



Effect of Government Entrepreneurial Policies on Indigenous Women Entrepreneurs in North-Central, Nigeria

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Abstract. This study assesses the effects of government entrepreneurial policies on indigenous women entrepreneurs in North-Central Nigeria, focusing on how entrepreneurial activities such as producing Peanut-Cake (Kuli-Kuli) and Handwoven Cloth (Aso Ofi) etc contribute to poverty alleviation among rural women. It assesses how the National Social Investment Program (NSIP) and the Government Enterprise and Empowerment Program (GEEP) affect the economy of rural women empowerment and identifies the difficulties these women encounter. The research work adopts a descriptive survey approach, the research makes use of both primary and secondary data sources: primary data were collected through a questionnaire while secondary data was sourced from official documents of registered Indigenous women entrepreneurs and other sources. Empowerment theory was adopted to analyse the impact of these policies. Findings illustrate that, despite the programs' goals to enhance their financial resources and access to the market, their effectiveness has been limited. Key issues include insufficient access to capital, value-restrictive cultural norms, and inadequate program support. The study recommends that entrepreneurial policies should be designed to meet the needs of Indigenous women entrepreneurs, improve access to financial resources, expand training opportunities, and address cultural barriers in the studied area

Keywords: Entrepreneurial, Women, Policies, Indigenous

1. Introduction

Global recognition has shown that entrepreneurship is the cornerstone of any economy. Many people, both intelligent and illiterate, believe it to be the hub around which economies around the globe expand and flourish. Numerous nations across the globe have effectively implemented entrepreneurship in their economic expansion and advancement, noting that it has resulted in the longevity, prosperity, and viability of their economies. The CRIBA countries China, Russia, Indonesia, Belgium, and Argentina offer abundant empirical evidence of the critical roles that entrepreneurship plays in the expansion and advancement of economies globally (Agbionu et al., 2015).

In the last two decades, there has been a significant increase in scholarly literature about female entrepreneurship worldwide. Women's entrepreneurship is seen to get a significant amount of attention as a topic of scholarly debate itself, according to Carter and Cannon (1992), the primary reason for these interests is that female entrepreneurs are now viewed as significant contributors to their countries' economic development, which is essential for reducing poverty. Women who engage in small- or large-scale, full- or part-time, or even international, entrepreneurial operations are referred to as women entrepreneurs. Agbionu et al (2015) provided evidence to support the aforementioned claims, stating that women entrepreneurs are just women who engage in all aspects of entrepreneurship and take the risks associated with combining resources in novel ways to produce goods and services that allow them to capitalize on opportunities found in their immediate

environments. This undoubtedly depends on the reality that women have been and continue to be agents of poverty alleviation, as the principles of poverty alleviation are essential to any real growth and development.

Rural communities are disproportionately affected by poverty because they have less access to resources, economic opportunities, and education (World Bank, 2018). Poverty is still a major global issue (World Bank, 2020). Reducing poverty has been a priority for governmental and non-governmental organisations in developing areas like North Central Nigeria. Given the crucial role women play in the socioeconomic fabric of their communities, developing entrepreneurial skills among rural women has emerged as one of the many tactics being used to empower rural women.

North-Central Nigeria which includes the states of Benue, Kogi, Kwara, Nasarawa, Niger, and Plateau has distinct socioeconomic difficulties. In comparison to the national average, these states have greater rates of poverty, according to the National Bureau of Statistics (2020). Reliance on subsistence farming, slow industrial development, and poor infrastructure are some of the factors causing this (NBS, 2020). High rates of poverty are particularly prevalent in rural areas, where access to financial, medical, and educational resources is restricted (Olusegun, 2018).

In rural North Central Nigeria, women in general play a crucial role in the local economy by working in small-scale businesses, trade, and agriculture. Notwithstanding their noteworthy accomplishments, they encounter considerable obstacles, such as restricted availability of credit, education, and training (Afolabi, 2015). Developing these women's entrepreneurial talents not only improves their financial situation but also promotes the growth of the community as a whole. Research indicates that women reinvest up to 90% of their income back into their communities and families, but males only do so for 30–40% of their income, highlighting the potential significance of focused interventions (Adewale, 2019).

