seen as one that is both developing and progressive for the corporate sector (Shane, 2003). Therefore, the participation of women in entrepreneurial activities is essential for rural economic transformation and mechanisms for the alleviation of poverty in economies that are less developed, while also being essential for the creation of a variety of opportunities for young entrepreneurs in countries that are still developing. There is no rule that says only males may engage in entrepreneurial endeavours; nonetheless, the current economic climate has driven more women to participate in growth-oriented business endeavours as a manner of minimising the effects of the current economic climate (Kuzulwa, 2005).

Certainly, the training (skills) and education (learning) that female entrepreneurs have obtained have bestowed upon them a tremendous amount of self-assurance, allowing them to investigate brand-new business prospects (Hammawa, & Hashim, 2016). The fact of the matter is, however, that the majority of women in Nigeria are mostly relegated to the informal sector, and the vast majority of their businesses are not registered. Therefore, getting rural women involved in a variety of different types of entrepreneurial endeavours might be a source of economic growth at the grass-roots level (Lawal, Omonona, Ajani & Oni, 2009; Okpukpara, 2009; Salia, & Mbwambo, 2014).

The well-being of rural women, as well as their socioeconomic standing, will increase as a direct result of women being given more agency and encouraged to participate in a variety of entrepreneurial endeavours. Involving women in micro-businesses and providing them with financial support to get their businesses off the ground is an effective strategy for combating gender inequality and bolstering the sustainable development of women. This strategy also has the added benefit of lifting households out of poverty. The extension of microcredit to group members through rotational savings and credit associations is a way of promoting micro and small size firms, alleviating poverty, and providing sustainable economic growth in village communities (Shane, 2003). In Nigeria, women make up 61 percent of the overall workforce in marginalised sectors (Nonuwa, & Emeka, 2012). There is a critical need to empower women through strategic and a well-planned skill acquisition programmes; it is also important to make funds accessible to support their business ideas that are growth oriented, thus promoting women entrepreneurship and alleviating them from the clutches of poverty. Whether in a men or women dominated rural economy, there is a critical need to empower women through strategic and a well-planned skill acquisition programmes.

According to Babajide (2012), rural women are attaining sustainable development by participating in the use of technology and, as a result, are better equipped to adapt to the ever-shifting conditions of contemporary production methods. Women who improve their employability by obtaining new skills and technological know-how are able to launch their own companies, which in turn enable them to offer work opportunities to jobless young people and to other women living in local neighbourhoods and villages (Candace, 2010). Because they lack access to enough money, the majority of women's savings groups in rural and urban regions are operating micro companies that require just a little amount of capital to function, such as livestock and retail operations. Very few women entrepreneurs run large scale businesses (Robinson, 2008).

In their study, Hammawa and Hashim (2016) stressed the importance that women entrepreneurs played as a potentially growing human resource in Nigeria to address the socio-economic difficulties in a global context. Women's sustainable development is essential to the rural economic transformation and expansion of a nation; as a result, the economic viability of a programme to encourage women's entrepreneurship is both an absolute necessity and a formidable obstacle for stakeholders and decision-makers. It is possible for rural women business owners to expand their operations, particularly their micro-businesses, if they have access to the money necessary to do so through credit associations (MSEs). Despite this, most women are involved in activities related to micro-entrepreneurship, and only a small number are linked to large-scale businesses. This is because women continue to contribute to the growth of a sustainable economy for themselves and give employment possibilities for others.

In spite of this, the vast majority of women in the region are involved in activities like as fishing and growing crops for sustenance, while others run small businesses or focus on improving their skills. As a result of the subsistence nature of the agricultural activities in which women are engaged, it appears that their standard of living has not improved. Since the farming work is only sufficient for meeting immediate needs, it is challenging for women to save money and invest in other areas that will improve their financial situation. The fact that the majority of the settlements in the area under consideration are cut off from one another by water and can only be reached by boat drives up the price of purchasing other goods that are offered for sale in the region. The lack of access to finances, whether they be in the form of microcredit or some other sort of fund, makes it difficult for women with acquired skills to get their businesses off the ground, making it tough for them to establish themselves. In light of the information presented above, the purpose of this study is to investigate specifically the role that providing micro-entrepreneurial credits to women entrepreneur's plays in enhancing rural development and increasing household welfare; and how the acquisition of new skills helps women set up their own business enterprise for the purpose of contributing to the sustainable development of rural areas and providing jobs there.

