

# Review of Career Education for Women Entrepreneurs in Nigeria

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## Abstract

The importance of career education for women's entrepreneurial success cannot be overemphasized. According to Bureau of Labor Statistics (2015) women all over the world make relevant contributions to the economic growth of their nations. In Nigeria, the female labor force participation in 2015 was 48.4 percent (Bureau of Labor Statistics 2015; The global Economy.com 2017). Forty percent of Nigerian women in the labor force are entrepreneurs, which is higher than anywhere in the world (BBC News Report 2017). Unfortunately, when we examined the participation of women in specific career endeavors such as entrepreneurship, women do not compare well with men. Men tend to have high inclination for entrepreneurship while women resort to careers that yield low income. The disparity has its roots in factors such as poor educational background, lack of opportunities, and resources to expand their business. Providing relevant onset and continuing entrepreneurial education for women can foster entrepreneurial success, thereby reducing disparity in economic participation. Women entrepreneurs are encouraged to engage in lifelong learning if they want to succeed and improve their performance as entrepreneurs. While there is an ongoing effort by various sectors of the nation to elevate the activities of women in entrepreneurship, the availability of corresponding skills needed to excel is still lagging. It is therefore imperative to identify programs and strategies developed to increase the participation of Nigerian women in high capacity entrepreneurship ventures which is the focus of this research.

## Introduction

The extant literature documented the important roles women play in the economic well-being of their nations. The female labor force participation around the world averaged 52.6 percent in 2016, Rwanda ranked highest with 86.3 percent; the lowest value was in Syria: 12.28 percent; in United States, women labor force participation was 56.7 percent in 2015 and in Nigeria, women labor force participation was 50.36 percent in 2015 (Bureau of Labor Statistics 2015; The global Economy.com). According to the Global Entrepreneurship Monitor 2016 report, there were at least 163 million women involved in entrepreneurship ventures in the 74 economies selected around the world. Unfortunately, women still lack opportunities and resources to venture into large scale production like their male counterparts. A study of Ojo, Anitsal, and Anitsal (2015)

shows that Nigerian women entrepreneurs have challenges that need to be addressed before the women can compete comparably with their male counterparts. Further attempts have been made to enumerate and quantify the challenges into manageable components.

Many factors that are responsible for the disparity of entrepreneurship performance among Nigerian women have their roots in historical underpinning, the influence of colonialism (Falola, 2018) and certain religious beliefs and practices that relegate the roles of women to that of motherhood, wifehood and perpetuators of traditional customs and mores (Olateru-Olagbegi 2012). While many of these roles are essential if handled with justice and fairness, their current crippling effects on the women's career pursuit and economic fulfillment outweighed their benefits. Since women entrepreneurs are saddled with multiple roles that are often not recorded as economic contributions, data about their participation in their nation's economy are limited. Tersoo (2013) suggested the need for studies that encourage capacity-building programs on entrepreneurship education and the promotion of policies and environment that is gender neutral. Identifying career education created to meet entrepreneurial concerns of women will shed light on further studies that will enhance business success in Nigeria.

Education is generally construed as a tool for freedom (Mandela, 2018; Annan, 2018; Schiller, 2018). "Only the educated are free" (Epictetus, 2018). It is also referred to as the lubricant for business success (Cheraghi and Schott, 2015). Unfortunately, women entrepreneurs fall short of the valuable tools necessary for the pursuit of their economic and political prowess. They have low educational background and therefore, are ignorant of available resources or are unaware of how to take what belongs to them in the political and economic arena. They become trophies for social entertainment of their societies while their men counterparts squander the economic resources on their frivolous lifestyles, leaving the country in abject poverty. Women entrepreneurs deserve the right to know and to utilize the resources available in their communities. The knowledge that comes through education will provide avenue for economic empowerment.

Learning is also a continuous process that opens doors for better opportunities and improvement of what is known. It can also promote motivation for further aspirations. Career education for women is believed to be an integral part of entrepreneurial success (Cheraghi and Schott, 2015). Hence, this study attempts to document the career activities of women entrepreneurs as reported in literature reviews and from the personal experience and observations of the researchers. A brief explanation of the relationship between education and learning is relevant in understanding why the progress of women's success in entrepreneurship has taken a snail pace until recently.

