

# Women Empowerment and Entrepreneurship Development in Benue State, Nigeria

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## ABSTRACT

*The study examined the effect of women empowerment on entrepreneurship development in Benue State, Nigeria. Specifically the study examined the effect of educational empowerment and economic empowerment on employment generation and financial sustainability in Benue State. Descriptive survey design was used for this study. A population of 320 women who are beneficiaries of entrepreneurship programmes in Makurdi, Benue State and a sample of 178 served as the respondents. The questionnaire was used as the instrument for data collection. Cronbach Alpha was used for reliability of instrument and factor analysis was employed to test the validity of the instrument. The data were analyzed using descriptive statistical tools such as tables and simple percentages while chi-square was used for null hypotheses testing with the aid of Statistical Package for Social Sciences (SPSS 21). The findings of this study indicated a positive significant relationship between educational empowerment and employment generation, a positive significant relationship between educational empowerment and financial sustainability. The study also revealed a significant relationship between educational economic empowerment and employment generation and significant relationship between economic empowerment and financial sustainability. The study concludes that better knowledge about the economic importance of women entrepreneurship and their particular strengths, weaknesses and opportunities, is important to the success of entrepreneurship and economic development of Benue State. It recommended amongst others that there should be re-orientation on women's empowerment and participation which could be achieved through seminars, trainings and workshops.*

**Keyword:** Entrepreneurship, Development, Women, Benue, Nigeria.

## INTRODUCTION

### Background to the Study

All over the globe, female entrepreneurship contributes to stability, to well-being among communities, and provides economic opportunities for disadvantaged groups including women, low wage earners, and minorities. Another contribution is the creation of wealth as well as employment. Many women in developing countries remain illiterate and live in poor communities. This situation does not prevent them from participating in local economies and becoming entrepreneurs. Tiny enterprises enable them to improve their lives and those of many others by creating new jobs. The participation of women in economic life in developing countries contribute to a more human, cooperative, balanced and pleasant work environment in women-led enterprises, in which individual development is engraved (Kirk and Belovies, 2006).

According to Veheul, Uhlioner and Thurk (2005), the growing interest in female entrepreneurship is attributable to the fact that female entrepreneurs are now considered important forces in economic development of their nations. This is not surprising as more than ever before, many females have been forced into alternative avenues of generating income, with a greater number of females setting up in business to balance work and family

commitments (Kirk and Belovies, 2006). For example, Werter (2004) notes that females in business are a growing force in the economy, and in transition environment, their contribution extends from the economic sphere to include the wider process of social transformation (Welter, 2006).

Empowering women has become a frequently cited goal of development intervention (Mosedale, 2005). In 1970s when women empowerment was first invoked by the Third World feminist and women organizations, it was explicable used to frame and facilitate the struggle for social justice and women equality through a transformation of economic, social and political structures at national and international levels (Bisnath and Elson, 2003). The need to empower women seems to centre on the fact that women have potentials to contribute to the development process but are constrained by some factors that render them powerless. While the reasons for any particular woman's powerlessness (or powerfulness) are many and varied, it may be necessary to consider what women have in common in this respect. The common factor is that, they are all constrained by their reproductive responsibilities, societal norms, beliefs, customs and values by which societies differentiate between them and men (Kabeer, 2000). These constraints are shaped by male dominated social structure (patriarchy), high rate of poverty among women, and gender division of labour. Empowerment therefore requires an analysis of women's subordination, the formulation of an alternative more satisfactory set of arrangements to those which exist.

In Nigeria, the federal government has evolved strategies and programmes to empower women politically, educationally and economically. Indeed, many states and towns that make up Nigeria have also benefited from these initiatives and it has not excluded Benue State. Some of these programmes are organized by women themselves, government and non-governmental bodies at community levels to support other programmes at state, national and international levels. These initiatives include educational empowerment and economic empowerment which focuses on improving women's control over material resource. This could be achieved by organizing women for savings and increasing women's access to credits, income generation, skills training and other related activities. Although some empowerment initiatives exist in Makurdi town such as micro credit programmes, skill training centres, women cooperative societies among others, the effectiveness of these initiatives has not been examined. This study therefore examines the effect of women empowerment on entrepreneurship development in Benue State.