Literature Review

Conceptual Review

Women Entrepreneurship

In many nations, the engagement of women in a diverse array of entrepreneurial activities has paid off in the shape of a large number of newly-established businesses, which have resulted in

the creation of new jobs, higher standards of living, and wealth (GEM, 2012). It is because of their participation in a rotational savings and credit association (ROSCA) that they are able to uncover their untapped business potential and acquire all of the resources necessary for new and existing ventures, such as capital, manpower, and material, to satisfy their organisational performance requirements. This is the case because their business potential was previously unknown to them. As a result, an entrepreneur is the creator and organiser of a new business endeavour that introduces innovation and changes in a company that has just been established (Kuzulwa, 2005).

People who are level-headed, work hard, and are willing to put all of their eggs in one basket in order to attain exceptional organisational performance are entrepreneurs. In a growing economy like Nigeria, many women continue to work in small businesses in order to circumvent the limitations imposed by their families and their homes. These businesses include Pura De Nono centres, bakeries, livestock businesses, restaurants, and hair salons, among others (Ekpe, 2011). Entrepreneurs in rural areas are owner-managers who begin and develop new ideas and innovations in order to produce wealth for themselves and their communities. However, contemporary businesspeople are also going through a transitional phase at the moment. They have challenges in gaining access to finance, which reduces the number of chances available to them to contribute to the socioeconomic development of the society.

Development

The modernisation of rural society should be the primary goal of rural development. This should be accomplished by moving away from rural isolation and toward integration with the national economy. This would allow for more equal and balanced development of the nation as a whole (Olisa & Obiukwu, 1992). Rural development is a strategy that, according to the World Bank (2005), is meant to enhance the economic and social situations of a specific group of people, namely the rural poor. It entails spreading the advantages of development to the poorest of those individuals who are looking for a means of subsistence in rural areas. According to Apeh (2006), rural development is a strategy that aims to enhance the social, economic, cultural, and political situations of people who live in rural areas, as well as to make the process of those people's development self-sustaining via individual and collective engagement. According to Anrquez and Stamoulis (2007), the concept of rural development has changed throughout the course of time as a direct consequence of shifts in how the methods and/or objectives of development are interpreted. Since the 1970s, the idea of rural development has been strongly linked to the improvement of people's living conditions, both as an end goal in itself and as a prerequisite for the reduction of rural poverty. Agriculture, education, infrastructure, health, and capacity building for job opportunities other than those on farms, rural institutions, and the requirements of vulnerable populations are all included in the scope of rural development. They also stated that structural change, which is defined by diversification of the economy away from agriculture, is an essential component of rural development. Rural development is a vital aspect of structural reform. Rural development, according to Anrquez and Stamoulis (2007), is defined as development that helps rural communities. On the other hand, development is regarded to be the persistent improvement of

a population's standards of living or welfare. Anrquez and Stamoulis (2007) also used the following definitions from a variety of academics in their work: According to Adinyira et al. (2007), the term "rural development" is being employed in a variety of different contexts in a number of different public policy initiatives. As a result, the word "rural development" might be considered to be somewhat overdone. To express it in the simplest terms possible, rural development is the process of putting into action a political, economic, and social initiative that is aligned with a shared vision of the future of rural regions.

Theoretical Framework

Contextualization of Theory In this section, an attempt is made to perform a quick overview of relevant ideas in order to provide a theoretical foundation for the investigation. The Keynesian growth hypothesis is going to be investigated.

The Keynesian Approach to Economic Growth

John Maynard Keynes (1936), the person who first proposed this model, believed that economic growth, whether it occurs in rural or urban settings, is a function of capital investment and employment of labour. According to Ihejiamaizu (2002), capital tends to flow into industries that have high rates of return and high marginal productivity. Similarly, labour tends to flow into industries that have high wage rates. According to the theory, therefore, the promotion of economic growth in rural regions need to contain actions that will raise the rate of return on capital and the incomes of labour. This is one of the stipulations of the theory.

This strategy has some applicability for rural business, particularly in a country that is still in the process of developing, such as Nigeria. It connects the growth of the rural economy with the investments of capital as well as the productivity of labour, which is a result of entrepreneurial activity. According to the findings of this study, entrepreneurship is an essential component of rural development that has the potential to significantly alter the economic landscape of rural regions. It is possible for operations in both the agricultural and non-agricultural sectors to enhance the rate of return on capital investment as well as the wages of labour when entrepreneurial improvement strategies are put into place.