Edtechreview (2017) defines education as what others do to you while learning is what you do to yourself. Women have always been engaged in educating their families and the society at large, by using their intrinsic knowledge. They also approach entrepreneurship from that perspective. Many women in Nigeria venture into buying and selling of agricultural products, the production of local goods based on what they saw women in their communities do without necessarily possessing the skills and characteristics that are essential for expanding their business. Their

business intention was mainly to meet immediate family needs. This approach has worked for them overtime because the society was operating under low to moderate capital investment. In addition, social capital support was in abundance and was within their reach. But as soon as the dynamism of their society changed due to western capitalist influence, women were ill equipped to rise to the demands. They lacked the skills and resources to build wealth like their male counterparts who had the support of their local and foreign capitalist inventors. (Ndube L.N, 2013; Buttner and Moore, 1979). Some form of intentional curriculum for skill enhancement to build wealth are necessary for women to compete comparably with their male counterparts. Any form of occupation requires some level of education not only for proficiency building but also for the enhancement of life-long success. Through leaning and education, women entrepreneurs are expected to thrive in their career endeavors.

Career education is defined as a “vocational training for a specific job field” that focuses on tools of an occupation via practical training and not on academic subjects (Learn.org, 2018). The effort here is for the women to learn new skills or methods that would enable them to maximize profit, gain new experience or motivate them to stay on task to achieve their business goals. Starting a business is a huge step but staying and thriving in a business require more than learning one skill. It involves diverse strategies that are acquired over time (Ginzburg, 2017). Despite the unimaginable challenges, more women are venturing into entrepreneurship.

The surge in recent women involvement in the business world is alluded to the need for financial freedom and economic empowerment. Women have always been resourceful in looking for better ways to improve the life of their family and the society at large. Certain events in our world have compelled us to rethink the way we assign roles and exercise power. Both men and women deserve the opportunity to use their talents to the fullest. The condition of Nigerian women entrepreneurs is the primary focus of this research.

Nigeria has a population of 190 million consisting of 36 states with its capital in Abuja in Niger State (The Report: Nigeria 2017). The Nigeria economy is “a middle income, mixed economy and emerging market with financial communications and technology and entertainment sector” (World Bank, 2016). Nigeria had the largest economy in Africa until 2016 when she lost the championship to South Africa and became the second largest economy with a GDP of 405 Billion. Although women made up about 50 percent of Nigerian population, they still experience unfair treatment based on their gender and economic status.

Agriculture as the dominant aspect of Nigerian economy and one its main source of sustainability, provides employment for about 70 percent of the population, and represents about 40 percent of its gross domestic product. (Oxford Business Group, 2017). Although women as well as men are in agricultural farming, men still dominate the occupation (Tersoo, 2013). Women assume the subsidiary role of marketing the products that men produce and manage (Ojo, Anitsal, and Anitsal, 2014). The purpose of this research is to identify education programs created to enhance the entrepreneurial success of women in Nigeria.

## Nigerian women entrepreneurs

Extant literatures have indicated that the engagement of women in entrepreneurial activities is still undergoing a gradual development process in many parts of the world. (GEM, 2017; Yadav and Unni, 2016; Ojo, Anitsal, and Anitsal, 2015). They enumerated factors responsible for male control of the entrepreneurial undertaking and, how the traditional roles of males and female gradually changed to allow upward career mobility for women in America. The recent upsurge of women involvement in business has been associated with the influence of women liberation and a higher demand for economic independence coupled with the need for career achievement. Entrepreneurship has the lead in areas where women have accelerated within a short time.

Entrepreneurship as a career is not a new venture for women in Africa. It is their livelihood and a sense of pride. In many parts of Africa, entrepreneurship was predominantly a woman domain while men were known to pursue economic activities that are strenuous, masculine in nature and capital intensive. Entrepreneurship in Western and Southern Nigeria prior to European intervention was a women's domain. Usually, women execute their business activities simultaneously with their homemaking responsibilities; thus, family members are included in the business by providing social and capital support when possible. The women, in return of the services received from family, provide essentials like clothing for the children and household needs.

The position of women in the entrepreneurial venture gradually shifted from the center to the margin with the advent of colonialism in Nigeria (Falola, 2018). The colonialists needed cash crops supplies to feed their machines in Europe, so they motivated Nigerian men to produce more cash crops. As the production of raw materials and trading European goods became more profitable than other local occupation, many men abandoned subsistent farming to produce cash crops. Eventually, the business of growing food crops became the responsibilities of many women. Due to inadequate financial resources, the women could not engage in large farming and therefore were unable to grow their business like their male counterparts.

