

# Women Entrepreneurship and Empowerment Strategy for National Development

## Abstract

*Women entrepreneurship and empowerment are technically interrelated, the paper aims to examine Women Entrepreneurship and Empowerment Strategy for National Development. Women in developed nations play an important role in national and economic development. Indeed, women in northern Nigeria are not adequately empowered because of the patriarchal nature of the region that gave much power to men and placed women at subordinate positions, in view of this the paper aim to examine why northern Nigerian women are not adequately empowered, and how they can be empowered in the nation. The study is qualitative in nature, here data were obtained from a secondary source, to discuss the topic under study. From the available data, the study showcased that surely, women are being dominated in the entrepreneurship in of the northern Nigeria, this is because most of the business enterprises are been controlled by men in the region. In explaining this study empowerment theory was used, the theory was propounded by Sara Longwe in 1990. Essentially, the assumption of the theory dwells on women empowerment and gender equality. This Theory aims to critically access the level of women empowerment and development. The postulation of the theory is to ensure equal opportunities for both men and women to attain gender parity. This theory will help in abridging gender differences and sustain equal access to education and economy. The study found that cultural stereotype, unequal access to education and inadequate capital has affected northern women entrepreneurship and empowerment. Given this, the study recommends that the government should empower the northern women through free education and skills acquisition programmes in Nigeria especially in the northern region. government and financial institutions should provide women with soft loans to empower them to start a business.*

**Keywords:** Entrepreneurship; Empowerment Strategy; National Development; Women

## Introduction

Nigeria as a nation blessed with both human and material resources, but unfortunately half of its resources are not appropriately utilized. A study by (Dung Pam Sha, 2007), disclosed that no nation can prosper if half of its human resources are not adequately utilized (women).

However, Nigeria is believed to be giant of Africa because it is blessed with the human and material resource. So, therefore, there is a need for properly used of these available resources, this can be achieved through women entrepreneurship and empowerment. Looking at women population in the northern part of the country and their role as mothers, home builders, home

36 managers, community organizers (Allanana, 2013; Makama, 2013). Yet, they are not  
37 adequately empowered, that will make them stand on their feet's without depending on their  
38 spouse, family, parents, and relatives.

39 Unemployment has eaten deep into the fabric of Nigeria thus encouraging youths and women  
40 to roam the streets meaninglessly searching for a living. It is on this note that, vocational  
41 education comes to be for skill acquisition, to empower youth and women. But, women in the  
42 northern region are been restricted to domestic responsibilities because of the patriarchal  
43 nature of the region, and cultural and religion background that gave much power to men over  
44 women (Allanana, 2013). Based on this one cannot overstress the noise about skills  
45 acquisition in the northern part of the country, because of the enormous processions of  
46 diverse skill acquisition centers across the nation with all skill sets planned to enable youth  
47 and women to develop their distinct human capacity. A study by Learncraft, (2017), disclosed  
48 that most of the developing nations have abandoned this simple solution of empowerment to  
49 Employment freedom and yet, waiting for the Government to create more employment  
50 opportunities that will fetch money quickly.

51 Based on the above, it is observed that, in the third world nations, entrepreneurship  
52 development has become debating an issue related to economic and social development in the  
53 nations. It is openly believed that lack of entrepreneurship together with inadequate capital,  
54 expert employees and technology are the major central causes of a comparatively economic  
55 setback in most of the developing nations. Understanding this, training in entrepreneurship  
56 has been emerged as an important part of government-initiated agendas to back the  
57 development of small and medium enterprises (SMEs) in the African developing nations  
58 Nigeria inclusive. women's entrepreneurship development in African developing countries  
59 has a marvelous potential in empowering women and converting society for peace and  
60 national development.

61 To change the nature of the world of work over the period has confirmed the prominent role  
62 that women entrepreneurship and empowerment play in the training of trained workforces for  
63 the opportunities and obstacles of entry into the workplace or even creating the workplace.  
64 Developmental changes in the workplace over time have made the task of women  
65 entrepreneurship and women empowerment establishments in keeping up with developing  
66 employability skills and preparing trained employees for the world of work, making it  
67 progressively difficult and challenging. It is on this premise that, entrepreneurship and  
68 empowerment organizations put a larger importance on women entrepreneurs and women  
69 empowerment, to empower women toward national and economic development, this would  
70 go a long way in preparing women toward entrepreneurship in Nigeria, and the nation at  
71 large.