Empirical Review

There have been a number of studies conducted on the connection between entrepreneurialism and rural development in Nigeria, and those studies are pertinent to this investigation since they serve as substantial academic sources in directing this investigation. Ihejiamaizu (2019) investigated the role that entrepreneurship plays in the rural development of Cross River State, Nigeria, by collecting primary data via the use of a well-structured questionnaire. This research was published in the journal Ihejiamaizu. The study relied on the traditional Keynesian theory as its foundation, and it used mean rating as its method for assessing the data descriptively. According to the findings of the study, entrepreneurship plays an important part in rural economic development, contributing to factors such as an increase in the quality of life, the production of employment opportunities, the reduction of poverty, the utilisation of local resources, and the prevention of people moving from the countryside to the city. The study recommends that rural entrepreneurship be encouraged and promoted

through the provision of incentives to rural entrepreneurs in the form of tax relief and concession for at least ten years to encourage them to plough back earnings for scaling and expansion; also, the study recommends that the government pay attention to the development and maintenance of infrastructure in rural areas as it goes a long way to encourage trade and business transaction within rural communities, improve the socio-economic conditions of rural areas; and finally, the study recommends that rural entrepreneurship be encouraged and promoted through the provision.

The researchers Okeke, Onuorah, Nebolisa, and Obereh (2019) investigated the role of entrepreneurship as an economic driving factor in the growth of rural communities in the state of Anambra. Specifically, the purpose of the study was to evaluate how a lack of access to financial resources, high unemployment, a focus on entrepreneurialism, and inadequate infrastructure facilities affect rural development. The techniques that were utilised in the process of evaluating the data that was gathered were straightforward percentages, descriptive statistics, and correlation analysis. Additionally, Multiple Regression Analysis (MRA) was used in the study to evaluate the hypotheses. Access to financial resources; unemployment; and an orientation toward entrepreneurship were shown to have a substantial influence on rural development, however the findings indicated that infrastructure facilities did not have a major effect on rural development. The findings of the study led the researchers to the conclusion that the economic force of entrepreneurship had a substantial impact on the growth of rural areas in Anambra. It was suggested that the government should adopt initiatives to make it easier for entrepreneurs to have access to financial resources. The solution to the problem of unemployment should not be entrusted solely to the government; rather, the government should adopt an approach known as public-private partnership in order to make it possible for private individuals to become involved in the process of assisting in the establishment of entrepreneurial development centres. At all three levels of education — basic, secondary, and university — there need to be a focus on how to become an entrepreneur. It doesn't matter what kind of business you run or how large it is; having solid infrastructure will almost always benefit your commercial endeavours.

The research conducted by Nwankwo and Okeke (2017) investigated the opinions of rural business owners on the definition of entrepreneurship and its place in rural economic growth. The research was conducted using a survey and a descriptive design. The researchers chose 200 rural business owners at random from each of the five towns that make up the Oyi Local Government Area. Although secondary sources of information such as journals, textbooks, and materials found online were also explored, primary data were the most important source of information used in this study. The survey consisted of 24 questions, each of which asked respondents to indicate whether they strongly agree, agree, disagree, or strongly disagree with the statement. According to the findings, rural entrepreneurship may help with a variety of things, including increasing output, creating job opportunities, and reducing rural migration to urban areas. However, rural entrepreneurs must contend with a number of obstacles, such as a lack of assistance from the government and limited financial resources. On the basis of these findings, the researchers recommended that rural areas should be made more appealing, and that the government should create environments that are conducive to the success of rural

entrepreneurs through the implementation of various policies and the provision of other forms of assistance.

Kulkani and Narkhede (2017) investigated the relationship between rural development and entrepreneurship using secondary data obtained from a variety of different sources. In order to have a better understanding of the role that MCED plays in the growth of entrepreneurship among rural populations, personal interviews were undertaken. For this reason, we decided to take a sample from the Jalgaon area. According to the findings of the study, entrepreneurship development programmes have a very positive impact on the growth of rural areas. The researchers concluded that entrepreneurship provides opportunities for economic development, generates demand for a variety of products and services in rural markets, and empowers those segments of society that have traditionally been denied equal opportunities. Furthermore, the researchers suggest that the successful implementation of such programmes could be the key to a better tomorrow.

