

# 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, documents were systematically reviewed to discuss the topic under study. From the available data, the study showcased that surely, women are being dominated in the entrepreneurship in of 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 came into being for necessary skills acquisition, to empower youth and women.  
42 Though, women in the northern region have been restricted to domestic responsibilities  
43 because of the patriarchal nature of the region, and cultural and religion background that gave  
44 much power to men over women (Allanana, 2013). Based on this one cannot overstate the  
45 noise about skills acquisition in the northern part of the country, because of the enormous  
46 processions of diverse skill acquisition centers across the nation with all skill sets planned to  
47 enable youth and women to develop their distinct human capacity. A study by Learncraft,  
48 (2017), disclosed that most of the developing nations have abandoned this simple solution of  
49 empowerment to Employment freedom and yet, waiting for the Government to create more  
50 employment 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 a debating 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 and trained workforces  
63 for the opportunities 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 the northern region, and the  
71 nation at large.

72 It is understood that women in developed nations play an important role in national and  
73 economic development. As Gandhi stated, *“educating a man is educating a man as an  
74 individual while educating a woman is educating a family”*. Most women are not in a  
75 position to propel themselves out of their social boundaries, but higher female literacy will be  
76 considered a sovereign remedy for many social and economic problems (Dasgupta, I. and  
77 Kanbur, 2005). In a similar opinion, it is observed that *“if you educate, train, or empower  
78 man you empower an individual, but if you empower women you empower the whole society,  
79 because women are by their nature mothers, community organizer, family activist as well as  
80 home managers”* this corresponds with the opinions of (Allanana, 2013; M. A. Ali, 2016;  
81 Momoh, 2008)

## 82 **Problem Statement**

83 In Nigeria, women comprise half of the population, so also in the northern region, but they  
84 are not adequately empowered in the entrepreneurship, so there is a need for this, for the  
85 government to increase its efforts to ensure gender fairness and give them equal rights and

opportunities in the enterprises sector of the northern region. It is known that if women are supported educationally, train in various fields, and provide with soft loans and credit to invest in business undertakings and can access markets to trade their goods they will expand their productions 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 and by extension to the national development . 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). A study by (Broto Rauth Bhardwaj, 2018) revealed that entrepreneurship is becoming the progressively significant basis of employment for women across many nations. But the study found that the level of women participation in entrepreneurial movement is still significantly lower than that of men this is because women are not adequately empowered or trained in entrepreneurship because of gender and patriarchal nature of the country. This shows that there is wide gaps in women empowerment and enterprises that need to be filled. Based on this, there is a need to empower them through entrepreneurship and women empowerment, toward national and economic development. To overcome this problem 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 northern Nigeria

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

### **Methodology**

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

## **Secondary Sources**

Considering the nature of the title of the paper, data were obtained through secondary sources using forty-nine (49) documents, such as text books, journals, published and unpublished articles, reports, Newspapers publications and working papers, these documents were systematically reviewed and analyzed. This paper is a systematic qualitative literature review. Here the study critically assessed all the relevant documents on particular questions, and specific criteria were used in collecting and evaluating the literature (Rohana Abdul Rahaman, 2018).

## **Ethnography**

The philosophical assumption of this study is ethnography here the study has to do with description and interpreting the shared pattern of the culture of a certain group of individuals, studying a group that shares the same culture (Zaleha Othman, 2018). Ethnography is the systematic study of people and cultures. It is designed to explore cultural phenomena where the researcher observes society from the point of view of the subject of the study. An ethnography is a means to represent graphically and in writing the culture of a group (Braun and Clarke, 2013; Creswell J.W, 2009b).

## **Empowerment Theory**

This theory was advocated by Sara Longwe, in 1990. The assumption of the theory centered on women's empowerment and gender equality. The aim of the theory is to critically assess the level of women empowerment and development. Women's empowerment simply means allowing women to take part equally as men in every work of life like men counterpart. And in addition to participating in the development process to achieve or gain control of the factors of production like men in all the societies (Sara Longwe, 1990). The theory aims to ensure equal opportunities to all genders to accomplish gender fairness. The theory believes

that with this, the disparity in the business enterprises will be minimized if 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**

Under the literature review relevant books, journals, newspapers, working papers, reports were systematically reviewed in explaining the paper. A study by (Renu Jatana, 2007) opined that women empowerment is the process by which unequal power relations between men and women become distorted and women increase better parity with men: In other words it is the procedure to challenge social limitations and social customs for women which are barriers in the way of their progress so that their self-confidence level can increase and they can also contribute to nation's development and contribute in political, social and economic life at the local, regional and national level. By *women empowerment*, we mean a more unbiased social position for women in society.