As a tradition, Nigerian parents are expected to invest in their children. The children reciprocate the favor by caring for the family members that are less fortunate economically. The situation is different among families who are financially comfortable; any assistance from their children would be supplemental. However, in a situation where children are the sole provider for their aged parents, the tradition becomes a great challenge. The current economic bottleneck in Nigeria almost makes it impossible for wage earners to render adequate financial support to poor elderly parents. The failure of modern generation to meet these cultural mores can be excruciating. The condition of women entrepreneurs in Nigeria is the focus of this study. (Ojo, Anitsal, and Anitsal, 2015).

Entrepreneurship is a familiar phenomenon in Nigeria and it is practiced widely among women as a means of livelihood to support their family long before the advent of colonialism that altered the roles and the participation of women in the economic development of their nation. Nigerian

women have always been involved in some form of trading along with their male counterparts although the intent, the nature as well as the scope of trading varied. According to Awolugbe (2017), Nigeria has the lion share of female entrepreneurs in the world. Forty percent of Nigerian females in the labor force are entrepreneurs, and the number are growing. Traditionally, many Nigerian female business owners are illiterate homemakers of subsistence farmers and laborers in rural areas. Often, they engage in small scale trading, having no income and are poor. Agriculture being the main stay of the local economy, a good number of these women process and market farm goods, while the rest of them are petty traders marketing manufactured products like clothing and household supplies. Their entrepreneurial activities usually commence in open markets in the vicinity where the commodities are produced or transported to nearby villages and towns. (Ojo, Anitsal and Anitsal, 2015).

Women play vital roles in processing and marketing agricultural products thereby contributing to their families' incomes and the nation's economy at large. Unfortunately, their efforts usually go unnoticed in the labor force. Failure to report their contribution in the nation's trade and industry census put them at a disadvantage when it comes to receiving financial support from the government to improve their occupation that is labor intensive and low profit (Watt, 1984). Career education can provide women entrepreneurs the information about diversification to more profitable and less labor-intensive business.

According to Cable Development report, Nigeria has the highest female entrepreneurs in the world.

### Career Challenges of Women in Entrepreneurship

Challenges are inevitable components of human experiences, and women in Entrepreneurship have their full share of those experiences and even worse than their male counterparts. Entrepreneurship engagement poses specific challenges that other professions do not share. Some of the career challenges of women entrepreneurs identified in several extant literatures. These challenges include but not limited to the following: absence of laudable assets, sexual prejudice and gender discrimination, low educational background, inability to own vast land, inability to manage large business enterprises, lack of courage to venture into large scale businesses in fear of being of misjudged or misrepresented by their society as unfit mothers for investing much time to grow their business. (Ogunjemilua and Familugba, 2015; Ojo, Anitsal and Anitsal, 2014). The need to address these challenges have been exhausted in several literature reviews persuading every segment of the society to be part of the solution. Of interest to this study is the role played by the political, economic and social groups in the nation to either compound the difficulties or harness the means toward solving the problems.

Nigerian women entrepreneurs have other numerous personal and environmental problems affecting their business progress besides not having the privilege in the production and distribution of cash crops. They are also unable to secure government loans because their businesses are too small scale to qualify for financial assistance from either financial institutions

or the government. (Adepelumi,2011). Sometimes, many of the women are unaware of the availability of such resources. Consequently, they depend on individual/family savings to sponsor their businesses (Abeh et al 2015). The women stayed in business despite their challenges because they have very limited career alternative to fall back on. One of the few options available was to move to big cities to look for employment, which is almost impossible for women with less exposure to western education. Unfortunately, these women remain in their struggle with meager assistance from the governmental assistance. The individuals saddled with the responsibilities of poor females in the rural areas are family members who are wage earners in urban cities. Several approaches have been undertaken to resolve the challenges of female entrepreneurs in Nigeria.

According to the study of Ojo, Anitsal and Anitsal (2015), one of the approaches the Nigerian government has adopted in handling issues of relevance to women is the establishment of the Ministry of Women Affairs and Social Development in several states in the nation. While this initiative is relevant and admirable, more effort is the needed to increase the number of women assuming reputable positions in Kogi State. The Ministry of Women Affairs and Social Development hope to expand their activities to cover areas of greater service to women. A more progressive approach that incorporates entrepreneurial training and skill development that would further enhance women empowerment is recommended. Despite the relevant contributions of women to the nation's economic growth, women are yet to receive substantial support to reduce some of their business challenges.