Ishaya (2015), conducted research on the usage of business information for the growth of rural entrepreneurial activity in the state of Kaduna. The Purposive and Kregcie and Morgan table were used as the methods of sampling that were chosen. There was a total of three hundred eighty-four (384) people employed as subjects in the study. The gathered information was laid down in frequency tables and percentage breakdowns. In regard to each table and figure, analysis and discussions were conducted. The findings of this survey indicated that the majority of rural business owners in the state of Kaduna relied on their clients and their mobile telephones as their primary sources of information. According to the findings of the study, rural company owners in the state of Kaduna need access to a variety of various sorts of business information in order to successfully run their companies. On the basis of these findings, a number of recommendations were made, some of which include the use of local languages by media houses to broadcast information about businesses, the use of multi-media approaches such as film shows, photographs, pictures, craft displays, and audio-visual materials using local dialects, and the use of local languages by media houses to broadcast information about businesses. Local Government Authorities in the state of Kaduna should establish community tele-centers in strategic locations, particularly in rural public libraries. In addition, all government economic empowerment programmes, such as micro-finance schemes, poverty reduction programmes, small and medium-scale enterprises, loan facilities grant schemes, and so on, should be repackaged and disseminated in local dialects to ensure the highest level of user satisfaction possible. From the above literatures reviewed; majority are centered on the role played by entrepreneurship in rural development entrepreneurship. However, this study seeks to fill the gap by looking at the entrepreneurship and rural development with a focus on women in rural areas specifically that of Bayelsa state west senatorial district.

Methodology

The research method utilised for this study is survey research. The information used in the study came from female rural business owners in four (4) different villages located within the Sagbama Local Government Area (LGA). These localities include Sagbama town,

Adagbabiri, Toru-orua, and Tungbo. In spite of the fact that the four (4) settlements that were chosen from the Ekeremor Local Government Area (LGA). Ekeremor town, Toru-Ndoro, Aleibiri, and Amabulour are the names of these places. Local government Ekeremor may be found in the western senatorial zone of Bayelsa State, Nigeria. The fact that the majority of women in this area are actively involved in economic activities led to the decision to focus on this more rural region.

The researchers chose 400 rural female entrepreneurs at random from among the eight (8) villages, selecting four from each local government area for a total of fifty from each community. Because there was no known list of female rural entrepreneurs in Sagbama and Ekeremor LGA who participated in a variety of entrepreneurial activities, the researchers used entrepreneurs they met in the commercial centres, markets, and shops in the eight communities who showed a willingness to participate. This was because there was no known list of female rural entrepreneurs in Sagbama and Ekeremor LGA. The primary instrument for data collection is a structured questionnaire consisting of 24 questions, which was sent to a total of 400 respondents. A test known as the Cronbach Alpha Coefficient was conducted with 20 women who were not a part of the study in order to confirm the instrument's dependability. These ladies were recruited from the neighbourhood market square. These pupils were the ones that were given the questionnaires to fill out. 0.85 was the result of the reliability test, which shows that the instrument used for data collection was reliable.

The questionnaire is broken up into two parts: the first part discusses the socio-economic characteristics of the respondents, and the second part consists of questions relating to women in business and rural advancement. A scale of the type used by Likert, with four possible responses: strongly agree (4), agree (3), disagree (2), and strongly disagree (1). The respondents are asked to use this scale to indicate the degree to which they agree with each of the questions in section B. The items in each segment's means were evaluated based on a theoretical mean value of 2.5, which was used as a criterion to appraise the means for the items in each section. For this reason, we considered items in the instrument to agree if their mean score was equal to or higher than 2.5, while considering items to disagree if their mean score was lower than 2.5. When doing an analysis of the replies provided by the respondents, descriptive statistics such as frequency distribution tables, percentages, averages, and grand means were among the statistical techniques that were utilised.

Discussion and Results

250 copies of the administered questionnaires were returned and properly filled, representing 62.5 percent of the total distributed questionnaires, while 150 of the distributed questionnaires, representing 37.5 percent, were either not returned or wrongly/incompletely filled. The total number of questionnaires that were distributed was 400. The first and second objectives will each be described in table 1 and table 2 correspondingly.

Table 1: The role of micro-entrepreneurial credits to women entrepreneurs in enhances rural development and increase household welfare.