184 Women Entrepreneurs is defined as a group of women who introduced, establish and operate  
185 a business enterprise. Similarly, the government of India has defined women, entrepreneurs,  
186 as an enterprise owned and controlled by women having a minimum financial interest of 51  
187 percent of the capital and giving at least 51 percent of the employment generated in the  
188 enterprise to women (Goyal & Parkash, 2011). They revealed that women entrepreneurs  
189 engaged in business due to push and pull factors which encourage women to have an  
190 independent occupation and stands on their feet (Alhaji Ali, Atiyahbinti Ahmad Zakuan, &  
191 Zaki bin Ahmad, 2018b). Under the influence of these factors, the women entrepreneurs  
192 choose a profession as a challenge and as an urge to do something new. Such a situation is  
193 described as pull factors. While in push factors women engaged in business activities due to  
194 family compulsion and the responsibility thrust upon them (Alhaji Ali et al., 2018b).  
195 However, a study by (Broto Rauth Bhardwaj, 2018) explored that the entrepreneurial  
196 opinions/characters, desires, prospects, goals, and dreams of rural women who select to unite  
197 and found women's rural cooperatives in the region of Heraklion on the island of Crete.  
198 In a related development a study by (Pallavi Mathur, 2017) disclosed the traditional idea that  
199 women are mostly accountable for domestic work while men's area is the public world, still  
200 succeeds in India. The all-round development of women as citizens, workers, and mothers is  
201 a vital requisite for the development of the country. He further added that women are usually  
202 left out from contributing in decisions which affect their lives.

203 Women empowerment is one of the intensely discussed matters in the political and social  
204 ground. Social scientists have made a moved on this matter in recent periods (Mantok, 2016).  
205 Empowerment is defined as the essential motivational process of an individual's knowledge  
206 of feeling empowered (Corsun, D. L., & Enz, 1999). Empowerment is related to assigning  
207 authority to exercise personal discretion on one's own behavior at the place of work. There is



208 an agreed view that empowerment is a process rather a purpose (Akhter, R., & Ward, 2009;  
209 Kabeer, 2005).

210 A study by (Bhavani Shankar Saripalli, Vinaysingh Chawan, 2018) noted that women  
211 entrepreneurs from subsistence context face a lot of domination because of their religion,  
212 caste, and gender. Relating with markets and helping from them is a superhuman job for the  
213 women. As a result of this, women fight in the casual economy and survive with the scanty  
214 revenues or wages. To overcome this problem, women need backing from an outside agency  
215 which can support them in smoothening relations with the market and earn consistent profits  
216 (Bhavani Shankar Saripalli, Vinaysingh Chawan, 2018).

217 This is because women entrepreneurship plays an important role in national economic  
218 development globally and, even though it has generally been considered as a male-dominated  
219 activity, several studies stressed the significance of women contribution in national  
220 development (Luisa De Vita, Michela, 2014).

221 A study by (Dasarathi Bhuyan, 2006), showcased that, women empowerment is a new  
222 expression in the language of gender literature. The expression is used in two comprehensive  
223 sense, the general and specific in a general sense, it denotes empowering women to be self-  
224 dependent by providing them access to all liberty and opportunities, which they were  
225 deprived of in the past because of their being 'female'. in the precise sense, women  
226 empowerment means enhancing their status in the power structure of the society.

227 However, a study by (Suhail Ghouse, Gerard McElwee, Julia Meaton, 2017), detected that  
228 social, economic and cultural context presents specific challenges to women entrepreneurs  
229 not commonly observed in other parts of the world. There has been little research on women  
230 entrepreneurship and empowerment strategy in Nigerian as most previous research on women  
231 entrepreneurship has focused on western or developed nations

Similarly, a study by (Shabana, 2011), revealed that entrepreneurship has been a male-dominated phenomenon from the very early age, but time has changed the situation and brought women as today's most unforgettable and stimulating entrepreneurs. In nearly all the developed nations in the world, women are competing with the men in the field all the business sectors. But in the women in the developing nation like Nigeria women are mostly subjugated to domestic responsibilities because of their sex (Alhaji Ali, Atiyahbinti Ahmad Zakuan, & Zaki bin Ahmad, 2018a).