As a young state with great potential for growth, Kogi State stands a chance to benefit immensely from the emerging inquiries and creative opportunities to enhance the development of human capital and natural resources. The information available about the occupational outlook of women entrepreneurs and their challenges in this part of the country can use some improvement. ([https://www.afdb.org/fileadmin/uploads/afdb/Documents/Project-and-Operations/Nigeria - 2013-2017- Country Strategy](https://www.afdb.org/fileadmin/uploads/afdb/Documents/Project-and-Operations/Nigeria-2013-2017-Country-Strategy)).

As it is the experience of women in many parts of the world, Kogi women entrepreneurs are still waiting for their fair share of the country's political benefits. This is not to underplay the effort of the Ministry of Women Affairs and Social Development in conjunction with other groups that are exploring better outlets to address issues of concern to women. Diverse national and international organization for Africa are encouraging Africa to look within for "workable solution to resolve her problem of governance" thereby unlocking potentials for economic prosperity (AFDB 2017). In the same manner, the Nigerian government is urged by the academic sector to put in more funding into the education system in the country (Banjo, 2017) thereby improving the social, economic and political conscious awareness for individual growth, wealth creation and participation comparatively in the global economy.

Recent report from African Development Bank Group (2013) indicates that Nigeria is undergoing a serious economic recession since 2016 due to dire economic shocks that include fall in oil prices, foreign exchange scarcity, and interruption of oil production, sporadic power

supplies, and political instability in certain part of the country, as well as low capital budget, and inconsistent economic policies. According to the report, the government has begun a gradual process to remedy the situation via private investment that would encourage distributions of economic opportunities and resources among diverse groups through entrepreneurship and industrialization in the lead sector of agribusiness, manufacturing and mining.

It is under this economic downturn that the Nigerian women entrepreneurs must struggle to thrive. For this postulation of the federal government to be successful, the approaches for economic recovery must be gender inclusive. Nigerian women have demonstrated their capabilities in each of the sectors identified as panaceas for economic rejuvenation and therefore should be included in every step towards the nation's economic recovery and political stability.

Since the participation of women in the recovery process and success of Nigeria economy is crucial, it is imperative to address the conditions that have eclipsed women's participation in the economic reports. Having examined the situation of Nigerian women entrepreneurs in the economy, we are postulating a review of incentives in form of resources and program available to women leading them to explore their career choices and perform comparably with their male counterparts. Kogi women entrepreneurs deserve a fair share of the country's economic and political benefits.

### Entrepreneurial Success for Women

Entrepreneurial success is a general business term that is difficult to define. Just as beauty is in the eye of the beholder, so also in most cases, the individuals involved in the situation determine success. The concept of success can be heavily emotional laden that one might find it difficult to arrive at the objective judgement of determining the business success of an individual. Previous research showed that both objective and subjective approaches have been used in studying entrepreneurial success. Some of the common criticism of the early research include basing research findings on some limited factors, which made prediction of success of low validity. In addition, many of the studies used subjective approaches.

The objective approach to entrepreneurial success emphasizes, "the traditional, financial and operative goals of the business that are precise, clear and can easily be translated into concrete actions." (Lekovic and Maric, 2015, Padmore and Frecknail-Hughes, 2007). Subjective approach on the other hand, relies heavily on the personal perception and behavior of the business owner in measuring entrepreneurial success (Brush and Vanderwerf, 1992). In the study of Kirkwood, et al (2016), women and men perception of entrepreneurial success were categorized into four main factors namely, personal satisfaction, financial success, work life/work family balance, and satisfied stakeholders. Applegate, Krause and Butler (2016), suggested an expanded approach that combines both skills and behavior as a more comprehensive way of determining entrepreneurial success. Nonetheless, the popular cry is for a more objective approach as opposed to the subjective indicator of the business that relies heavily on the personal perception and behavior of the business owner.

The preference for objective approach is based on the assumptions that “there would be great value in a system of selection that is objective and structured, thereby enabling non-psychologists to be able to administer the test without difficulties. In addition, other factors besides need for achievement could be measured. This approach will enable the researchers’ prediction of success to have a higher validity (Hornaday and Aboud, 1971). Based on the extant literature, entrepreneurial success can therefore, be construed as a measure of both psychological and objective measurement of performance and traits of entrepreneurs in their “pursuit of opportunity beyond resources controlled” according to Howard Stevenson as mentioned by Eisenman (2013, p.1). The difficulty in arriving at a simple definition of entrepreneurial success also extend to the issue of identifying variables for success.