72 It is understood that women in developed nations play an important role in national and  
73 economic development. Therefore, if you educate, train, or empower man you empower an  
74 individual, but if you empower women you empower the whole society, because women are  
75 by their nature mothers, community organizer, family activist as well as home managers this  
76 corresponds with the opinions of (Allanana, 2013; M. A. Ali, 2016; Momoh, 2008)

## 77 **Problem Statement**

78 In Nigeria women comprise half of the population, so also in the northern region, but they are  
79 not adequately empowered in the entrepreneurship, so there is need to thus, for the  
80 government to increase its efforts to ensure gender fairness and give them equal rights and  
81 opportunities in the northern region. It is known that if women are supported educationally,  
82 train in various fields, and provide with soft loans and credit to invest in business  
83 undertakings and can access markets to trade their goods they will expand their productions  
84 and services, they can as well expand and start value addition to their products, with this they

can excel and contribute to economic growth and development of the region. Though the status of women differs from one region to another. In the northern region women are mothers, family builders, home managers, community organizers, as well as a family activist (Allanana, 2013; Makama, 2013; Momoh, 2009). But they are not adequately empowered or trained in entrepreneurship because of gender and patriarchal nature of the country. Based on this, there is a need to empower them through entrepreneurship and women empowerment, toward national and economic development. There is a need to introduce programmes that will economically help in empowering women in the northern region to minimize these deviating gender gaps. In addition to this, to empower women there is a need to address these four levels: the public sector, the private sector, the multinational organizations, and the non-governmental organizations. Based on this the study merit to examine women entrepreneurship and empowerment strategy for national and economic development.

### **Objectives of the Study**

1. The study examined factors affects women empowerment in northern Nigeria.
2. To explore the strategies for women empowerment in Nigeria
3. To investigate the programmes put in place by the government to empower women in Nigeria

### **The Significance of the Study**

This study is very significant in several ways because it contributes to the existing field of literature on women entrepreneurship and empowerment it helps women to develop a sense of empowerment. The outcome of the study has convinced implications which need urgent government attention academicians, policy and decision makers as well as the society at large. The result of this research would by extension helps government agencies and non-governmental organization in formulating appropriate policies that will encourage and

109 promote entrepreneurship skills among women of the northern Nigeria. Women from a  
110 business family in Nigeria receive easy social acknowledgment but those introduce new in  
111 the entrepreneurship come across numerous problems to begin the business. Thus, social  
112 acceptance needs to be rendered to young women entrepreneurs for their reassurance.  
113 Though, Financial institutions, family members, relatives, and friends are uncertain to extend  
114 financial support to aspiring women entrepreneur (Goyal & Parkash, 2011). To support this  
115 Government agencies and financial organizations need to change their perception about the  
116 ability of wishful women entrepreneur.

## 117 **Methodology**

118 This study is qualitative in nature, the study is based on a review of related literature and an  
119 expressive examination of secondary data, data were acquired from government and non-  
120 governmental sources as well as from International Labour Organization (ILO), or from  
121 individual case studies, on women entrepreneurs in Nigeria (Braun and Clarke, 2013;  
122 Creswell J.W, 2009).

## 123 **Empowerment Theory**

124 This theory was advocated by Sara Longwe, in 1990. The assumption of the theory centered  
125 on women's empowerment and gender equality. The aim of the theory is to critically asses  
126 the level of women empowerment and development. Women's empowerment simply means  
127 allowing women to take part equally as men in every business or organization like men  
128 counterpart. And in addition to participating in the development process to achieve or gain  
129 control of the factors of production like men in all the societies (Sara Longwe, 1990). The  
130 theory aims to ensure equal opportunities to all genders to accomplish gender fairness. The  
131 theory believes that with this, the disparity in the business enterprises will be minimized if  
132 equal treatment is given to both genders in the economic sectors.

For instance, empowering women ranging from education and empowerment opportunities that could assist in bridging the gender differences or women domination by men which invariably results in giving a sense of belonging to all. However, development means allowing people to control their lives in any given organization, or to become production and protect themselves from the shackle of poverty. Longwe's framework is concerned with the process of empowerment which cover five levels of empowerment. The levels include welfare, access, conscientization, participation, and control. To support this paper the researcher used conscientization. Conscientization: this is the first level and the beginning of empowerment because women understand that they are been deprived not because they are not capable, but due to their gender. More so, this theory is a concern with the sympathetic differences between genders, and an awareness that gender attributes are traditions and can be changed. Women entrepreneurs and empowerment believes that the gender division of labour should be just and affable among all the people in the societies.