To address these issues, a number of initiatives aimed at reducing poverty have been introduced recently. These initiatives usually try to give rural women more tools, training, and financial support to help them become more successful entrepreneurs. Notable programs include the National Social Investment Program (NSIP) and the Government Enterprise and Empowerment Program (GEEP), which provide business development services and microloans to female entrepreneurs (Oluwatobi, 2021). Particularly, North Central Women especially in Niger and Kwara

States are well known for Peanut-Snack (Kuli-Kuli) production and those of Kwara, Kogi, Benue and Plateau are well known for Handwoven Fabric/Cloth (Aso Ofi). Moreover, the cultural significance and economic potential of indigenous crafts such as peanut snacks (Kuli-Kuli); Cheese (Wara Nkasi); Handwoven Fabric/Cloth (Aso Ofi); Henna (Lali); Indigo-dyed Cloth (Adire); and Black Soap (Ose-Dudu) underscore the diversity and resilience of local entrepreneurship in North-Central Nigeria. These traditional products not only represent artistic heritage but also serve as sources of livelihood and community cohesion, reflecting the entrepreneurial spirit ingrained within local cultures.

1.1 Statement of the Problem

In North-Central Nigeria, persistent poverty is a major obstacle to both economic progress and sustainable development, especially in rural regions. Because of the area's reliance on subsistence farming, slow industrial development, and poor infrastructure, high rates of poverty persist despite several attempts by both the government and non-governmental organizations (NBS, 2020). The majority of rural residents work in low-paying jobs and lack access to basic services and resources including banking, healthcare, and education (Olusegun, 2018).

These economic difficulties disproportionately affect women, who make up a sizable share of the rural labour force. They frequently operate in small-scale businesses, trade, agriculture, and handicrafts, but they encounter several obstacles, including difficulty getting credit, education, and entrepreneurial training (Afolabi, 2015). These obstacles are made worse by cultural norms that limit women's ability to participate in the economy and make decisions, such as household responsibilities, inheritance laws and property rights, limited mobility, etc. (Ayoade, 2016). Indigenous entrepreneurial activities, such as producing Peanut-Cake (Kuli-Kuli), Cheese (Wara nkasi), Handwoven Cloth (Aso Ofi), Henna (Lali), Indigo-dyed Cloth (Adire), and Black Soap (Ose dudu), offer potential pathways out of poverty. However, Indigenous Women Entrepreneurs seem not to have benefited significantly from government policies. Many obstacles, such as poor infrastructure, cultural resistance, and the absence of an ecosystem that supports entrepreneurs, impede the effectiveness of programs aimed at reducing poverty, such as the Government Enterprise and Empowerment Program (GEEP) and the National Social Investment Program (NSIP) (Chukwu, 2017). Due to these interconnected constraints, these programs, albeit providing microloans and business development services, do not

appear to have completely closed the gap between prospective benefits and actual outcomes (Oluwatobi, 2021).

Ayoade (2016) notes that a deficiency of focused entrepreneurial training programs that cater to the unique requirements and environments of rural women impedes their capacity to proficiently oversee and grow their businesses. The total impact of entrepreneurial ventures is diminished by women's limited engagement in economic activities and decision-making processes, which stems from deeply ingrained gender stereotypes and societal expectations (Adewale, 2019). Inadequate electricity, communication, and transportation infrastructure also make it difficult for rural entrepreneurs to access markets, run their businesses, and receive support services (Chukwu, 2017). The networks and mentorship opportunities that are essential for the expansion and longevity of businesses are frequently inaccessible to women entrepreneurs (Ekpe, 2011).

Based on these premises, an attempt was made to provide answers to the following research questions:

- How do indigenous entrepreneurial activities, such as producing peanut cake (Kuli-Kuli) and Handwoven Cloth (Aso Ofi) etc, contribute to poverty alleviation among rural women in North-Central Nigeria?
- What are the specific constraints faced by rural women entrepreneurs in North-Central Nigeria?
- What are the successes and limitations of poverty alleviation programs like GEEP and NSIP in empowering rural women entrepreneurs in North-Central Nigeria?

1.2 Research Objectives

- To explore how indigenous entrepreneurial activities, such as producing peanut cake (Kuli-Kuli) and Handwoven Cloth (Aso Ofi), contribute to poverty alleviation among rural women in North-Central Nigeria.
- To identify the specific constraints faced by rural women entrepreneurs in North-Central Nigeria.
- To evaluate the successes and limitations of poverty alleviation programs like GEEP (Government Enterprise and Empowerment Program) and NSIP (National Social Investment Program) in empowering rural women entrepreneurs in North-Central Nigeria.