Women entrepreneurial success has been the focal attention of several research undertakings. The variables for studying women entrepreneurial success identified in several literatures consulted are as diverse and complex as the concept of entrepreneurial success itself. We have selected the recurring factors used to study entrepreneurial success for discussion. Prominent among the factors studied are the personal characteristics of the entrepreneurs and the strategies associated with growth (Hornaday and Aboud 1996; Rao, Venkatachalm and Joshi 2013; Storey, 1994 Joshi 2013; Robinchaud, et al, 2016; Adom, 2015).

Puente, et al, 2017; Dankwa, 2018, on the other hand, focused on the financial resources, social capital, wealth creation, growth performance of the business as well as job creation, and the growth of employees, as important elements in determining entrepreneurial success. Entrepreneurs traits, intentions and motivation and characteristics were some of the variables against which many entrepreneurs across the world were examined by Bianchi, et al, 2016, to determine their entrepreneurial success. The size of business, business output, number of employees, business growth and capital investment were also considered important to understand entrepreneurial success for women (Dankwa, 2018). Factors conducive to success for starting a business, the meaning of entrepreneurial success and or failure, examples of thriving businesses and programs to foster business success are other variables for entrepreneurial success (Applegate, Kraus and Butler, (2016). The models for teaching and the learning processes of entrepreneurship education, and keys to success also emerged in the studies as variables for women entrepreneurial success (Ginzburg 2017; Zerbe, et al, 2017; Abeh, et al 2015; Rao, et al 2013; Faydle and Gailly, 2008).

While the growing research efforts in the study of entrepreneurial success for women is commendable, more work is still needed in creating education programs and services for the development of skills essential to enhance both the objective and subjective aspects of women entrepreneurial success. The purpose of this research is to draw attention on the indispensable role of education and other factors that enhance business success of Nigerian Entrepreneurs. Both formal and informal learning opportunities available in the country will be discussed.

Nigerian women in rural areas need infrastructure to increase production of their farm goods that would enable them to make much profit from their business. The average per capital income for



Nigeria in 2016 was 1648.26 USD from 1960 until 2016. The small profit from their businesses are usually expended on family needs rather than investments (Orvis, 1986; Francis, 2007). Considering the disparities that exist among entrepreneurial intentions and performances, how do we determine success for women entrepreneurs without education about factors that would assist them to invest in their business without sacrificing their family needs?

Entrepreneurship in Nigeria, like the rest of the world, is relevant for economic building and more importantly for job creation and poverty reduction among women (Rao, Venkatachalm and Joshi 2013). Women engage in entrepreneurship for various reasons including personal, family and in some cases, by the influence of their immediate environment. Economic factors have been the driven force behind their participation in any kind of business. The women needed to generate income to meet their family daily sustenance especially where the women are the sole providers for the family. As indicated in extant literature, Nigerian entrepreneurship development has impacted the economic empowerment of women in form of wealth creation and good standard of living (Zwingina, 2017). The entrepreneurial success of women entrepreneurs has also been linked to participation in education program activities needed for skill building, fostering relationships with big markets and exposure to better financial resources. The intention for business venture have been found to correlate with perseverance and the desire to succeed under very extraneous circumstances. The desire to become entrepreneurs and the factors used for success were related (Buttner, and Moore 1997).

The impact of entrepreneurial success in both developing and developed nations notwithstanding the proportion of the business, has been demonstrated to enhance women empowerment, wealth creation, economic growth and poverty reduction. According to the global Entrepreneurship Monitor 2016-2017, at least 163 million women from 74 countries studied were involved in business or at the point of beginning one while 111 million women were already established in their business. The report corroborates the influence of women entrepreneurs world -wide and showcases women's roles to the growth and wellbeing of their communities. They provided income for their families, employment for their communities, product, and services that bring new values to the world around them. In India for instance, women entrepreneurs in fashion business attributed their business growth to both human and social factors.

Among the variables examined is the impact of education on entrepreneurship success of the women. While entrepreneurship was the main alternative for women with less formal education, the findings show that highly educated women were driven by opportunity motives as oppose to those with less education who were driven by necessity motives. What is the implication of this for women entrepreneurs in rural areas with little to nothing education? Education certainly does provide increase in desire to pursue access for better opportunities.