#### **Literature and Conceptualization**

Women Entrepreneurs is defined as a group of women who introduced, establish and operate a business enterprise. Similarly, the government of India has defined women, entrepreneurs, as an enterprise owned and controlled by women having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women (Goyal & Parkash, 2011). They revealed that women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stands on their feet (Alhaji Ali, Atiyahbinti Ahmad Zakuan, & Zaki bin Ahmad, 2018). Under the influence of these factors, the women entrepreneurs choose a profession as a challenge and as an urge to do something new. Such a situation is described as pull factors. While in push factors women engaged in business activities due to family compulsion and the responsibility is thrust upon them (Alhaji Ali et al., 2018).

158 Women empowerment is one of the intensely discussed matters in the political and social  
159 ground. Social scientists have made a moved on this matter in recent periods (Mantok, 2016).  
160 Empowerment is defined as the essential motivational process of an individual's knowledge  
161 of feeling empowered (Corsun, D. L., & Enz, 1999). Empowerment is related to assigning  
162 authority to exercise personal discretion on one's own behavior at the place of work. There is  
163 an agreed view that empowerment is a process rather a purpose (Akhter, R., & Ward, 2009;  
164 Kabeer, 2005).

165 Women entrepreneurship plays an important role in national economic development globally  
166 and, even though it has generally been considered as a male-dominated activity, several  
167 studies stressed the significance of women contribution in national development (Luisa De  
168 Vita, Michela, 2014).

169 Women empowerment is a new expression in the language of gender literature. The  
170 expression is used in two comprehensive sense, the general and specific in a general sense, it  
171 denotes empowering women to be self-dependent by providing them access to all liberty and  
172 opportunities, which they were deprived of in the past because of their being 'female'. in the  
173 precise sense, women empowerment means enhancing their status in the power structure of  
174 the society (Dasarathi Bhuyan, 2006).

175 A study by (LI Yong, 2016) observed that women are increasingly contributing to the  
176 economic development of their countries while enduring to provide for their family members  
177 as well. A Chinese proverb says that "*women hold up half the sky*" and, to help them  
178 understand their full economic potential, the United Nations Industrial Development  
179 Organization (UNIDO) provides women in developing countries with knowledge, skills, and  
180 technologies so they can involve in industrious activities that will make them dependent in

181 the society. In Nigeria, women can as well perform better if provided with the knowledge and  
182 the necessary skills, like skills acquisition Programme.

183 In a related development (Mayoux, L., & Hartl, 2009), observed that Women empowerment  
184 rests on certain factors linked to domestic management and social elevate. As it helps to  
185 decrease poverty, millennium development goals can be understood. Most probably, women  
186 utilize their income on the physical health of the family, dietetic needs of domestic and  
187 education of children. Women empowerment certainly effects on children and family better-  
188 off in the provision of food, expenses, and wellbeing.

189 According to (Mohak Rana, 2014), Women empowerment means women ability to take part  
190 as equal partners in social, economic, cultural, and political systems of a nation. Although,  
191 the world economy has advanced into the worldwide economy, in both industrialized and  
192 emerging nations women have been blocked in all walks of life for generations.

193 Furthermore, (Goyal & Parkash, 2011), added that Skill, knowledge, and adaptability in  
194 business are the key reasons for women to be involved in business ventures. Women  
195 Entrepreneur's a person who accepts the challenging role to meet her personal needs and  
196 become economically independent. A strong desire to do something positive is an inbuilt  
197 quality of entrepreneurial women, who are capable of contributing values in both family and  
198 social life.

199 To empower women and youth to stand on their feet on 15, March 2018 Total Nigeria Plc  
200 offered starter packs to graduating youths on Skills Acquisition Program (SAP) in Makera  
201 and Kakuri districts of Kaduna State in its graduation of 2016/2017 set. These starter packs  
202 are work apparatuses essential to establish in small-scale businesses were presented upon the  
203 successful completion of their respective one-year vocational training. The 20-graduate  
204 specialized in various fields: for instance, seven specialized in tailoring, six computer studies,



205 two in Hairdressing and five specialized in Welding received the items at Total Nigeria Plc  
206 Lubricant Blending Plant, Kaduna (Total Nigeria PLC, 2018).