2. Literature Review

2.1 Conceptual Clarifications

2.1.1 Poverty Alleviation Programmes

A wide range of initiatives are included in poverty alleviation programs, which are designed to lessen the incidence and effects of poverty in communities. These programs are primarily directed toward vulnerable groups, such as women living in rural areas who are faced with significant economic challenges as a result of limited access to resources, opportunities, and education. The overall objective of poverty alleviation programs is to enhance the socioeconomic well-being of individuals and communities by addressing the underlying causes of poverty and offering assistance in areas like healthcare, employment, education, and entrepreneurship.

In the realm of poverty alleviation, Carter and Cannon (1992) underscore the importance of adopting a comprehensive approach that addresses the intricate nature of poverty. They underline the necessity of interventions that cover job, healthcare, education, and entrepreneurship opportunities in addition to financial aid alone. According to Carter and Cannon (1992), this holistic approach acknowledges that poverty is an issue influenced by social, cultural, and environmental elements in addition to economic ones.

Afolabi (2015) stresses the importance of adopting holistic methods in initiatives aimed at reducing poverty, especially when considering the economic empowerment of women residing in rural areas. Afolabi (2015) asserts that rural women encounter particular difficulties that make it difficult to climb out of poverty, such as restricted access to credit, education, and entrepreneurial training. Poverty alleviation programs can foster an atmosphere that allows rural women to prosper economically by using community involvement activities, empowerment tactics, and capacity building. Afolabi (2015) has provided valuable insights that emphasize the need to tackle systemic impediments and implement customized interventions that cater to the unique requirements of underprivileged communities.

2.1.2 Rural Women

Rural women are women who live in rural areas, which are characterized by lower population densities, economies based mostly on agriculture, and restricted access to modern infrastructure and basic services (Olusegun, 2018). Inadequate access to healthcare,

education, and financial services can have a negative influence on rural women's everyday lives and economic prospects. According to the UN (2018) rural women are people who live in rural areas and are frequently involved in household labour, agriculture, and small-scale businesses. Despite facing numerous obstacles like restricted access to resources, healthcare, and education, these women play a critical role in food production and rural economies.

According to the World Bank (2019), rural women are people who live in rural areas and are essential to the home economics and agricultural sectors. When it comes to decision-making processes, markets, education, and productive resources, they frequently lack access to urban women and their male counterparts. According to FAO (2011) rural women make significant contributions to home economics and agricultural labour in rural areas. They play a critical role in maintaining food security and protecting the environment, but they frequently face obstacles like gender discrimination, financial access issues, and a lack of educational opportunities. According to IFAD (2010) rural women are people who work in both agricultural and non-agricultural fields and reside in rural areas. They are crucial to sustaining household livelihoods and boosting the rural economy, yet socioeconomic policies and practices frequently marginalize them by preventing them from accessing necessary resources and services.

2.1.3 Entrepreneurial

People or organizations that are prepared to take chances and launch businesses with the intention of adding value and turning a profit are involved in entrepreneurial activities. This can involve creating brand-new companies, creating cutting-edge goods or services, or rethinking current markets or procedures to create value for the economy and society. When navigating the chances and challenges that come with being an entrepreneur, creative thinkers, resilient people, and those who are willing to embrace uncertainty are traits that entrepreneurs frequently display (Kirzner, 1979; Sarasvathy, 2001). According to Robert (2009), entrepreneurship is the process of producing something new and valuable by investing the required time and energy, taking on the associated financial, psychological, and social risks, and reaping the rewards of independence and financial gain.

According to Hamzat (2021), entrepreneurship is the proactive identification and utilization of opportunities, with a focus on expanding beyond resources under control. In furthering this concept, Hisrich (2009) describes entrepreneurship as the

process of producing something new and valuable, requiring dedication, taking calculated risks, and pursuing rewards in the form of material and emotional fulfilment. Anita (1991) highlights the transformative impact of entrepreneurial vision by describing entrepreneurship as the ability to develop and build something from essentially nothing, adding a degree of creativity and resourcefulness. In line with this idea, Richard (2012) highlights that entrepreneurship is characterized by the search for opportunities that extend beyond one's current resources. Peter (1985) highlights the process-oriented aspect of entrepreneurship, characterizing it as the exploration of novel approaches to amalgamating resources in order to generate value.

