

## **CULTURAL CHALLENGES AND WOMEN MICRO-ENTERPRISES IN BENUE NORTH-WEST SENATORIAL DISTRICT, NIGERIA**

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### **Abstract**

Women micro-entrepreneurs contribute largely to the economic development and growth of their households and the entire society. Yet women micro entrepreneurs are faced with some cultural constraints which limit their effective participation in micro entrepreneurship. Consequently, this study examined cultural challenges confronting women involvement in micro-enterprises in North-West Senatorial District, Benue State, Nigeria. The study used cross sectional research design with Zone B Area of Benue state as the study area. The population of the study was women who are into micro-enterprises. The Cochran formula for selecting samples was used to select 660 respondents for the study. Multistage sampling procedure was adopted where cluster, proportional and simple random sampling were utilized. The quantitative (structured questionnaire) and qualitative (key informant interview) were used for data collection. Findings of the study revealed that tailoring activities, fish retailing, retailing of provisions, raising small scale poultry, events decoration, soap making, fixing of nails and make-up, vegetable and fruits retailing, selling clothes, hair salons, production of beverages, bottle and sachet water retailing, shampoo production, popcorn producing, fire wood selling, charcoal selling, producers/sellers of local beverages and retailing soft drinks were the major micro-entrepreneurial activities engaged in by women in the study area. The study concluded that, cultural practices and make sure that the culture favours women's participation in micro-enterprises in Benue State. The study recommended engagement with traditional rulers (Tiv Traditional Council) to publicly endorse women's entrepreneurship as a tool for household stability rather than a challenge to tradition, it reduces social stigma. This can help mitigate cultural constraints related to permission to travel for supplies or manage finances.

**Key words: Culture, Women, Micro-Enterprises, Benue North-West, Nigeria**

### **Introduction**

Entrepreneurship is a dynamic process of creating incremental wealth. This wealth is created by individuals who take the major risks in terms of equity, time and career commitment. Micro-Enterprises play a key role in promoting economic development in both the developed and developing countries (Shailes, 2013; Sharma & Gaur, 2020; Gashi, Ahmeti & Baliu, 2022). Global Entrepreneurship Monitor (GEM, 2021) on women entrepreneurs stated that about 73 million people are active entrepreneurs in 34 nations and 40% of the entrepreneurs are women (Kalyani & Mounika, 2016; GEM, 2021).

Women's skills, knowledge, talents, abilities and desire to do something for themselves and their children or family are some of the reasons for the women to become entrepreneurs (Kpelai, 2013). In developed countries, the rate of entrepreneurial activity among women stands at only 5.7%, compared with a worldwide average of 11%. Women entrepreneurs in Europe had a much more even distribution across industry sectors, with some of the highest rates of entrepreneurship in the Information, Communications, and Technology (ICT) sector across all regions, higher than men entrepreneurs in the Netherlands and Switzerland (GEM, 2021).

In Africa, women make up an important segment of micro and small business sector (MSE). A study conducted by the African Development Bank and the International Labor Organization (ILO) in 2004 indicated that micro-enterprises with less than ten employees constituted over 99% of the countries' micro-, small- and medium-sized enterprises in Ethiopia, Kenya and Tanzania. Of that, the share of women business owners was reported to be roughly 65% in Ethiopia, 45% in Kenya and 43% in Tanzania. Similarly, according to a 1991 survey in Southern Africa, female entrepreneurs played a larger role in MSEs in the region, accounting for 73% of such entrepreneurs in Lesotho, 84% in Swaziland, 62% in South Africa, and 67% in Zimbabwe. The vast majority of women in sub-Saharan Africa (84% of non-agricultural workers) operate in the informal sector, compared to 63% of men. In fact, sub-Saharan Africa has the highest share of women employed informally when compared to the rest of the other parts of Africa, each having 60% and 43%, respectively (USAID Knowledge Services Centre, [KSC], 2010, 2019).