207 The Skills Acquisition Program is a sustainable youth development scheme designed to  
208 address one of the company's focal Corporate Social Responsibility pillars; Local and  
209 Economic Development. Under this program, it is noted that less privileged youths and  
210 women of its host societies are skilled and empowered in vocations of their choice which  
211 include but are not limited to Welding & Fabrication, Furniture Making, Fashion &  
212 Designing, Computer Studies, Hair and Beauty Art and Fish/Crop farming. These programs  
213 are made to empower youth and women to make them responsible and dependent on society.  
214 Since its inauguration in 2008, the program has trained and graduated 90 youths in Kaduna  
215 state alone. After the completion of the program training, all the trainee was provided with  
216 starter packs and a shop with two years rent already paid. All these are meant to support and  
217 sustain businesses become steady startups (Total Nigeria PLC, 2018).

218 For instance, in developing nations across the globe, an unparalleled number of women are  
219 coming into the world of entrepreneurship. To support the assertions, recently in Indonesia, a  
220 wife and mother called Irma created a fashion and wedding organizer business several years  
221 ago. She has been industriously trying to expand the business ever since. Her business was  
222 made to cater for her children's education, and also to provide good medical care to her family  
223 members because of unforeseen financial calamities (Alison Eskesen, 2018). But later, the  
224 business was expanded to employ many people, with this, it is observed that Irma's financial  
225 contribution as an entrepreneur is not only significant to her family's members alone. but as a  
226 small initiative that is determined to grow and create occupations for many individuals,  
227 Irma's business is also an important driver in the local economy. She emphasized that "*when*  
228 *I first started the business, I wanted to have flexible time to take good care of my family and*

229 *children. For me personally, business is not just about getting profits, but also how I can*  
230 *assist others people and empower them”(Alison Eskesen, 2018).*

## 231 **Empowerment Programmes**

232 In the Nigerian context the federal and state government has initiated and established several  
233 empowerment programmes to empower women and youth, these programmes were  
234 established at all level of government. To empower women and youth in Nigeria. Small and  
235 Medium Enterprises Development Agency of Nigeria (SMEDAN) was established in 2003,  
236 to expedite the promotion and growth of the micro, small and medium enterprises (MSMEs)  
237 sector in an efficient and sustainable manner. The primary objective was reducing poverty  
238 among youth and women population through wealth and job creation that facilitate the socio-  
239 economic transformation of Nigeria (NIRP, 2014). In a similar vein World Bank -Assisted  
240 SME II Loan Project, in her bid to boost the credit allocation to micro, small and medium  
241 enterprises to generate employment and convert poverty, the federal government of Nigeria  
242 in 1989, negotiated and signed a memorandum of understanding on a program of financial  
243 assistance with the World Bank to complement other sources of funding to SMEs in the  
244 country (Sanusi, 2003).

245 Similarly, Industrial Development Centers (IDCs) were established in Nigeria with the  
246 mission to empower women and youth across the nation. This program was established to  
247 provide extension services to the micro, small and medium enterprises in such important  
248 areas as the process of project appraisal for a loan application, training of entrepreneurs in the  
249 managerial process, product development, production planning, and control, as well as other  
250 extension services. The pioneer IDC was established in Owerri in 1962 by the government of  
251 former eastern region and was taken over in 1970 by the federal government. Consequently,  
252 more IDCs were established at many states across the country, viz; Maiduguri, Zaria,  
253 Oshogbo, Benin City, Uyo, Abeokuta, Sokoto, Akure, Kano, Bauchi, Ikorodu Ilorin and Port  
254 Harcourt (NIRP, 2014).

The National Directorate of Employment (NDE) was established in 1986 by which the federal government of Nigeria to promote the development of micro, small and medium enterprises. NDE launched several programs to generate self-employment. These include (i) Small Scale Industries (SSI), (ii) Agriculture (iii) Youth Employment and Vocational Skills Development and (iv) Special Public Works; NDE operates two credit guarantee schemes complemented by an entrepreneur development program to assist in the promotion of micro, small and medium enterprises (Sanusi, 2003).