Another success story of how women are making their stride in entrepreneurial success is that of Megbope, “the CEO of No Left Overs Nigeria Limited, a full-scale catering outfit which started with a take-off of 1, 000 Naira (2.77 dollars) but currently has annual turn-over that runs into millions of naira” (EntrepreNews, 2016). Megbope's personal characteristics enabled her to

seek better opportunities to improve her business and became one of the first women all over the world to take advantage of the 10,000 women initiatives created to “empower 10,000 underserved women world-wide with formal business skills and education” (EntrepreNews 2016). As her business grew, so was the number of her employees. Her success story has become an inspiration for many who aspire to start or grow their business.

Women entrepreneurial success is not only evident in business growth and capacity of the business, but also in enhancing poverty reduction of women in rural areas. Amichi (2017) report in BCC World Service, brought readers into the unimaginable business success of two women from different countries changing the lives of the poor one person at a time by transforming waste into treasures. The two female entrepreneurs, one living in Nigeria and the other in the US discovered lucrative utilization of stuff that even recycling business would have nothing to do with. Achenye Idachaba the business woman from Nigeria transformed water weeds into handicrafts while Pashon-Murray, an entrepreneur from U.S innovatively created rich compost by mixing food waste collected around Detroit with animal dung from the zoo. While these women were fulfilling their personal goals of promoting environmental safety, they were also creating jobs and teaching the communities how to benefit from their environment.

The World Bank (2017) with the cooperation of diverse inside administrative group developed a multiregional women’s entrepreneurship program launched in Nigeria and Pakistan in 2004 to offer many services to women entrepreneurs. Through such programs and services, participants received instruction ranging from business skills such as accounting, marketing, operations to human management. They were also taught the fundamentals of legal affair in conjunction with opportunity for networking among peers, wider business population, soft skills training such as communication and negotiation skills. Although the program contents were similar in both countries, the materials were customized to participants localization. The success of the program was credited to the availability of networking among peer groups. The participants were 500 in Nigeria and, 400 in Pakistan.

In *ThisDay’s* report on education, the Minister of Education has launched 2017/2018 Global Education Monitoring Report (that promotes good platform for self-evaluation of countries and an opportunity for probable adjustments) to highlight certain achievements that resonate with the intent of the research. According to the report, “222 females scholars were awarded special scholarships, 330 laptop computers were distributed to female students in Federal Unity School as well as training the principals and teachers in classroom management using ICT.” (Kuni, 2018). The efforts can be interpreted as a demonstration of ways to reduce existing gender gap in Nigerian education system. Also, it indicates a step forward to preparing students, administrators and teachers to compete comparably in the global economy via provision of adequate resources and training.

## Future Research Avenues and Conclusion

The involvement of women in entrepreneurship have increased over time but the report of their contributions to the economy is still scanty due to intrinsic factors such low self- efficacy and low motivation to compete; and environmental factors like gender inequity, low incentive and resources for high capacity building. The women lack the resources and insight to pursue business at accelerated speed unlike their male counterparts because of absence of role model and low capital incentive. Education has been identified as one of the means to bridge gender gap, improve economic, political, social conditions and the overall well-being of a nation (Zwingina, 2017). The more informed the women are about the paths to success, the more excited they will be about taking the bull of success by the horns. Increasing number of women are thriving and making their strides known in entrepreneurship (GEM 2017).

Extant research show that Nigeria economy has the potential to thrive and compete comparably with the rest of the world despite her countless challenges and weaknesses. Her resources as well as her position as the giant of Africa and the speculated third largest country in the world by the year 2050, make it impossible for her to be invisible in the world arena. According to Forbes (2018), the “richest African, for the seven years in a row is a Nigerian cement and commodities tycoon with a net worth of 12.2 billion, up 100 million from a year ago” (Forbes 2018). There were also three other Nigerians on the African billionaires list; one of them is a female entrepreneur. Her “estimated 1.6 billion fortune lies in oil exploration from Famfa Oil which partnered with Chevron and Petrobras on a lucrative offshore oil field.” (Forbs 2018). It is noted that only three out of the 23 African billionaires who made the list are women. More works are still needed to extend existing entrepreneurship education to women in the rural area of Nigeria. Moreover, accelerated educational programs that are gender inclusive, in a conducive environment geared towards enhancing women access to entrepreneurial training and skills development, and financial resources for start-up and capacity building, are absolutely recommended.

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