Oluwakemi Adesina (2019) asserts that traditional textile production like the handwoven Aso-Ofi cloth is essential to the rural people of Nigeria's ability to make ends meet. In addition to protecting cultural legacy, Adesina contends that this technique provides a reliable source of income, especially for women who are frequently disenfranchised from other economic sectors. The report also highlights how the utilisation of indigenous knowledge and resources is made possible by the localized nature of Aso-Ofi manufacturing, which helps to create a sustainable employment model that is resistant to outside economic shocks. Furthermore, research by Okeke and Musa (2018) discovered that because traditional crafts like Aso-Ofi rely heavily on locally obtained materials and there is a strong market for textiles with cultural significance, the jobs they create are sustainable. The intergenerational transfer of skills, which guarantees that the trade continues to offer employment possibilities across various age groups within rural communities, further supports its sustainability.

2.1.4 Skills Development

According to academic conceptions, skills development is the comprehensive process of learning and honing the competencies required for both efficient performance and personal development. The adaptability of learning experiences is emphasized by Billett (2009) who also highlights the ways in which social, personal, and environmental elements interact to shape the development of skills. Billett contends that learning happens not just via formal education but also from regular contacts and activities, with people constantly honing their abilities in response to shifting circumstances.

Kolb (2014) asserts that direct experience is the main source of learning and growth and emphasizes

experiential learning as a crucial component of skill development. People integrate new knowledge and abilities into their previous understanding through active exploration, reflection, and abstraction, which promotes deeper learning and improved competencies. According to Tynjälä (2013), learner-centred approaches that place an emphasis on active participation, critical thinking, and lifelong learning are the way to go if educational changes are to support the development of skills. Through creating an atmosphere that encourages investigation, learning, and introspection, educators can enable people to acquire the competencies and proficiencies required to prosper in the ever-changing and intricate world of today.

2.2 Theoretical Framework

The theoretical framework is defined as a theoretical mirror or pillar upon which research works are seen or built. The importance of it cannot be over-emphasised.

2.2.1 Empowerment Theory

Empowerment Theory, developed by Julian Rappaport in the 1980s, focuses on enabling individuals, communities, and organizations to gain control over their lives and influence their social and political environments. In order to be truly empowered, the theory highlights the importance of critical knowledge, involvement, and resource availability. Individuals and organizations can get a sense of control and influence over their situations by actively participating in community activities and decision-making processes. In order to identify and confront oppressive systems and structures, it is essential to have a thorough awareness of the social, political, and economic forces that influence an individual's existence.

Access to a range of resources, such as knowledge, training, funding, and social networks, is also necessary for empowerment in order to enable people and communities to take initiative and realize their objectives. Empowerment Theory, which is frequently used in the domains of psychology, social work, public health, and community development, aims to advance social justice, equality, and the welfare of people and communities by encouraging a sense of agency and self-efficacy. All things considered, it offers a framework for comprehending and assisting individuals in gaining authority, control, and the capacity to bring about constructive change in their lives and communities.

2.2.2 Relevance of Empowerment Theory to the Study

The theory of empowerment provides a strong foundation for understanding and resolving the myriad of issues that rural women in North-Central Nigeria face with regard to reducing poverty and cultivating entrepreneurial abilities. First of all, it emphasises how important it is to give people more agency by creating opportunities for skill development and financial independence. This is especially important for rural women who are suffering from socioeconomic limitations. Second, empowerment theory stresses capacity building through education, training, and skill development all of which are crucial for improving livelihoods which is in line with the goals of programs aimed at reducing poverty. Thirdly, it emphasizes the necessity of focusing on women's economic empowerment through entrepreneurial endeavours in order to overcome gender inequities, a significant issue in Nigerian society. Furthermore, empowerment theory highlights the significance of involving rural communities in the development process, promoting sustainability and group advancement, by stressing community involvement and participation. Furthermore, in keeping with the empowerment theory's emphasis on self-belief and agency, developing entrepreneurial skills can support women's self-efficacy and confidence, which are critical components in battling poverty and bringing about long-lasting change. Finally, having a solid understanding of empowerment theory can help policymakers create more sustainable development and long-term empowerment policies that promote the holistic growth of rural women and their communities while also reducing poverty.

3. Methodology

The study employed a descriptive survey methodology, sourcing data from both primary and secondary sources. The population size of this research work covered three states in the North-Central which amongst Kogi, Kwara and Niger states, Nigeria. Which approximated at 17,335 (Survey-field, 2024). The Taro Yamane formula was used to determine the sample size for this study. According to Israel (1992), the Yamane formula is expressed as follows:

$$n = \frac{N}{K + N(e)^2}$$

- Where: n = Sample size
- N = Total population (Kogi, Kwara and Niger States)
- k = 1
- e = 0.05%
- n = 17,335

$$n = \frac{17,335}{\sqrt{1 + 17,335 (0.05)^2}}$$

$$n = \frac{17,335}{\sqrt{1 + 17,335 (0.0025)}}$$

$$n = \frac{17,335}{1 + 43.3375}$$

$$n = \frac{17,335}{44.3375}$$

$$n = 391$$

Therefore, the sample size for the study is 391. A total of 391 copies of the questionnaire were distributed to all target populations. To make sure that each population is proportionally represented in the sample, the researchers did a proportional calculation. The first step in this process is to divide the population of each state by the 17,335 total population, then multiply the resulting number by the 391-sample size. This process is demonstrated in the following table.