The National Economic Reconstruction Fund (NERFUND), the introduction of the Structural Adjustment Program (SAP) in 1986 and the subsequent measures of tightened monetary policy, make it unfavorable for many micros, small and medium enterprises in Nigeria to secure external finance for improving working capital and investment purposes. To bridge the prevailing resource gap for these enterprises, the federal government set up the National Economic Reconstruction Fund (NERFUND), effective from 9th January 1990 with the CBN as one of the facilitating institutions. The fund was aimed at providing medium to long-term loan finance (5-10 years), to micros, small and medium enterprises at concessionary interest rates, so as to solve one of the most fundamental problems of this sector (Onugu, 2005).

International Financial Assistance: Over the years federal and states governments have continued to seek financial support for micro, small and medium enterprises from an international financial institution such as the World Bank family, UN agencies and the African Development Bank (ADB). The Governments often acted as guarantees and agrees to monitor and/or involve in co-finance of the businesses receiving such external financial support. For example, in 1988, SMEs in Nigeria received an export stimulating loan from the African Development Bank amounted to US\$252 million, repayable in 20 years with a concessionary interest rate of 7.3 percent (Sanusi, 2003).

### **State Empowerment Programmes**

In empowering women in the Nigerian context state government is not an exception. Evidently, most of the 36 state of the federation has been providing financial and technical assistance to micro, small and medium enterprises through their financial and investment companies as well as Ministry of Commerce and Industries, for the purpose of empowering women to develop their potentials and to contribute to the national economy (Sanusi, 2003).

To empower women and youth in Nigeria, business and engineering schools training centers were established across the 36 states of the country, these centers were initiated to train women and youth on different skills acquisition and capacity building. The study noted that these centers graduate many trainees at the end of every blessing year in different field and specializations. Among these fields are carpentering, tailoring, welding, bricklayers, computers operation, computer engineering, soap making, and building among others (NAN, 2017 pp 2-4).

Woman Empowerment Initiative, formerly known as Women in Nigeria (WIN) came into being in 1985. This was because of the challenges they are facing in empowerment and entrepreneurship. It is understood that women are considered as home keepers because of

297 their gender not that they are not capable. These challenges women encountered moved WIN  
298 to expand its scope to provide activities that would help in empowering women with the aids  
299 of some supporting agencies they started with educating women, provision of micro-credit  
300 services, adult education classes, educating the women clients on Reproductive Health the  
301 provision of safe water and the promotion of good sanitation and hygiene. These activities  
302 help greatly in empowering women and are encouraging them to contribute in their town or  
303 respective villages decision-making (WEIN NIGERIA, 2017p2).

304 In a related development it is observed that the wife of the Bauchi State Governor Hajiya  
305 Hadiza M. A. Abubakar in collaboration with the state ministry of women affairs and child  
306 development has flag-off a three days Programmes for women empowerment in Bauchi the  
307 state capital to empower women through different skills acquisition that will make them self-  
308 reliant without depending on anybody in line with this the permanent secretary of the  
309 ministry Alhaji Mukhtari A. Wadaji encourages the apprentices to liaise with their instructors  
310 to achieve the said objectives of being entrepreneurs (B-SWEEP, 2018 p2).

311 In addition to the above, the wife of the Bauchi State Governor, Mrs. Hadiza Abubakar on  
312 Wednesday in Bauchi assisted 500 women entrepreneurs in the state with N10m to improve  
313 their business activities. Abubakar said the gesture was aimed at boosting their business  
314 activities as well as enhancing their well-being to make them productive in the Bauchi state  
315 and Nigeria at large. She said all women in the state would benefit from the similar gesture.  
316 *“We are starting with women in Bauchi Local Government Area and will be extended same*  
317 *to other women across the state,”* she pledged. According to her, the women will be given  
318 N20,000 each to invest in their petty trading activities, expressing optimism that the fund will  
319 go a long way to alleviate their suffering and make them self-reliant (PM NEWS, 2018 p 3).

Similarly, Kano State Government has approved and disbursed N99 million to 6,600 women under its empowerment Programme as startup capital to enable them to establish their chosen businesses for self-reliance. This was disclosed by the executive governor of the state Abdullahi Ganduje on Sunday in Kano during the flag-off of the empowerment Programme at the Government House. He explained that the beneficiaries were selected from all 44 local government areas of the state. He stressed that each beneficiary will collect N15, 000 to start a business. He further said that the gesture was part of the state governments efforts to empower women to enable them to become self-reliant and contribute to the economic growth and development of the state. According to him, it is also to empower the women to contribute meaningfully to the economic growth of their respective families and communities (NAN News, 2018 p1).