### **Statement of the Problem**

The vital role small businesses and entrepreneurship play in stimulating economic activity, job creation, poverty alleviation and the general upliftment of living standards has been recognized both internationally and in Nigeria. By analyzing the factors that influence the start-up of small businesses and entrepreneurial ventures it can make potential entrepreneurs aware of the importance of these factors in the startup and growth of their businesses. Once these factors are identified it could be incorporated in the training and development programmes which are offered to emerging female entrepreneurs. Many programmes have been put in place at local, state, national and international levels. These programmes and initiatives aim at widening women's access to education, encouraging women's full participation in cash economy and politics and reviewing laws on status of women. These initiatives are organized by both women themselves and governmental and non-governmental

organizations and include the provision of micro-credit facilities, educational programmes, skill acquisition, political participation, and related activities. These programmes are evident in Makurdi, Benue State. Though some of these empowerment initiatives exist, the effectiveness of these initiatives in promoting the participation of women in development processes has not been empirically examined and documented. This dearth of research has created the need for this study. This research therefore assessed the empowerment initiatives available to women in Makurdi town and evaluates the role of these initiatives in promoting women's participation in entrepreneurship activities in Benue State.

### **Objectives of the Study**

The broad objective of this study is to examine the effect of women empowerment on entrepreneurship development in Benue State, Nigeria. Specifically, the study sought to:

- i. Examine the effect of educational empowerment on employment generation in Benue State, Nigeria.
- ii. Evaluate the effect of educational empowerment on financial sustainability in Benue State, Nigeria.
- iii. Examine the effect of economic empowerment on employment generation in Benue State, Nigeria.
- iv. Examine the effect of economic empowerment on financial sustainability in Benue State, Nigeria.

### **LITERATURE REVIEW**

#### **Empowerment theory**

Solomon (1976) propounded the empowerment theory. According to him, the main assumption of this theory is that personal, interpersonal and environmental resources are needed to increase and improve the skills, knowledge and motivation of people to achieve valid social roles. Solomon (1976) was of the view that lack of these personal, interpersonal and environmental resources leads to powerlessness. He argues that denial of access to resources needed for good health, sources of learning and interpersonal skills and valued social roles produces powerlessness and undermine the competent functioning of group or individuals.

Solomon (1976) defined empowerment as a process whereby individuals are made to engage in activities that aim at reducing the powerlessness that has been created through negative valuation based on membership in a stigmatized group. Empowerment theory proposes strategies of reducing the marginalization and inequity in society. It demands for capacity building, awareness building and skill development to improve the status of the marginalized. Batliwala (1994) in support of empowerment theory argues that empowerment should center on the control over material assets, intellectual resources and ideology. The material asset over which control can be exercised may be physical, human, or financial such as land, water, forest, people's bodies and labour, money and access to money. Intellectual resources include knowledge, information, and ideas. Control over ideology signifies the ability to generate, propagate, sustain and institutionalize specific sets of beliefs, values, attitudes and behaviour, virtually determining how people perceive and function within given socioeconomic and political environment.

According to Batliwala (1994) women empowerment can be achieved by challenging the patriarchal ideology, male domination and women's subordination; to transform the structures and institutions that reinforce and perpetuate gender discrimination and social inequality. The process of empowerment must thus address all relevant structures and sources of power. Since the causes of women's inferior status and unequal gender relations are deeply rooted in history, religion, culture, laws and legal systems, social attitudes and political institutions, the solution to women's subordination must therefore penetrate deeply into the relevant structures and ideologies. Family practices, religious myth, the social division of labour, the sexual division of labour, marriage customs, the educational system and civil laws according to this model, combine to produce hierarchies in gender relations in the society. According to this model, a full process of empowerment therefore must include cognitive, psychological, political and economic components.

The cognitive component refers to women's understanding of their conditions of subordination and the causes of such conditions at both micro and macro levels of society. It involves acquiring new knowledge to understand the patterns of behavior that create dependence, interdependence and autonomy within family and society at large. The psychological component includes the development of feelings that women can act at personal and societal levels to improve their conditions as well as the formation of the belief that they can succeed in their change efforts. The political component of empowerment entails the ability to organize and mobilize for social change. This means that an empowerment process must involve individual awareness and collective action to attain social transformation. The economic component of empowerment emphasizes that women be able to engage in a productive activity that will allow them some degree of financial autonomy no matter how small. Income generating programmes are important in the empowerment of women. These components of empowerment as stated by Stromquist are needed to enhance and advance women's status in the society.