Table 1: Number of Allotted Questionnaires to the Target Population

S/N	Target Respondents	Population	Calculations	Allotted Questionnaire
1	National Association of Kuli-Kuli Processors and Marketers	3,700	$3700 \div 17,335 \times 391 = 84$	84
2	National Association of Small and Medium Enterprises (NASME)	8,911	$8,911 \div 17,335 \times 391 = 201$	201
3	Nigerian Association of Women Entrepreneurs (NAWE) (<i>Aso Ofi</i> , “handwoven cloth” & <i>Ose-dudu</i> “Black Soap”)	2,398	$2398 \div 17,335 \times 391 = 54$	54
4	Association of Henna Artisans and Suppliers (AHAS)	874	$874 \div 17,335 \times 391 = 19$	19
5	Association of Adire Artisans and Marketers	1,452	$1452 \div 17,335 \times 391 = 33$	33
Total		17,335		391

Source: Official Registered of Association, 2024

The above illustrates how the questionnaire was effectively distributed to all target populations. This distribution strategy facilitated the collection of data for the study and guaranteed a high response rate.

Table 2: Respondents Rate

S/N	Items	Number	%
1	Quantity sampling	391	%
2	Quantity of completed and duly returned	346	88.5%
3	Quantity received but incompletely filled	11	2.8%
4	Quantity of unresponsive respondents	34	8.7%
Total	391		100%

Source: Fieldwork, 2024

Three hundred and Ninety-One (391) questionnaire were distributed to selected populations both in Kwara, Kogi and Niger States; thirty-four (34) participants in all were unable to be contacted. Out of the 391 questionnaires that were administered; three hundred and fifty-seven (357) were successfully retrieved but three hundred and forty-six (346) questionnaires were correctly and accurately completed.

Table 3: Demographic Characteristics of Respondents

Gender	Frequency	Percentage
Female	346	100%
Total	346	100%
Age	Frequency	Percentage
30-40	93	26.9%
41-50	174	50.3%
51-60 Above	79	22.8%
Total	346	100%
Education	Frequency	Percentage
FSLC/SSCE	158	45.7%
ND/NCE	110	31.8%
HND/B.Sc	78	22.5%
Total	346	100%

Source: Fieldwork, 2024

The above table indicates that there is an overwhelming number of female respondents. The table shows a hundred per cent (100%) of females because this research work is about women entrepreneurs. It is equally indicated on the table, the age group of the respondents: the figure indicates that individuals between the ages of 30 - 40 years widely

represent with a response of twenty-six point nine per cent (26.9%). An individual between the age of 41 - 50 years constitutes most of the responses in this survey with fifty point three per cent (50.3%) while twenty-two point eight per cent (22.8%) represents individuals between the ages of 51-60 years and above. The table also displays the educational qualifications of the respondents; most of the respondents have qualifications up to the university and polytechnic levels. Forty-five point seven per cent (45.7%) and Thirty-one point eight per cent (31.8%) hold FSLC/SSCE and NCE/ND respectively while twenty-two point five per cent (22.5%) respondents hold HND/B.Sc. This section examines how indigenous entrepreneurial activities, such as the production of peanut cake (Kuli-Kuli) and Handwoven Cloth (Aso-Ofi), contribute to poverty alleviation among rural women in North-Central Nigeria. Additionally, it addresses the specific constraints faced by these entrepreneurs and evaluates the successes; and limitations of poverty alleviation programs like GEEP and NSIP in empowering them. The twelve (12) research questions were tailored to seek information from the respondents about their opinions on the issue of entrepreneurial activities.