S/N	Variables	SA X = 4	A X = 3	SD X = 2	D X = 1	Total	Mean
1	Alleviating poverty in rural areas	f =110 (44%) fx= 440	f =70 (28%) fx=210	f =35 (14%) fx=70	f =35 (14%) fx=35	N=250 (100%) (755)	3.02
2	Improved standard of living	f =100 (40%) fx = 400	f =94 (38%) fx=282	f =31 (12%) fx=62	f =25 (10%) fx=25	N=250 (100%) (769)	3.08
3	Increment in households income	f =152 (61%) fx=608	f =78 (31%) fx=234	f =5 (2%) fx=10	f =15 (6%) fx=4 5	N=250 (100%) (897)	3.59
4	Utilization of resources	f = 105 (42%) fx=420	f = 55 (22%) fx=165	f = 50 (20%) fx=100	f = 40 (16%) fx=4 0	N=250 (100%) (725)	2.90
5	Increase women engagement in economic activities	f =185 (74%) fx=740	f =42 (17%) fx=126	f =14 (5%) fx=28	f =9 (4%) fx=9	N=250 (100%) (903)	3.61
Grand Mean						$\sum N = 1,250$ $\sum fx = 4,049$	3.24

Source: Authors computation

110 of the respondents, or 44 percent, strongly agreed that empowering women with micro-entrepreneurial credits leads to the alleviation of poverty in rural areas, which is shown by the response from the respondents regarding the topic of micro-entrepreneurial credits and the reduction of poverty in rural areas. 70 respondents (28 percent) agreed with the statement, whereas 35 respondents (14 percent) disagreed with the statement and 35 respondents (14 percent) severely disagreed with the statement. This resulted in a mean rating of 3.02 out of a possible 4, which suggests that a good proportion of the women entrepreneurs believe that providing micro-entrepreneurial credits to women entrepreneurs helps reduce poverty, hence contributing to the growth and welfare of households in rural areas.

Table 1 investigates further whether an increase in the standard of living is impacted by the distribution of micro-entrepreneurial credits to female business owners in rural areas. According to the findings, one hundred of the respondents, which accounts for forty percent of the total respondents, strongly agreed. The results showed that 38 percent of respondents, or 94 people, were in agreement with the statement, while 12 percent strongly objected and 10 percent disagreed. This resulted in a mean score of 3.08, which suggests that a respectable percentage of rural women entrepreneurs are of the opinion that providing their communities with micro-entrepreneurial loans raises the standard of living for its residents.

In addition, based on the responses in table 1 to the question of whether or not providing micro-entrepreneurial loans to women will lead to an increase in household income, 152 respondents, or sixty percent of the total number of respondents, strongly agreed. 78 respondents, which is 31% of the total, were in agreement, 5 respondents, which is 2% of the total, disagreed severely, and 15 respondents, which is 6% of the total. This resulted in a mean rating of 3.59, which indicates that a respectable proportion of respondents are of the opinion that micro-entrepreneurial credits brings about an increase in household income.

The responses given by the respondents with regard to the usage of resources and micro-entrepreneurial loans in rural areas. 105 of the respondents, or 42 percent, were in complete agreement that providing women with access to micro-entrepreneurial finance leads to increased resource use. 55 respondents (22 percent) were in agreement, 50 respondents (20 percent) were adamantly opposed, and 40 respondents (16 percent) were not convinced. The results of this yielded a mean rating of 2.90 out of a possible 4, which suggests that a good proportion of the women entrepreneurs were of the opinion that providing micro-entrepreneurial credits to women entrepreneurs will aid in the exploitation of resources in rural areas.

Also relating to micro-entrepreneurial credits and increasing women's participation in growth-oriented economic activities in rural areas, 185 respondents, which accounts for 74 percent of the total respondents, strongly agreed that micro-entrepreneurial credits increase women's participation in growth-oriented economic activities in rural areas. This was the consensus of the majority of the respondents. 42 respondents, or 17 percent, were in agreement; 14 respondents, or 5 percent, were highly opposed; and 9 respondents, or 4 percent, were merely opposed. This indicates that a reasonable number of rural women entrepreneurs are of the opinion that micro-entrepreneurial credits increase women's engagement in growth-oriented economic in their communities. This is also shown by the mean rating of 3.61, which indicates that this opinion is held by the majority of respondents.