This theory is relevant in this study if these approaches are fully adopted, women would be able to gain economic, political and educational empowerment that will enable them participate significantly in development processes. Benue State is known for its culture of patriarchy which has resulted in denial of women's rights in many respects. Women's access to both material and non-material resources is limited. Women therefore need cognitive, psychological, political, and economic empowerment to advance their status and contribute meaningfully to the development of their community, and the society at large.

## **Conceptual Framework**

### **Concept of women empowerment**

Women empowerment has attracted the attention of many scholars. Okpoko(2002) stated that women empowerment came into popularity with the feminist movement whose demand was that women become empowered to take control of their own lives; to set their own agenda of what to do and how to do things that affect them. According to Stromquist (1995), women empowerment is a socio-political concept that involves cognitive, psychological, economic and political dimensions. The cognitive component involves women's understanding of the causes of their subordination and marginalization and appreciating the need to make choices that may go against cultural or social expectations. The psychological component refers to women's belief and confidence that they can improve their condition through personal and collective effort. The economic

component refers to access to income outside home through work that provides income independence. The political component involves the ability to understand one's situation and mobilize for change.

Batliwala (1993) opined that empowerment is not merely a change of mind-set but a visible demonstration of that change which the world is forced to acknowledge; respond to and accommodate as best it can. Batliwala (1993) also stated that empowerment should start from within to involve learning about oneself from many perspectives and learning to harness ones rational and emotional resources to achieve desired ends. Empowering women is conceived as awareness-building, particularly about gender inequities in their societies, building capacities and developing skills necessary to ensure that women effectively participate in present and future decision-making and then organizing women into groups which take action to bring about desirable changes, focusing on greater equality between men and women in all decisions (Batliwala, 1993). Hashemi, Schuler, and Riley (1996) outline eight components of empowerment, which include mobility, economic security, ability to make small purchases, ability to make larger purchases, involvement in major decisions, freedom from domination by the family, political and legal awareness and involvement in political campaigning and protest.

Batliwala (1994) outlined three approaches to empowerment which include integrated development, economic empowerment, and consciousness raising. Integrated development approach views women's development as key advancement of family and community. This approach proceeds by forming of women's collectives that engage in development activities and tackle social problems such as inequality, dowry, child marriage, and male alcoholism using a specific activity such as literacy class or healthy programme to mobilize women into groups. The economic empowerment approach attributes women's subordination to lack of economic power. It focuses on improving women's control over material resources. This is done through organizing women for savings and credit, income generating and skill training activities.

The third approach is consciousness rising which asserts that women's empowerment requires awareness of complex factors causing women's subordination. This is accomplished through education.

### **Dimensions of Women Empowerment**

#### **i. Educational empowerment**

Education is a viable instrument in bringing about positive changes in the pattern of life of people (Ndu, 2002). Education being a social process is responsible for developing and cultivating various physical, intellectual, aesthetic and moral qualities as well as values in an individual. Azikiwe (1992) opined that education as a catalyst for improvement reduces if not eliminates completely the inhibiting factors on women such as low income, inferior social status, superstition, ill health, dogmatism, early marriage and low level of aspiration. Creating access to quality formal education gives women a sense of belonging and the individuality will then be projected beside their husbands (Lockhead and Verspoor, 1994). Enemu (2001) posits that an effective and sustainable process of women empowerment must necessarily include the expansion of women's access to educational opportunities, skill acquisition and positions of authority.

#### **ii. Economic Empowerment**

Females now have access to and control over income and working conditions. This has empowered them for full involvement and participation in economic, social and political policy making that might result changes in

gender inequality and discrimination especially in the labour market. It is believed that with self-employment and entrepreneurship, females gained confidence, self-esteem and decision-making experience leading to greater control over their lives in social, economic and political spheres (Kantor, 1999; Thomson, 2002). According to Okeke (1995) economic empowerment of women will increase the productivity of women and thereby raise the gross national product. She also stated that a substantial amount of women's income is spent on family feeding and upkeep. Because of this, any increase in women's income will reflect positively on the family nutritional status and health standard and thereby raises the life expectancy of Nigerians.