Table 4, Key: SA (Strongly Agreed), A (Agreed), U (Undecided), D (Disagreed), SD (Strongly Disagreed)

S/N	Statement	SA	A	U	D	SD	Total	Aggregate Response
How do Indigenous Entrepreneurial activities, such as producing Peanut-Cake (kuli-kuli) and Handwoven Cloth (Aso Ofi) etc, Contribute to Poverty Alleviation among Rural Women in North-Central Nigeria?								
1	Producing peanut cakes (kuli-kuli) has significantly increased the income levels of rural women in North-Central Nigeria.	115 (33.3%)	128 (36.9%)	30 (8.7%)	38 (10.9%)	35 (10.2%)	346 (100%)	Agreed
2	Handwoven cloth (Aso-Ofi) production provides rural women in North-Central Nigeria with sustainable employment opportunities.	94 (27.1%)	120 (34.7%)	9 (2.6%)	66 (19.1%)	57 (16.5%)	346 (100%)	Agreed
3	The skills required for Indigenous crafts like Aso-Ofi weaving are easily accessible to rural women in North-Central Nigeria, contributing to their economic empowerment	101 (29.2%)	132 (38.1%)	14 (4.1%)	46 (13.3%)	53 (15.3%)	346 (100%)	Strongly Disagreed
4	Indigenous entrepreneurial activities in North-Central Nigeria play a crucial role in reducing poverty among rural women.	103 (29.8%)	101 (29.2%)	27 (7.8%)	64 (18.5%)	51 (14.7%)	346 (100%)	Strongly Agreed
What are the Specific Constraints faced by Rural Women Entrepreneurs in North-Central Nigeria?								
5	Limited access to capital and credit is not a major barrier for rural women entrepreneurs in North-Central Nigeria	57 (16.5%)	47 (13.6%)	9 (2.6%)	122 (35.3%)	111 (32%)	346 (100%)	Disagreed
6	Cultural and gender norms do not restrict the entrepreneurial opportunities available to rural women in North-Central Nigeria	77 (22.2%)	47 (13.5%)	23 (6.7%)	86 (24.9%)	113 (32.7%)	346 (100%)	Strongly Disagreed
7	Lack of education and vocational skills does not limit the effectiveness of rural women entrepreneurs in managing and growing their businesses	56 (16.2%)	62 (17.9%)	19 (5.5%)	107 (30.9%)	102 (29.5%)	346 (100%)	Disagreed
8	Limited access to broader markets is a significant challenge for rural women entrepreneurs in North-Central Nigeria	93 (26.9%)	109 (31.5%)	28 (8.1%)	61 (17.6%)	55 (15.9%)	346 (100%)	Agreed
What are the Successes and Limitations of Poverty Alleviation Programmes like GEEP and NSIP in Empowering Rural Women Entrepreneurs in North-Central Nigeria?								
9	The Government Enterprise and Empowerment Program (GEEP) has not significantly improved access to financial resources for rural women entrepreneurs in North-Central Nigeria	102 (29.5%)	118 (34.1%)	11 (3.1%)	59 (17.1%)	56 (16.2%)	346 (100%)	Agreed
10	The National Social Investment Program (NSIP) has effectively provided training and skills development for rural women entrepreneurs in North-Central Nigeria	59 (17.1%)	43 (12.4%)	24 (6.9%)	114 (32.9%)	106 (30.7%)	346 (100%)	Disagreed
11	The NSIP has successfully increased market opportunities for products and services offered by rural women	29 (8.4%)	33 (9.6%)	37 (10.7%)	128 (36.9%)	119 (34.4%)	346 (100%)	Disagreed

entrepreneurs in North-Central Nigeria.									
12	The Government Enterprise and Empowerment Program (GEEP) has effectively addressed the challenges faced by rural women entrepreneurs in North-Central Nigeria	34 (9.8%)	48 (13.9%)	9 (2.6%)	113 (32.6%)	142 (41.1%)	346 (100%)	Strongly Disagreed	

Source: Fieldwork, 2024

4. Discussion of Findings

The above table demonstrates affirmation responses regarding the opinions of respondents on Producing peanut cake (kuli-kuli) has significantly increased the income levels of rural women in North-Central Nigeria. However, the above table showed the first statement that $33.3\% + 36.9\% = 70.2\%$ Agreed while $10.9\% + 10.2\% = 21.1\%$ Disagreed on the first statement posed to respondents which interprets that Producing peanut cake (kuli-kuli) significantly increased the income levels of rural women in North-Central Nigeria. The finding shows empowering women through entrepreneurial skills development would enhance their economic standing.