In other parts of African countries like Nigeria, while women contribute significantly to household income, cultural norms often limit their autonomy. Issues such as restricted land ownership, the double burden of domestic chores, and the requirement for male approval for business expansion hinder growth. There is a disconnect between the high entrepreneurial activity of women and the restrictive cultural environment that prevents these micro-enterprises from scaling. Yet, women constitute more than 50% of the population and about 30% of enterprises registered are owned by women (Adetoyinbo, 2021). In every 10 working females, 4 indulge in early-stage entrepreneurial activity, and make up about 40.7% compare to 39% of their male counterparts (Nasimiyu, 2019; Akpera et al, 2024). PricewaterhouseCoopers (PwC) (2020) revealed that in Nigeria, female entrepreneurs accounted for about 41% of those that own micro businesses. However, average growth of these enterprises owned by women is still at its low ebb when compared to that of men. A number of economic and non-economic factors have been identified as being responsible for this slow growth of firms owned by female entrepreneurs.

In the Southern and Eastern parts of Nigeria, women participate in economic activities either as well-paid employees or as successful entrepreneurs certainly with the goals for poverty reduction (Oluwatoyin, 2020). In Northern part of Nigeria, women have tremendously engaged in entrepreneurial activities overtime ([Asmau, 2022](#)). Therefore, entrepreneurial motivation, entrepreneurial skills, ability to network (accessibility to credit and information) and strategic planning are essential success attributes of entrepreneur's growth and development in Nigeria (Reavley & Lithuchy, 2008; Anoke, 2023). Having the right motive (Mitchell, 2004; Porter & Nagarajan, 2005, Fabian & Okpanaki, 2022); ambition, self-confident, high level of energy and being less emotional (Ekpe, 2011) are other characteristics without which an entrepreneur may not succeed in her entrepreneurial activity.

In Benue State, Aan (2016), noted that cultural factors have been a constraint to women entrepreneurship development such as the extended family system that caters for the social and economic needs of members including those who are unemployed thereby creating a culture of dependence, general hostility to entrepreneurship due to negative perception, parents design of career courses for children, among others. Despite the established importance of women's micro-enterprises to the economy of Benue State, many struggled to survive and grow (Aan, 2016). Women entrepreneurs in the Benue North-West Senatorial District face a complex interplay of cultural challenges that are not fully understood. Scholars such as Kpelai, (2009), Kpelai, (2013), Aan (2016) and Capelleras (2017), Lamidi & Igbokwe (2021) and Asmau, (2022), have conducted researches in entrepreneurship, but not on micro-enterprises among women in Benue North-West Senatorial District of Benue State. This has created a gap in literature in this area, as a result, it becomes a point of interest to this study. Consequently, this study examined the cultural challenges of women Micro-enterprises in Benue North-West Senatorial District of Benue State, Nigeria.

## Objectives of the study

The main objective of the study was to examine the cultural challenges of women Micro-Enterprises in Benue North-West Senatorial District of Benue State, Nigeria. Specifically, the objectives of the study were to:

- i. Assess the available Micro-Enterprises for women in Benue North-West Senatorial District of Benue State, Nigeria
- ii. Examine the effects of cultural challenges on women Micro-Enterprises in Benue North-West Senatorial District of Benue State, Nigeria.

## Methods

The study adopted a cross sectional survey design where the researchers were allowed to measure the outcome in the population, and study their association. The area for this study was Benue North-West Senatorial District of Benue state. The population of this study were all women who are into micro-enterprises in the Benue North-West Senatorial District of Benue State. Although the total number of women in Benue North-West Senatorial District is 1,20051, but the total number of women in micro-enterprises is not known.

The sample size of this study was determined using Cochran (1977) sample size determination formula. This formula was used because even though the total number of women in Benue North-West Senatorial District of Benue State is known, those into micro entrepreneurship are not known, hence the use of Cochran (1977). Consequently, the formula is appropriate and is expressed as:

$$N = \frac{Z^2 Pq}{e^2}$$

Therefore, the sample size for this study was 600 respondents; however, the researcher added 10% (60) respondents in to handle attrition rate. The study adopted multistage sampling techniques. In the first stage, cluster sampling technique was used to divide the study area into to Clusters namely: Jemgbagh (Buruku, Gboko, Tarka) and Lobi/Gwer (Guma, Gwer- East, Gwer West, Makurdi). In the second stage, two Local Government Areas were purposively selected from the two major clusters, thus: Jemgbagh (Buruku and Gboko) and in Lobi (Gwer West and Makurdi). This structure was used because they are the Local Government Areas that make up Zone B Area of Benue State. These clusters were selected because they are the central areas in the major clusters. The selection of the clusters was done purposively. In the third stage, proportional sampling technique was used for selecting the sample size within each of the clusters.