### **Entrepreneurship development**

Shane (2000) defines entrepreneurship as the capacity and willingness to develop, organize and manage a business venture along with any of its risks in order to make a profit. Entrepreneurial spirit is characterized by innovation and risk-taking, and is an essential part of a nation's ability to succeed in an ever changing and increasingly competitive global marketplace. Women entrepreneurs are simply women that participate in total entrepreneurial activities, who take the risks involved in combining resources together in a unique way so as to take advantage of the opportunity identified in their immediate environment through production of goods and services. Most of them are involved in micro, small and medium scale enterprises (MSMEs) which contribute more than 97% of all enterprises, 60% of the nation's GDP and 94% of the total share of the employment (Mayoux, 2001; Ndubusi, 2004). The spectrum of women in entrepreneurship often ranges from home-based businesses (HBB) to micro, small, and medium enterprises (MSEs) (ILO, 2003).

The concept of entrepreneurship development has been defined in various dimensions (Ameashi, 2007). However referring to the productive transformation of an entrepreneur, a single thread runs through all of them: the ability to identify business opportunities, the ability to be able to harness the necessary resources to use opportunities identified, the ability and willingness to initiate and sustain appropriate actions towards the actualization of business objectives.

### **Dimensions of Entrepreneurship Development**

#### **i. Employment Generation**

Employment generation is the foundation of any rural development program in a country. Several stages are involved in the employment generation process, which include creating immediate short term opportunities that yield quick impact and the development of more enduring livelihood. Sustainability and long term impact should be duly considered in implementing any employment generation program since it performs both political and social functions (Akpanenua and Agada, 2006). Employment gives the active population a stake in the economy of the country by providing them with a source of livelihood and an alternative to violence, thereby encouraging a stable and secure environment. Economically, employment provides income to poor families thereby restoring domestic demand for goods/services and stimulates overall growth.

#### **Financial sustainability**

Financial sustainability is a necessary condition for achieving social vitality which improves the standard of living of the citizens of nations. Important factors that make living attractive are flow of information, education; health, housing and transportation which are developed and sustained through entrepreneurship. The easiest

approach to financial sustainability is through female entrepreneurship development. Female have been known for their ability to combine different activities that have the potential to enhance the standards of living and quality of life of the citizenries. To support this, Floro (2001) argued that females are more likely to juggle their working time between the market sector and non-market economic activities. Non-market production whether it involves subsistence crop production, water and fuel gathering, food preparation and housecleaning or care for the children and elderly is a crucial element in determining the quality of life.

### **Review of Empirical Studies**

Ayoola (2006) investigated on gender policies in entrepreneurship development in Benue State, Nigeria. The objective of the study was to examine gender policies that encourage the development of entrepreneurship in Benue State. A multi-stage sampling was conducted from seven out of the twenty- one Local Government Areas of Benue state, Nigeria. Ten villages were randomly selected from each LGA followed by a random selection of ten households from each Village. The sampling frame comprised one married woman per household. The Local Government Areas surveyed were Makurdi, Tarka, Kwande, Guma, Otukpo, Ogbadibo and Ado, using a structured questionnaire as the main data collection instrument. A sample of 550 women provided the data for the study. The results of equilibrium analysis indicated that the demand for women's time to work within the household cumulates at about one month per year. It also revealed that gender policies improved opportunities of women for paid employment which helped to increase the opportunity cost of their time and consequently to increase the value of their output from entrepreneurial activities in the household. It recommended that government and policy makers should take measures that would encourage the involvement of more female entrepreneurs in entrepreneurial activities in Benue State. The study just like this present study is carried out in Benue State and the variables are related.

In a study conducted by Rahman and Naoroze (2007) on women empowerment through participation in aquaculture in Bangladesh, it was observed, using the multiple regression analyses, that of the five selected measures of empowerment; access to assets and resources alone was responsible for 59.8% of the variation in overall empowerment. In the study, the multiple regression analysis revealed that only four independent variables were significant predictors of women's empowerment. These were participation in aquaculture, education, extension media contact and training. Participation in aquaculture accounted for 14.9%; education accounted for 9%; extension media contact accounted for 4%; while training accounted for 2.5% of variations in empowerment. A significant relationship was found between women's education and their empowerment and this implies that education enhances women's empowerment both in the family and the society. It recommended for more efforts to empower women which will bring about development in the society. The findings of the study are considered relevant to this present study.