Handwoven cloth (Aso-Ofi) production provides rural women in North-Central Nigeria with sustainable employment opportunities: The second statement in Table 4 above showed affirmative responses about respondents' opinions on how Handwoven cloth provides sustainable employment opportunities. The quantitative outcome demonstrated that $27.1\% + 34.7\% = 61.8\%$ Agreed while $19.1\% + 16.5\% = 35.6\%$ Disagreed which interprets that handwoven cloth (Aso-Ofi) production provides rural women in North-Central Nigeria with sustainable employment opportunities. Supporting this quantitative outcome. Oluwakemi Adesina (2019) highlights traditional textile production, such as the handwoven Aso-Ofi cloth, plays a crucial role in the livelihoods of rural communities in Nigeria. Adesina argues that this craft not only preserves cultural heritage but also offers a viable source of income, particularly for women.

The skills required for indigenous crafts like Aso-Ofi weaving are easily accessible to rural women in North-Central Nigeria, contributing to their economic empowerment: The quantitative results revealed that $29.2\% + 38.1\% = 67.3\%$ Agreed with the statement while $13.3\% + 15.3\% = 28.6\%$ Disagreed which means indigenous crafts like Aso-Ofi weaving contributing to economic empowerment. Moreover, in a study by Okeke and Musa (2018), it was found that the employment generated by traditional crafts, such as Aso-Ofi, is sustainable due to its reliance on locally sourced materials and the high demand for culturally significant textiles. This sustainability is further

bolstered by the intergenerational transfer of skills, ensuring that the craft continues to provide employment opportunities across different age groups within rural communities.

Indigenous entrepreneurial activities in North-Central Nigeria play a crucial role in reducing poverty among rural women: The quantitative results revealed that $29.8\% + 29.2\% = 59\%$ Agreed with the statement while $18.5\% + 14.7\% = 33.2\%$ Disagreed which means Indigenous entrepreneurial activities in North-Central Nigeria play a crucial role in reducing poverty among rural women. Empowering women through entrepreneurial skills development not only enhances their economic standing but also drives broader community development. Studies have shown that women re-invest up to 90% of their income into their families and communities, compared to 30-40% by men (Adewale, 2019).

Limited access to capital and credit is not a major barrier for rural women entrepreneurs in North-Central Nigeria: The fifth statement in Table 4 showed affirmative responses pertaining to respondents' opinions on the limited access to capital and credit to rural women entrepreneurs in North-Central, Nigeria $16.5\% + 13.6\% = 30.1\%$ Agreed while $35.3\% + 32\% = 67.3\%$ which demonstrate that rural women entrepreneurs in North-Central don't have adequate access to capital and credit to support their businesses. Supporting this quantitative outcome. Afolabi (2015) says women in rural North-Central Nigeria are integral to the local economy, often engaged in agriculture, trading, and small-scale enterprises. Despite their significant contributions, they face substantial barriers, including limited access to credit, education, and training (Afolabi, 2015).

Cultural and gender norms do not restrict the entrepreneurial opportunities available to rural women in North-Central Nigeria: The quantitative results revealed that $22.2\% + 13.5\% = 35.7\%$ Agreed with the statement while $24.9\% + 32.7\% = 57.6\%$ Disagreed which means Cultural and gender norms restrict the entrepreneurial opportunities available to rural women in North-Central Nigeria. Moreover, in a study by Ayoade (2016) highlighted that deep-rooted gender norms and societal expectations limit women's

participation in economic activities and decision-making processes, reducing the overall impact of entrepreneurial initiatives. There is also a shortage of targeted entrepreneurial training programs that address the specific needs and contexts of rural women, hindering their ability to effectively manage and expand their enterprises

Lack of education and vocational skills does not limit the effectiveness of rural women entrepreneurs in managing and growing their businesses: The seventh statement in Table 4 above showed affirmative responses about respondents' opinions on Lack of education and vocational skills. The quantitative outcome demonstrated that $16.2\% + 17.9\% = 34.1\%$ Agreed while $30.9\% + 29.5\% = 60.4\%$ Disagreed which interprets that lack of education and vocational skills limit the effectiveness of rural women entrepreneurs in managing and growing their businesses. Despite their significant contributions, they face substantial barriers, including limited access to credit, education, and training (Afolabi, 2015). Empowering these women through entrepreneurial skills development not only enhances their economic standing but also drives broader community development.

Limited access to broader markets is a significant challenge for rural women entrepreneurs in North-Central Nigeria: The quantitative results revealed that $26.9\% + 31.5\% = 58.4\%$ Agreed with the statement while $17.6\% + 15.9\% = 33.5\%$ Disagreed which means limited access to markets is a significant challenge for rural women entrepreneurs in North-Central Nigeria. Rural women entrepreneurs, often have less access to productive resources, markets, education, and decision-making processes compared to their male counterparts and urban women.