The instruments of data collection for this study was a self-developed questionnaire and Key Informant Interviews (KII) guide respectively. The questionnaire was distributed to a larger population over a shorter period of time. KII was also carried out because, it allowed the researcher to probe for responses from owners of various micro enterprises. This study adopted a mixed method (triangulation) in data analysis.

## Results

### Socio-Demographic Characteristics of Respondents

Table 1 showed that a majority of the respondents were within the youthful ages of 26-30 years. This means that the selection of the respondents was not done by chance hence the study was particularly for women of reproductive age and they were likely to have double workload and difficulty in combining it with entrepreneurial activities. Most of the respondents (48.3%) were married. The educational level of the respondents showed that, a majority of them had secondary education. This showed that formal education was widely accepted in the study area, more so that majority of the respondents were young women. It was also revealed that most of the respondents were Christians.

Data on the annual estimated income of the respondents revealed that a majority earned between N301,000 and above per annum. It showed also that, women entrepreneurial activities were capable of meeting up with the family and basic needs of women in the study area.

**Table 1: Socio Demographic Variables of Respondents**

Variable	Categories	Frequency(N=643)	Percent
<b>Age</b>	15-20	54	8.4
	21-25	193	30.0
	26-30	200	31.1
	31-40	153	23.8
	41-and above	43	6.7
<b>Marital status</b>	Single	139	21.6
	Married	346	48.3
	Cohabiting	40	11.8
	Divorced	80	12.4
	Widow	38	5.9
<b>Educational status</b>	No formal	67	10.4
	Primary	26	4.0
	Secondary	294	45.7
	Tertiary	256	39.8
<b>Annual income</b>	50,000	12	1.9
	51-100,000	35	5.4
	101-200,000	50	7.8
	201-300,000	183	28.5
	301and above	363	56.5
<b>Religion</b>	Christians	487	74.3
	Muslims	103	16.0
	Traditional religion	62	9.6
<b>Location</b>	Urban	242	36.7
	Rural	194	29.4
	Semi-urban	116	18.0
	Annex	91	13.8

Source: Field Survey, 2024

The data on the table 1 presented the relevant socio demographic characteristics of respondents covered in the study. This was necessary in understanding the nature of respondents and their relevance in providing useful information necessary in addressing the study objectives. It also had implications on the findings and its generalizations. Analysis of these characteristics showed the suitability of the respondents and validity of findings.

#### **Micro-Enterprises Available for Women in North-West Senatorial District of Benue State**

Data was collected on the micro-enterprises available for women in Zone B area of Benue State, the findings revealed that, the existing micro-enterprises available for women in North-West Senatorial District of Benue State were tailoring activities, fish retailing, retailing of provisions, raising small scale poultry and events decoration. Other enterprises were soap making, fixing of nails and make-up, vegetable and

fruits retailing, selling clothes, hair salons, production of beverages, bottle and sachet water retailing, shampoo production, popcorn producing, fire wood selling, charcoal selling, producers/sellers of local beverages and retailing soft drinks.

**Table 2 Micro-Enterprises available for women in North-West Senatorial District of Benue State**

S/N	Variable	Yes	No
1	Tailoring	613	30
2	Fishing	193	450
3	Provisions	369	274
4	poultry farming	442	201
5	Event Decoration	506	137
6	Soap/shampoo making	197	446
7	Nail fixing	420	233
8	Vegetable and Fruits farming /selling	610	33
9	Clothes Retailing	443	200
10	Hair Weaving	543	100
11	Beverages production/ selling	330	313
12	Sachet/Bottle Water selling	421	222
13	Pop corn production/selling	119	524
14	Fire wood/charcoal selling	414	229

**Source: Field Survey, 2024.**

The findings on Table 2 showed that, women in entrepreneurial activities in the study area were engaged in different micro-entrepreneurial activities. The availability of these entrepreneurial activities in the study area would probably open up more opportunities for the women to have means to eke out their living and improve on the socio-economic well-being as well as their income level.