$Fx = \text{frequency (f)} \times \text{likert rating score (x)}$

$$\text{Mean } (\bar{X}) = \frac{\sum fx}{\sum N}$$

$$\frac{4047}{1250} = 3.24$$

$$\bar{X} = 3.24$$

Where \sum = summation,

f = frequency,

X = likert rating score,

N = total number of respondents

Decision Rule

Since the calculated Grand Mean of **3.24** is greater than the critical mean value of 2.50, thus, the findings shows that micro-entrepreneurial credits to women entrepreneurs play a critical role in enhances rural development and increase household welfare in the rural areas of Bayelsa State.

Table 2: Acquisition of new skills and women set up their own business enterprise for sustainable development and provide jobs in the rural areas

S/N	Variables	SA X = 4	A X = 3	SD X = 2	D X = 1	Total	Mean
1	Set up business enterprise & improve savings	f =175 (70%) fx= 700	f =58 (23%) fx=174	f =5 (2%) fx=10	f =12 (5%) fx=24	N=250 (100%) (908)	3.63
2	Self-dependent	f =153 (61%) fx = 612	f =85 (34%) fx=255	f =7 (3%) fx=14	f =5 (2%) fx=5	N=250 (100%) (886)	3.54
3	Improve women socio-economic status	f =133 (53%) fx=532	f =61 (24%) fx=183	f =26 (10%) fx=42	f =32 (13%) fx=32	N=250 (100%) (789)	3.16
4	Job creation	f = 75 (30%) fx=300	f = 96 (39%) fx=195	f = 48 (19%) fx=150	f = 31 (12%) fx=35	N=250 (100%) (680)	2.72
5	Reduce rural -urban migration	f =50 (20%) fx=200	f =105 (42%) fx=315	f =40 (16%) fx=80	f =55 (22%) fx=55	N=250 (100%) (650)	2.60
Grand Mean						∑N = 1,250 ∑fx =3,913	3.13

Source: Authors computation

As can be seen in table 2, the findings on the acquisition of new skills and increased savings by women in rural areas suggest that 175 respondents, or 70%, strongly agreed that the acquisition of skills enhances saves by women in rural areas. 58 respondents (23 percent) agreed, 5 respondents (2 percent) strongly disagreed, and 12 respondents (5 percent) disagreed, with a mean rating of 3.63 out of a 4 point scale, which indicates that a good number of the respondents feel that the acquisition of new skills assists women in setting up business enterprises and improving savings in rural areas.

Also, a response as to whether or not the acquisition of new skills by women living in rural areas has an effect on their level of self-reliance. Strong agreement was expressed by 153 of the total responders, which accounts for 61 percent of the total. With 85 respondents (34 percent) agreeing, 7 respondents (3 percent) strongly disagreeing, and 5 respondents (2 percent) disagreeing, and a mean rating of 3.54, this suggests that a reasonable number of rural women entrepreneurs believe that the acquisition of skills enables women to become self-reliant.

In response to the question of whether or not the learning of new skills may improve the socioeconomic situation of women, 133 respondents, or 53% of the total number of respondents, gave a response of "strong agreement." 61 of the respondents, or 24 percent, were in agreement, whereas 26 of the respondents, or 10 percent, strongly disagreed and 32 of the respondents, or 13 percent, were in disagreement. This resulted in a mean score of 3.59, which indicates that a respectable proportion of respondents are of the opinion that the learning of new skills results in an improvement in the socio-economic standing of women.

The comments from those who were polled about the development of skills and the reduction of rural-to-urban migration in rural areas. 105 of the respondents, or 42 percent, were in complete agreement that providing women with access to micro-entrepreneurial finance leads to increased resource use. 55 respondents (22 percent) were in agreement, 50 respondents (20 percent) were adamantly opposed, and 40 respondents (16 percent) were not convinced. This resulted in a mean grade of 2.90 out of a possible 4, which suggests that a good proportion of the women entrepreneurs were of the opinion that the acquisition of new skills assists women in setting up their own businesses, which in turn provides jobs in rural regions.

The replies from the respondents with regard to the development of skills and the reduction in the migration from rural to urban areas. The development of new skills and a decrease in the rural-to-urban migration rate was highly supported by 75 of the respondents, or 30 percent of the total. With 96 respondents (39 percent) agreeing, 48 respondents (19 percent) strongly disagreeing, and 31 respondents (12 percent) disagreeing, and a mean rating of 2.60 an out of a 4 point scale, this indicates that a good number of the women entrepreneurs were of the opinion that the acquisition of skills decreases rural-urban migration. As a result of conducting an analysis on table 2, it became apparent that a sizeable number of rural women entrepreneurs are of the opinion that the acquisition of new skills is helpful in assisting women in setting up their own business enterprise for the purpose of ensuring sustainable development and providing employment in rural areas. This was demonstrated by the mean rating of 3.13.