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

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

Furthermore, (Goyal & Parkash, 2011), added that Skill, knowledge, and adaptability in business are the key reasons for women to be involved in business ventures. Women Entrepreneur's a person who accepts the challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who are capable of contributing values in both family and social life. In relation to the above, a study by (LI Yong, 2016) observed that women in the developed nations are increasingly contributing to the economic development of their

257 countries while enduring to provide for their family members as well. A Chinese proverb  
258 says that “*women hold up half the sky*” and, to help them understand their full economic  
259 potential, the United Nations Industrial Development Organization (UNIDO) provides  
260 women in developing countries with knowledge, skills, and technologies so they can involve  
261 in industrious activities that will make them dependent in the society. In Nigeria, women can  
262 as well perform better if provided with the knowledge and the necessary skills, like skills  
263 acquisition Programme.

264 Nevertheless, a study by (Bhavani Shankar Saripalli, Vinaysingh Chawan, 2018) noted that  
265 the social enterprises working for women empowerment need to concentrate on value  
266 creation and capture. This paper considered the components of the framework recommended  
267 by (London, T., Anupindi, R., and Sheth, 2010), in terms of value creation done through  
268 convenience, obtainability and quality of manufacture inputs, investment, working capital  
269 and insurance and technology, equipment, business knowledge, and storage.

270 But, in a related development, a study by (Barik et al., 2015) showcased that there was no  
271 chance for rural women to accomplish their own events or to make money by themselves. In  
272 other words, the womenfolk were relegated and not empowered. For instance, in the  
273 Chugoku region of Japan, women cannot have any rights in the past as the system of  
274 marketing did not render women the control over sales and invariably, they might not obtain  
275 complete profit for their goods, since the domestic income goes solely to males.

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

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

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

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

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

## 308 **Research Gap**

309 Despite considerable research on academic entrepreneurship, female entrepreneurship in  
310 general, and the causes of under-representation of female scientists in academic institutions,  
311 little studies have been conducted on women entrepreneurship and empowerment. Even  
312 though the studies revealed that women were not adequately empowered in business  
313 enterprises, these are insufficient of the studies to explain the reasons behind low women  
314 entrepreneurship and empowerment. Specifically, on the national development strategy in the  
315 Nigerian context. As such, there is a huge gap in the study of women entrepreneurship and  
316 empowerment strategy in Nigerian. Therefore, the paper merit to examine the position of  
317 women empowerment and entrepreneurship as a strategy for national development to filled  
318 the existing gap in the literature.

319

## 320 **Empowerment Programmes**

321 In the Nigerian context the federal and state government has initiated and established several  
322 empowerment programmes to empower women and youth, these programmes were  
323 established at all level of government. To empower women and youth in Nigeria. Small and  
324 Medium Enterprises Development Agency of Nigeria (SMEDAN) was established in 2003,  
325 to expedite the promotion and growth of the micro, small and medium enterprises (MSMEs)  
326 sector in an efficient and sustainable manner. The primary objective was reducing poverty  
327 among youth and women population through wealth and job creation that facilitate the socio-  
328 economic transformation of Nigeria (NIRP, 2014). In a similar vein World Bank -Assisted

329 SME II Loan Project, in her bid to boost the credit allocation to micro, small and medium  
330 enterprises to generate employment and convert poverty, the federal government of Nigeria  
331 in 1989, negotiated and signed a memorandum of understanding on a program of financial  
332 assistance with the World Bank to complement other sources of funding to SMEs in the  
333 country (Sanusi, 2003).

334 In a similar opinion (Shapira, 2014) disclosed that Arab women have led to the feminization  
335 of teaching, especially in basic education, which is now the core employment network for  
336 educated Arab women; and women have begun to attain educational management positions.