A study by (Cheston, Susy Kuhn, Lisa, 2002), disclosed that international aid contributors, governments, scholars, and other development specialists have given much consideration to microfinance as a plan accomplished of attainment women and including them in the development process. The microfinance industry has made countless steps toward identifying several problems to women's access to financial services and developing ways to overcome those problems. He further explained that in 2001 a survey was carried out by the Special Unit on Microfinance of the United Nations Capital Development Fund (SUM/UNCDF) of 29 microfinance institutions, the survey exposed that nearly 60% of these financial institutions' customers were females. Six of the 29 targets entirely on women. Among the outstanding 23 mixed-sex programs, 52% of patrons were women.

### **Strategies for Women Entrepreneurship and Empowerment**

The study suggested several strategies to empower women positively in the northern region, among which are; microfinance strategies, activities, and products to dealt with gender problems and encourage women's empowerment.

- 346 ➤ To empower women for entrepreneurship of the northern region there is need to  
347 support sectors where women workers and traders dominate to improve wages,  
348 working conditions, and safety, and remove gender differences
- 349 ➤ Another strategy is to support women and girls, by empowering them precisely those  
350 who are underprivileged, to learn business and professional skills
- 351 ➤ Since northern women play an important role there is a need to assist them to involve  
352 in worldwide value chains
- 353 ➤ Women in the northern region faces a lot of gender discrimination, there is need to  
354 address these blocks faced by women entrepreneurs, which include the market supply-  
355 side gap preventing women from accessing soft loans from the financial institutions.
- 356 ➤ There is a need to continue support family planning services and worldwide support  
357 for universal access to these services, as well as in philanthropical responses
- 358 ➤ One more important policy or mechanism for women empowerment and  
359 entrepreneurship is the promotion of the benefits of effective targeted and equitable  
360 social protection programs to women's empowerment
- 361 ➤ Another mechanism for women entrepreneurship and empowerment is to support  
362 women to access resources and innovations to expand agricultural output and income
- 363 ➤ Policies for women entrepreneurship and empowerment is to expand the educational  
364 sector for women and girls, by prioritizing school maintenance and quality education  
365 for girls
- 366 ➤ Another mechanism for women entrepreneurship is to promote women's  
367 advancement in both public and private organizations.

## 368 **Challenges of Women Entrepreneurs**

369 In northern Nigeria, women encountered a lot of challenges in both entrepreneurship and  
370 empowerment. Even though female entrepreneurship and the establishment of women-owned



371 business systems is progressively growing, there are numerous challenges and hindrances that  
372 women entrepreneurs encountered. One major challenge that many women enterprises face is  
373 the effect that the old-style gender-roles society still has on women. Free enterprise is still  
374 considered a male-dominated field, and it may be hard to exceed these conservative opinions.  
375 Other than dealing with the leading stereotype, women entrepreneurs are facing many  
376 difficulties connected with their trades.

377 In addition to the above challenge's northern women, entrepreneurs are encountering is the  
378 financial problem. In relation to this, a study by (Brush, 1992; Carter, S., Anderson, S., &  
379 Shaw, 2001; Carter, S.; Rosa, 1998) showcased that, women have lower personal financial  
380 assets compared to men. This means that for a given opportunity and equally capable  
381 individual, women must secure additional resources than men to feat the opportunity; because  
382 they control less capital. Another study by (Robb, 2009), noted that the question of whether  
383 women have a rigid time in getting money compared to men for the similar occupational  
384 opportunity has developed into its own sub-field one possible issue in raising outside capital  
385 is that 96% of eldest venture entrepreneurs are men and may not be as sympathetic to female-  
386 centric business.

387 Most northern women business owners have had to depend on the self-generated money or  
388 spouse before starting any type of business. Sometimes they seek for loans from Banks and  
389 grants from some financial institutions and these institutions are not given loans on free  
390 interest bases, this discourages many women that want to commence a business through loans  
391 from these financial institutions. But sometimes the availability of bank credit appears to  
392 increase once businesses become recognized and/or a good relationship with the bank has  
393 been established. It is observed that many financial institutions are reported to have been  
394 more approaching in the providing loans once the business has started to prove a track record  
395 (Bharthvajan R, 2018).

396

## 397 **Recommendations**

398 This paper recommends that matters of women empowerment must be given more attention  
399 and importance in making policy. This can be accomplished through microfinance plans that  
400 will empower women, as its result. But there is the countless necessity of those plans which  
401 precisely planned for financial sustainability of women.