$F_x = \text{frequency (f)} \times \text{likert rating score (x)}$

$$\text{Mean } (\bar{X}) = \frac{\sum fX}{\sum N}$$

$$\frac{3,913}{1250} = 3.24$$

$$\bar{X} = 3.13$$

Where \sum = summation,

f = frequency,

X = likert rating score,

N = total number of respondents

Decision Rule

As a result of the fact that the calculated Grand Mean of 3.13 is greater than the critical mean value of 2.50, the findings show that the acquisition of new skills assists women in establishing their own business enterprises for the purpose of achieving sustainable development and providing employment in rural areas of the state of Bayelsa.

The results of the analysis show that providing micro-entrepreneurial credits to women entrepreneurs plays an important role in improving rural development and increasing household welfare by reducing poverty, enhancing living standards, increasing resource utilisation, and enabling women to participate in growth-oriented economic activities. This is demonstrated by the fact that the majority of respondents agreed with this statement, and that the grand mean was higher than the critical mean value in table one. In a similar vein, an examination of the ways in which the acquisition of new skills enables women to establish their own business enterprises for the purpose of fostering sustainable development and providing employment in rural areas demonstrates that the acquisition of skills is a critical factor in determining the establishment of businesses and the distribution of jobs in rural areas. As a result of this, women are able to increase their savings, become more self-sufficient, enhance their socioeconomic standing, and experience less rural-to-urban migration. The Keynesian theory of growth, which postulates that economic growth is a function of capital investment and employment of labour, is compatible with this conclusion. The theory postulates that economic growth may occur either in urban or rural areas. This conclusion is also compatible in some manner with the literature that was evaluated, as entrepreneurship plays an important role in the development of rural areas. However, one of the particular goals of this research is to find a way to be consistent with the findings of Nwankwo and Okeke (2017), who state that rural entrepreneurship, when given adequate funding and support from the government, has the potential to help increase output, create employment, and decrease rural urban migration, among other benefits. None of the studies, however, addressed the results of this work in terms of the role of female entrepreneurialism as a tool for rural development, particularly in the Bayelsa state west senatorial district.

Conclusion and Recommendations

Because empowering women in rural areas with start-up capital, skills, and so on will not only improve their social and economic lives but will also give them the advantage of participating in economic development, the argument that women's entrepreneurship in rural areas leads to economic growth cannot be swept under the rug. This is due to the fact that empowering women in rural areas with these things will not only improve their social and economic lives. This study came to the conclusion that providing micro-entrepreneurial credits to women entrepreneurs plays an important role in enhancing rural development and increasing household welfare. It does this by reducing poverty, raising living standards, increasing resource utilisation, and enabling women to participate in a variety of economic activities. The grand mean of the results and the majority of the responses led to this conclusion. The fact that the acquisition of new skills will enable women to establish their own business enterprise for sustainable development and provide jobs in the rural areas demonstrates that the acquisition of skills is a critical factor that determines the establishment of businesses and the provision of

jobs in rural areas. According to the findings of this investigation,

- i. The Government and the Private Sectors Should Encourage Women to Participate in the Economic Development of the Bayelsa West Senatorial Zone by Providing Start-Up Supports in the Forms of Cheap and Accessible Loans, Start-Up Packs, Skills Acquisition Programs, and Other Welfare Packs In order to Encourage Women to Participate in the Economic Development of the Bayelsa West Senatorial Zone, the Government and the Private Sectors Should Promote the Empowerment of Women Through
- ii. The government and private sectors should work together to build entrepreneurship development centres in Bayelsa West senatorial zone. These centres should run targeted programmes to encourage women to become entrepreneurs and to enhance their skills.
- iii. There is a need for the media to initiate and emphasise the need for rural women in the Bayelsa West senatorial zone to engage in creative and innovative entrepreneurial activity in order to ensure an increase in income, reduce dependency, and rural-urban migration.
- iv. There is a need for the media to initiate and emphasise the need for rural women in the Bayelsa East senatorial zone to engage in.

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