337 Similarly, Industrial Development Centers (IDCs) were established in Nigeria with the mission to  
338 empower women and youth across the nation. This program was established to provide extension  
339 services to the micro, small and medium enterprises in such important areas as the process of project  
340 appraisal for a loan application, training of entrepreneurs in the managerial process, product  
341 development, production planning, and control, as well as other extension services. The pioneer IDC  
342 was established in Owerri in 1962 by the government of former eastern region and was taken over in  
343 1970 by the federal government. Consequently, more IDCs were established at many states across the  
344 country, viz; Maiduguri, Zaria, Oshogbo, Benin City, Uyo, Abeokuta, Sokoto, Akure, Kano, Bauchi,  
345 Ikorodu Ilorin and Port Harcourt (NIRP, 2014). The National Directorate of Employment (NDE) was  
346 established in 1986 by which the federal government of Nigeria to promote the development of micro,  
347 small and medium enterprises. NDE launched several programs to generate self-employment. These  
348 include (i) Small Scale Industries (SSI), (ii) Agriculture (iii) Youth Employment and Vocational  
349 Skills Development and (iv) Special Public Works; NDE operates two credit guarantee schemes  
350 complemented by an entrepreneur development program to assist in the promotion of micro, small  
351 and medium enterprises (Sanusi, 2003). The National Economic Reconstruction Fund (NERFUND),  
352 the introduction of the Structural Adjustment Program (SAP) in 1986 and the subsequent measures of  
353 tightened monetary policy, make it unfavorable for many micros, small and medium enterprises in  
354 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,

379 computers operation, computer engineering, soap making, and building among others (NAN,  
380 2017 pp 2-4).

381 Woman Empowerment Initiative, formerly known as Women in Nigeria (WIN) came into  
382 being in 1985. This was because of the challenges they are facing in empowerment and  
383 entrepreneurship. It is understood that women are considered as home keepers because of  
384 their gender not that they are not capable. These challenges women encountered moved WIN  
385 to expand its scope to provide activities that would help in empowering women with the aids  
386 of some supporting agencies they started with educating women, provision of micro-credit  
387 services, adult education classes, educating the women clients on Reproductive Health the  
388 provision of safe water and the promotion of good sanitation and hygiene. These activities  
389 help greatly in empowering women and are encouraging them to contribute in their town or  
390 respective villages decision-making (WEIN NIGERIA, 2017p2).

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

398 In addition to the above, the wife of the Bauchi State Governor, Mrs. Hadiza Abubakar on  
399 Wednesday in Bauchi assisted 500 women entrepreneurs in the state with N10m to improve  
400 their business activities. Abubakar said the gesture was aimed at boosting their business  
401 activities as well as enhancing their well-being to make them productive in the Bauchi state  
402 and Nigeria at large. She said all women in the state would benefit from the similar gesture.



403     *“We are starting with women in Bauchi Local Government Area and will be extended same*  
404     *to other women across the state,”* she pledged. According to her, the women will be given  
405     N20,000 each to invest in their petty trading activities, expressing optimism that the fund will  
406     go a long way to alleviate their suffering and make them self-reliant (PM NEWS, 2018 p 3).

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

418     A study by (Cheston & Kuhn, 2002)), disclosed that international aid contributors,  
419     governments, scholars, and other development specialists have given much consideration to  
420     microfinance as a plan accomplished of attainment women and including them in the  
421     development process. The microfinance industry has made countless steps toward identifying  
422     several problems to women’s access to financial services and developing ways to overcome  
423     those problems. He further explained that in 2001 a survey was carried out by the Special  
424     Unit on Microfinance of the United Nations Capital Development Fund (SUM/UNCDF) of  
425     29 microfinance institutions, the survey exposed that nearly 60% of these financial  
426     institutions’ customers were females. Six of the 29 targets entirely on women. Among the  
427     outstanding 23 mixed-sex programs, 52% of patrons were women.

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429

## **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 deal with gender problems and encourage women's empowerment. However, a study by (Broto Rauth Bhardwaj, 2018), disclosed five major factors that enable women entrepreneurs these includes; but not limited to adequate income, autonomy, opportunities to use and develop human capacity, conducive working environment, inducement of empowerment and growth and raise of social responsiveness. Use of Technology would also help in poverty mitigation through training and education. By improving all these issues, women can be empowered economically and socially, and community entrepreneurs will deliver more opportunities to the people of the community, thereby providing employment opportunities to resident youth who may have joined some bad element in the society labour force because of lack of such prospects.

Similarly, a study by (Pallavi Mathur, 2017), Stated four procedures for empowerment: the procedure for awareness building; the process of capacity building and skill development; the process of greater participation and greater control over decision-making power; and finally, the process of transformative action. Though awareness building capacity and skill can be developed over a period of time, it will in addition increase the capacity to exert control on decision making, while awareness building and skills learned will finally lead to an understanding of empowerment allowing a change in authority.

In a similar view a study by (Broto Rauth Bhardwaj, 2018), further shows that community entrepreneurship led by women may help in developing the society at large through equal distribution of resources to improve health, happiness and home index (HHH). This would lead to the success of countries and sustainable world growth through economic activities led by Women Empowerment. The study, in addition, noted that Women Empowerment also

455 leads to more sustainable public growth in the long run, as they tend to spend their resources  
456 toward children development who soon would bring a positive change in the world.