402 ❖ To hasten the growth of women entrepreneurship interest subsidy scheme needs to be  
403 committed by the government to persuade young women entrepreneurs to benefit loan  
404 services from monetary organizations.

405 ❖ To empower women government should properly adopt the Obasanjo's policy of  
406 poverty alleviation programmes across the nation, this would help in empowering  
407 women to be come industrious.

408 ❖ Women should be encouraging to embark on a chosen career pathway which  
409 ultimately makes them self-assured and empowered, and they should have easy access  
410 to skills acquisition and economic resources.

411 ❖ Women contribute not in a small measure in national building, the time has come to  
412 give equal recognition to individuals irrespective of gender differences while financial  
413 organizations should provide soft loans to women. This will help in empowering them  
414 to leave up to expectation.

415 ❖ Women should try to upgrade themselves in the changing times by adopting the latest  
416 technology benefits.

417 ❖ The government should assist women to become part of the microfinance human  
418 resource team and provide encouragement to an organization that supports it.

- ❖ Women must be educated and trained constantly to acquire the skills and knowledge in all the functional areas of business management. This can facilitate women to excel in the decision-making process and develop a good business network.

## **Conclusion**

The study concluded that in the northern region, most of the entrepreneurs are male, this is because most of the women are not financially sound compare to the men counterpart that are financially buoyant. However, recently, there is an increasing indication that more and more women are flattering and interesting in small business enterprises ownership and/or start developing an interest in the business. The organization situation changes like a mixture with every accountability, responsibility and numerous pulls and pushes, which women have confronted and came out with a victory. Women are working in this complicated world. In addition to the above, the rates of self-employment among women are increasing on daily bases especially in the northern part of the nation. Though there are no certified figures relating trades to the gender of their proprietor/boss, there is a reliable indication that shows an important increase in female entrepreneurship (Bharthvajan R, 2018). Finally, it is observed that Every successful entrepreneur started somewhere. *“And there’s no “magic pill” that smoothly launches you out of your cubicle confinement and into the free world of entrepreneurship. For some, the dream to be your own boss grows for a long time, even years, before it finally comes to fruition” (Mary Fernandez, 2018).*

- 440 Akhter, R., & Ward, K. B. (2009). Globalization and gender equality: a critical analysis of  
441 women's empowerment in the global economy., *13*, 141–73.
- 442 Alhaji Ali, M., Atiyahbinti Ahmad Zakuan, U., & Zaki bin Ahmad, M. (2018). *The Push and*  
443 *Pull Factors of Women Participation in Trade Union Movements in Nigeria. Asian*  
444 *Journal of Multidisciplinary Studies* (Vol. 6).
- 445 Alison Eskesen. (2018). Accelerating the Growth of Women-Owned Businesses.
- 446 Allanana, G. (2013). Patriarchy and Gender Inequality in Nigeria: the Way Forward.  
447 *European Scientific Journal*, 9(17), 115–144.
- 448 B-SWEEP. (2018). Bauchi State First Lady empowers 1600 in 2018 Women Empowerment  
449 Programme.
- 450 Bharthvajjan R. (2018). Women Entrepreneurs & Problems Of Women Entrepreneurs.  
451 *International Journal of Innovative Research in Science, Engineering, and Technology*.
- 452 Braun and Clarke. (2013). *Successful Qualitative Research a Practical Guide for Beginners*.
- 453 Brush, C. G. (1992). "Research on women business owners: Past trends, a new perspective,  
454 and future directions". *Entrepreneurship Theory & Practice*., 16(4), 5–30.
- 455 Carter, S., Anderson, S., & Shaw, E. (2001). Women's Business Ownership: A Review of the  
456 Academic, Popular and Internet Literature. London, UK: Small Business Service.
- 457 Carter, S.; Rosa, P. (1998). "The financing of male- and female-owned businesses".  
458 *Entrepreneurship and Regional Development*., 10, 225–241.
- 459 Corsun, D. L., & Enz, C. A. (1999). Predicting psychological empowerment among service  
460 workers: The effect of support-based relationships., 52(2), 205–224.
- 461 Creswell J.W. (2009). *Research Design: Qualitative, Quantitative, and Mixed Methods*  
462 *Approaches. London SAGE Publication, Incorporated*.
- 463 Dasarathi Bhuyan. (2006). Empowerment of Indian Women a Challenges for 21st Century. In  
464 *Women Empowerment Principle* (p. 18).
- 465 Dung Pam Sha. (2007). Gender Issues in the Nigerian Trade Union Movement. *Labour Law*  
466 *Review*, 1(2), 108–124.
- 467 Goyal, M., & Parkash, J. A. I. (2011). Women Entrepreneurship in India-Problems and  
468 Prospects. *ZENITH International Journal of Multidisciplinary Research*, 1(5), 195–207.
- 469 Kabeer, N. (2005). Gender equality and women's empowerment: A critical analysis of the  
470 third-millennium development goal 1. , 13(1), 13-24. *Gender & Development*, 13(1),