**Table 3: Respondents' mean ratings of cultural challenges**

S/N	Cultural challenges	Strongly Agreed	Agreed	Undecided	Disagreed	Strongly Disagreed	X	Std
1	My culture allows me to do business	195	158	99	91	100	3.3997	1.43731
2	My culture is very flexible	15	34	34	330	230	1.8709	.90368
3	My culture does not allow women to have their business	59	60	56	190	278	2.2535	1.23278
4	My culture does not allow women to be independent	29	60	86	258	210	2.1291	1.10668
5	My culture only allows women to stay at home	119	116	58	181	169	2.7434	1.48022
6	My culture frowns at female businesses	83	29	227	204	100	2.6750	1.18207
7	I do go out freely, so, I can do any business	15	34	34	330	230	1.8709	.90368
8	The business takes my time away from house chores	423	110	50	35	25	4.3701	1.08796
9	The house chores alone make me tired	261	182	60	70	70	3.7683	1.36516
10	My husband decides what I do My religion bars me from doing business	221	160	72	90	100	3.4852	1.46751
11	My culture states that women	72	105	144	202	120	2.6998	1.25866

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	should not do business							
12	Myculture allows me to do business	29	60	86	258	210	2.1291	1.10668

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**Source: Field Survey, 2024**

Data on the Table 3 showed how cultural challenges have affected women's disposition in carrying out their business activities in North-West Senatorial District of Benue State. All the statements had the means score of above 2.50 except the statements that their culture does not allow them to do any business; their culture does not allow women to have their business, they do not go out so they cannot do any business as well as the statement that their culture states that husband should not support their wives businesses which had the mean scores of less than 2.50 which showed rejection. The table had the value of standard deviations of 0.90368 and 1.51377 which showed how the values were close to the mean. The qualitative data corroborated the above findings, accordingly, one of the female key informants in Makurdi, aged 37 years had this to say:

In our place, women are not allowed to take decisions without consulting the husbands, even in terms of business, most husbands not want their wives to do business, in some cases, some husbands do not allow their wives to do their business of interest, while others do not allow at all. Also, women are seen as house wives, so, some men do prefer their wives to sit at home and take care of the children without doing anything that will earn her some money and make her gain financial independence, this makes women to continue to depend on their husbands for virtually everything.

One of the female key informants in Makurdi, aged 41 years had this to say:

In many parts of Benue, traditional gender roles often restrict women's participation in economic activities outside the home. Women are expected to prioritize domestic responsibilities, limiting their time and opportunities for running micro-enterprises. In this case, women are not able to do their business, especially some of these businesses that require women to travel and spend night(s).

Another female key informant in Gboko, aged 51 years had this to say:

Business activities considered "appropriate" for women might be restricted to specific sectors, such as food processing, tailoring, or petty trading, which may have lower profit margins compared to male-dominated sectors. Some women only sell food at the joints in the morning or nights, which are very stressful and fetch small gains.

Women entrepreneurs may face cultural biases, such as being seen as less capable of handling larger or more lucrative businesses, which can discourage them from pursuing high-risk ventures. Another key informant in Gboko LGA had this to say:

In our community, cultural practices restrict women from owning or inheriting land, which could be a critical asset for micro-enterprises like agriculture or agro-processing. Cultural norms often limit women's access to credit and financial services, as they may lack collateral or be deemed less creditworthy.

A female key informant in aged 44 years had this to say:

Women's success in business can sometimes be met with suspicion or criticism, as success may challenge traditional gender expectations. Support from spouses or extended family can be

culturally dependent. In cases where male family members discourage business involvement, women's enterprises struggle to thrive.

Another key informant aged 54 years had this to say:

In our place, it is a tradition that patriarchal traditions often limit women's autonomy. Men are traditionally seen as heads of households, and women may need permission from their husbands or male relatives to engage in certain types of businesses or to access resources like land and loans.

A female key informant in aged 44 years had this to say:

Cultural norms often restrict women from owning or inheriting land, despite their significant role in agriculture. This can limit the ability of women to scale farming-related businesses. Traditional gender expectations may prioritize women's domestic roles over their business aspirations. This dual burden of managing a home and running a business can hinder their ability to expand their enterprises.

Despite cultural barriers, Benue women entrepreneurs continue to play a crucial role in the state's economy, blending tradition with innovation to succeed in their ventures.