The Government Enterprise and Empowerment Program (GEEP) has not significantly improved access to financial resources for rural women entrepreneurs in North-Central Nigeria: The quantitative results revealed that $29.5\% + 34.1\% = 63.6\%$ Agreed with the statement while $17.1\% + 16.2\% = 33.3\%$ Disagreed which means the Government Enterprise and Empowerment Program (GEEP) has not significantly improved access to financial resources for rural women entrepreneurs in North-Central Nigeria. However, Indigenous Women Entrepreneurs do not benefit significantly from government policies. The effectiveness of poverty alleviation programs, such as the Government Enterprise and Empowerment Program (GEEP) and the National Social Investment Program (NSIP), is hindered by various challenges, including inadequate

infrastructure, cultural resistance, and the lack of a supportive ecosystem for entrepreneurs (Chukwu, 2017).

The National Social Investment Program (NSIP) has effectively provided training and skills development for rural women entrepreneurs in North-Central Nigeria: The tenth statement in Table 4 above showed affirmative responses about respondents' opinions on the National Social Investment Program (NSIP). The quantitative results revealed that $17.1\% + 12.4\% = 29.5\%$ Agreed with the statement while $32.9\% + 30.7\% = 63.6\%$ Disagreed which means that National Social Investment Program (NSIP) has not effectively provided training and skills development for rural women entrepreneurs in North-Central Nigeria.

The NSIP has successfully increased market opportunities for products and services offered by rural women entrepreneurs in North-Central Nigeria: The quantitative results revealed that $8.4\% + 9.6\% = 18\%$ Agreed with the statement while $36.9\% + 34.4\% = 71.3\%$ Disagreed which means NSIP has not successfully increased market opportunities for products and services offered by rural women entrepreneurs in North-Central Nigeria. Supporting this quantitative outcome.

The Government Enterprise and Empowerment Program (GEEP) has effectively addressed the challenges faced by rural women entrepreneurs in North-Central Nigeria: The twelfth statement in Table 4 above showed affirmative responses about respondents' opinions on the Government Enterprise and Empowerment Program (GEEP). The quantitative results revealed that $9.8\% + 13.9\% = 23.7\%$ Agreed with the statement while $32.6\% + 41.1\% = 73.7\%$ Disagreed which means the Government Enterprise and Empowerment Program (GEEP) has not effectively addressed the challenges faced by rural women entrepreneurs in North-Central Nigeria.

5. Conclusion

The survey results highlight the limited benefits of indigenous entrepreneurial activities for rural women in North-Central Nigeria. Despite the engagement in producing peanut cake (kuli-kuli) and handwoven cloth (Aso-Ofi), which were expected to boost income and employment, only marginal improvements were observed. Although 70.2% and 61.8% of respondents indicated participation in these activities, the overall economic uplift was not as significant as anticipated. This contrasts with the findings of Adewale (2019) and Adesina (2019), who stressed the importance of

traditional crafts for economic and cultural growth, as well as reinvestment into communities.

Challenges persist, particularly in the areas of access to capital and credit, with 67.3% of respondents acknowledging these as major barriers. Restrictive cultural norms further impede progress, as noted by 57.6% of respondents. Government initiatives like the Government Enterprise and Empowerment Program (GEEP) and National Social Investment Program (NSIP) have failed to make a meaningful impact, with 63.6% and 71.3% of respondents, respectively, stating that these programs did not effectively address the core challenges faced by Indigenous women entrepreneurs. These findings suggest that more targeted and effective support mechanisms are essential for genuine economic empowerment

6. Recommendations

The following recommendations draw from both the survey findings and relevant academic literature:

- To facilitate better access to credit and capital for women entrepreneurs in rural areas, the federal government should create customized financial support programs.
- To assist rural women in running and growing their enterprises, the Federal Ministry of Labor and Employment should implement training courses in financial literacy, business management, and fundamental entrepreneurial skills.
- Through digital platforms and market links, initiatives should be developed to assist rural women entrepreneurs who produce kuli-kuli and Aso-Ofi in expanding their market reach.
- To better serve the unique needs of rural women entrepreneurs, the Federal Ministry of Humanitarian Affairs, Disaster Management, and Social Development ought to examine and improve government initiatives like GEEP and NSIP.
- In order to promote equality and inclusive growth, laws and programs that challenge gender and cultural norms that restrict women's entrepreneurial prospects should be put into place.

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