- 471 13–24.
- 472 LI Yong. (2016). Women Entrepreneurs. *Women Empowered.*, 35–39.
- 473 Luisa De Vita, Michela, S. P. (2014). Women entrepreneurs in and from developing  
474 countries: Evidence from the literature. *European Management Journal*, 32(3).
- 475 M. A. Ali. (2016). An Assessment of Factors Affecting Women Participation in Trade Union  
476 Activities in Yobe state, Nigeria. *Administration and Development*, 6(1), 236–252.
- 477 Makama, G. (2013). “Patriarchy and Gender Inequality in Nigeria: The Way Forward.”  
478 *European Scientific Journal*, 9(12).
- 479 Mantok, S. (2016). Role of Women Entrepreneurship in Promoting Women Empowerment.  
480 *Management and Applied Sciences*, 2(10), 48–51.
- 481 Mary Fernandez. (2018). Tara Gentile, Sophia Amoruso, and More Women Entrepreneurs  
482 Share How They Got Started.
- 483 Mayoux, L., & Hartl, M. (2009). Microfinance and women’s empowerment: virtuous spirals.  
484 Gender and rural microfinance: Reaching and empowering women. International Fund  
485 for Agricultural Development (IFAD).
- 486 Mohak Rana. (2014). Schemes and Strategies for Women Empowerment in India, 1–12.
- 487 Momoh, A. M. (2008). Nigeria, Gender Participation In Trade Unionism In Southwest.  
488 *International Journal of African & African American Studies*, 7(2).
- 489 Momoh, A. M. (2009). Gender Participation In Trade Unionism In Southwest Nigeria.  
490 *African American Studies*, 7(2), 10–24.
- 491 **NAN News. (2017). Skills acquisition: Kano to empower 6,700 women**
- 492 NAN News. (2018). Govt. disburses N99m to 6, 600 women.
- 493 Onugu, B. A. N. (2005). Small and medium enterprises (SMEs) in Nigeria: Problems and  
494 prospects. *Thesis*, 2, 114.
- 495 PM News. (2018). Bauchi first lady empowers 500 women, petty traders.
- 496 Robb, A. M. and S. C. (2009). Sources of Financing for New Technology Firms: A  
497 Comparison by Gender. Kauffman. [http://www.kauffman.org/what-we-](http://www.kauffman.org/what-we-do/research/kauffman-firm-survey-series/sources-of-financing-for-new-technology-firms-a-comparison-by-gender)  
498 [do/research/kauffman-firm-survey-series/sources-of-financing-for-new-technology-](http://www.kauffman.org/what-we-do/research/kauffman-firm-survey-series/sources-of-financing-for-new-technology-firms-a-comparison-by-gender)  
499 [firms-a-comparison-by-gender](http://www.kauffman.org/what-we-do/research/kauffman-firm-survey-series/sources-of-financing-for-new-technology-firms-a-comparison-by-gender).
- 500 **Sanusi, J. O. (2003). Overview of Government ’s Efforts in the Development of SMEs and the**  
501 **Emergence of Small and Medium Industries Equity Investment Scheme (SMIEIS). Abuja.**  
502 **Retrieved from <http://www.cenbank.org/out/Speeches/2003/Govadd-10bjune.pdf>**
- 503 Sara Longwe. (1990). Gender link for equality and justice.

504 Cheston, Susy Kuhn, Lisa. (2002). Empowering women through microfinance: Opportunity  
505 International 64

506 Total Nigeria PLC. (2018). Total Nigeria PLC Presents Starter Packs to 20 Skills Acquisition  
507 Program (SAP) Beneficiaries in Kaduna State.

508 WEIN NIGERIA. (2017). Women Empowerment Initiative.  
509 NIRP. (2014). *Nigeria Industrial Revolution Plan*.

510

511