457 In addition to the above (Renu Jatana, 2007), explained that empowerment is something that  
458 can be changed from one section to another section of society. The government has started  
459 their empowerment program and is making many policies to empower women, but the true  
460 achievement is completely depending on us. He then suggested some procedures for  
461 women's empowerment these include: Education, Capacity building, skill development,  
462 Participation development process and Granting women autonomy.

- 463 ➤ To empower women for entrepreneurship of the northern region there is a need to  
464 support sectors where women workers and traders dominate to improve wages,  
465 working conditions, and safety, and remove gender differences
- 466 ➤ Another strategy is to support women and girls, by empowering them precisely those  
467 who are underprivileged, to learn business and professional skills
- 468 ➤ Since northern women play an important role there is a need to assist them to involve  
469 in worldwide value chains
- 470 ➤ Women in the northern region face a lot of gender discrimination, there is need to  
471 address these blocks faced by women entrepreneurs, which include the market supply-  
472 side gap preventing women from accessing soft loans from the financial institutions.
- 473 ➤ There is a need to continue support family planning services and worldwide support  
474 for universal access to these services, as well as in philanthropical responses
- 475 ➤ One more important policy or mechanism for women empowerment and  
476 entrepreneurship is the promotion of the benefits of effective targeted and equitable  
477 social protection programs to women's empowerment
- 478 ➤ Another mechanism for women entrepreneurship and empowerment is to support  
479 women to access resources and innovations to expand agricultural output and income

- 480       ➤ Policies for women entrepreneurship and empowerment is to expand the educational  
481       sector for women and girls, by prioritizing school maintenance and quality education  
482       for girls
- 483       ➤ Another mechanism for women entrepreneurship is to promote women's  
484       advancement in both public and private organizations.

### 485   **Challenges of Women Entrepreneurs**

486   In northern Nigeria, women encountered a lot of challenges in both entrepreneurship and  
487   empowerment. Even though female entrepreneurship and the establishment of women-owned  
488   business systems is progressively growing, there are numerous challenges and hindrances that  
489   women entrepreneurs encountered. One major challenge that many women enterprises face is  
490   the effect that the old-style gender-roles society still has on women. Free enterprise is still  
491   considered a male-dominated field, and it may be hard to exceed these conservative opinions.  
492   Other than dealing with the leading stereotype, women entrepreneurs are facing many  
493   difficulties connected with their trades.

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

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

### **Recommendations**

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

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

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

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

- 527 ❖ Women contribute not in a small measure in national building, the time has come to  
528 give equal recognition to individuals irrespective of gender differences while financial  
529 organizations should provide soft loans to women. This will help in empowering them  
530 to leave up to expectation.
- 531 ❖ Women should try to upgrade themselves in the changing times by adopting the latest  
532 technology benefits.
- 533 ❖ The government should assist women to become part of the microfinance human  
534 resource team and provide encouragement to an organization that supports it.
- 535 ❖ Women must be educated and trained constantly to acquire the skills and knowledge  
536 in all the functional areas of business management. This can facilitate women to excel  
537 in the decision-making process and develop a good business network.

## 538 **Conclusion**

539 The study concluded that in the northern region, most of the entrepreneurs are male, this is  
540 because most of the women are not financially sound compare to the men counterpart that is  
541 financially buoyant. However, recently, there is an increasing indication that more and more  
542 women are flattering and interesting in small business enterprises ownership and/or start  
543 developing an interest in the business. The organization situation changes like a mixture with  
544 every accountability, responsibility and numerous pulls and pushes, which women have  
545 confronted and came out with a victory. Women are working in this complicated world. In  
546 addition to the above, the rates of self-employment among women are increasing on daily  
547 bases especially in the northern part of the nation. Though there are no certified figures  
548 relating trades to the gender of their proprietor/boss, there is a reliable indication that shows  
549 an important increase in female entrepreneurship (Bharthvajan R, 2018). Finally, it is  
550 observed that Every successful entrepreneur started somewhere. *“And there’s no “magic*

551 *pill” that smoothly launches you out of your cubicle confinement and into the free world of*  
552 *entrepreneurship. For some, the dream to be your own boss grows for a long time, even*  
553 *years, before it finally comes to fruition” (Mary Fernandez, 2018).*

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