## Discussion of findings

Results showed that there are different micro-entrepreneurial activities for women in the study area. The findings revealed that, the existing micro-enterprises available for women in Benue State were tailoring activities, fish retailing, retailing of provisions, raising small scale poultry, events decoration, soap making, fixing of nails and make-up, vegetable and fruits retailing, selling clothes, hair salons, production of beverages, bottle and sachet water retailing, shampoo production, popcorn producing, fire wood selling, charcoal selling, producers/sellers of local beverages and retailing soft drinks. Based on this finding, it was concluded that majority of the respondents were into production and selling of local beverages while shampoo and charcoal selling had the least respondents. This showed that, there was high rate of women participation into entrepreneurship in Benue State and there were various activities that were carried out by the women. These findings are in line with Kretzmann and McKnight (1993); Woolcock and Narayan (2000) and Putnam(2000). They found that, women especially in rural areas in Nigeria and other developing countries do not adequate capital to embark on trade activities that would only put food on their table.

Other scholars have found that the number of women business owners is gradually increasing, and it has been estimated that firms which are run and owned by women account for between 25% and 33% of all businesses (Akiri, Iliya & Adi, 2015). Relating the findings to social learning theory, it entails that, the availability of different opportunities has made women in Benue State to learn entrepreneurial activities from other women who serve as their role model in business and gradually become independent business owners.

Qualitative and quantitative findings revealed how the cultural factors affected micro-enterprises and found that a culture affected have significant impact on the growth of SMEs in Nigeria. In the study area, the culture allows women to participate freely in entrepreneurial activities. Most of the statements regarding culture and micro-enterprises were rejected. The findings contradict previous works by Ahmed and Abubakar, (2019) and Babakatun (2019), who found a significant relationship between cultural factors and women entrepreneurship. The reason for the contradiction was due to the fact, in the previous works were carried out in other parts of Nigeria, where women were not allowed to be self-independent and depend solely on their husband. However, in the Benue State, the participation of women in micro-enterprises was not forbidden by the culture of the people. Also, in Oju LGA of Benue State, Ede (2021), found cultural practices affecting participation in entrepreneurial activities among rural women in Benue State.

According to Igbe (2021), the low level of women participation in entrepreneurship in Makurdi was due to cultural factors. indicating significant relationships between religion and women entrepreneurship.

The findings of the study also revealed that culture does not prevent women in the study area from going out to participate in business activities. This finding was against the previous researches by Ahmed and Babakatun (2019), because the present study was conducted in Benue State and as a Christian dominated area women are not restrained by culture from going out to mingle with men freely, therefore, given the geographical variations, results of the present study was valid and reliable.

It was further revealed that, the culture in Benue State does not frown at women who do businesses, also, women in the study area were allowed to go out freely at any time of their choice even for their businesses. The findings further showed that, business takes their time away from house chores, this was accepted by the mean scores of 4.3701. Finally, it was found that, the religion of the women in the study area permits women to do businesses activities. The theory of social capital is relevant to the findings here in the sense that culture along with socio-demographics, influences access to different forms of capital, and capital, in turn, influences entrepreneurial success. The important determinants of social capital are network contacts, entrepreneurs in the family, and spousal emotional support. Hence, most of the husbands in the study area allow and support women's participation in micro-enterprises.

### **Conclusion/Recommendations**

The study concluded that women in the study area engaged micro-enterprises activities like tailoring activities, fish retailing, retailing of provisions, raising small scale poultry, events decoration, soap making, fixing of nails and make-up, vegetable and fruits retailing, selling clothes, hair salons, production of beverages, bottle and sachet water retailing, shampoo production, popcorn producing, fire wood selling, charcoal selling, producers/sellers of local beverages and retailing soft drinks.

Cultural challenges have affected micro-enterprises though the culture allowed them to do business, the culture in Benue State does not prevent women from going outside to do their businesses, the culture in Benue State does not frown at women who do businesses, also, women in the study area were allowed to go out freely at any time of their choice even for their businesses. The cultural practices in the state have more regards and favour men more than women.

The culture of the people in the study area does not forbid rather it encourages women to engage in micro-enterprises, which means that the importance of women enterprise to community development and family well-being is adequately recognized by the culture of the people.

The study recommended for engagement with traditional rulers (Tiv Traditional Council) to publicly endorse women's entrepreneurship as a tool for household stability rather than a challenge to tradition, it reduces social stigma. This can help mitigate cultural constraints related to "permission" to travel for supplies or manage finances.

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