Samia (2012) carried out a comparative study on gender and entrepreneurship development in United Arab Emirates (UAE) cultural Context. The study focused on the issue of gender equality regarding entrepreneurship development within the UAE cultural context. The objective of the study was to investigate on entrepreneurs in the United Arab Emirates and find out the differences and similarities between male and female entrepreneurs and whether gender is a key factor on the differences and similarities between entrepreneurs. In addition, the

study examined the primary reasons behind few female entrepreneurs compared with their male counterparts in the UAE. The methodology adopted in the study was based on self-completion questionnaires with 125 entrepreneurs, irrespective of their gender, in the UAE. The findings of the study showed that the percentage of businesses owned by male entrepreneurs was greater than that of female entrepreneurs. The study recommended that policy makers and government should promote various programmes to encourage entrepreneurship in the UAE. The study was carried out in the United Arab Emirates but the findings are considered relevant to this study because the study just like this present study focused on gender and entrepreneurship development.

Egbe-Okpenge and Orhungur (2012) carried out a study on gender issues in entrepreneurial development in Benue State, Nigeria and counseling implications. The study examined the reasons for low level of skills acquisition and high rate of unemployment among women in Benue State and how such issues could be addressed through counseling. The descriptive survey design was used with one main research question guiding the study. The data was analyzed using percentages. The results of the study revealed that forty (80%) of the respondents with entrepreneurship development were influenced through education and counseling. Change in attitude of women as a result of education and their role in national development was recommended. It also made recommendations on how to help women to fulfill their role by bridging the gender gap. The study showed the importance of counseling women in promoting entrepreneurship which is related to the issue of women empowerment as captured in this present study.

Yusuf (2013) examined the influence of gender and cultural beliefs on women entrepreneurs in developing economy in Kenya. The study attempted to link gender bias and sub culture like regional, ethnicity and religious practices within the context of national culture that affect women entrepreneurs in developing countries. Previous studies and other secondary sources were thoroughly reviewed and analyzed. Findings indicated gender, ethnicity and religion play important role in entrepreneurship development and how women entrepreneurs are perceived and valued. The study recommended that government should make policies and create enabling environment that would boost female entrepreneurs in the generation of employment and wealth creation. The study is considered relevant to this present study.

Adeeko *et al.* (2014) carried out a study on gender issues in entrepreneur and entrepreneurship development in Nigeria. The study focused on the issues of gender in entrepreneurs and entrepreneurship development in Nigeria and the roles of women in Nigerian businesses. The objectives of the study was to examine the meaning of entrepreneurship, identify the types of businesses women are practicing in Nigeria, determine if gender determines entrepreneurship or not and to identify the problems facing women entrepreneurs in Nigeria. The study examined these and other related gender issues using literature search. The study concluded that women have a prominent role to play in entrepreneurship development in Nigeria and should not be relegated to child bearing and domestic affairs only. The survival and sustenance of entrepreneurship development in Nigeria, as well as in many Sub-Saharan African countries, rest squarely on the shoulders of women. The study recommended that women deserve to be given due recognition as far as decision-making process in entrepreneurship related policies is concerned in Nigeria. The major limitation of the study was that it was based on literature review. It failed to collect responses of women on the topic which creates the gap for this present study.



Akwa (2016) examined issues and prospects of gender in entrepreneurship practice in Nigeria. The study discussed the issues of gender and gender bias and its effect on entrepreneurship. The research considered gender bias as detrimental to the successful implementation of entrepreneurship education in Vocational education. The issues were explored under different sub themes. It was concluded that gender inequality is detrimental to the economic growth of any nation. Fair representation of men and women at school, at work, in politics, in religion, in business and all other aspects of what make up our cultural lives and living can only be achieved when we differential between the men folk in terms of naturally and biologically endowed features and not the basis of societal created gender barriers. It was recommended among others that definite steps be taken by governments at all level to ensure gender equity in entrepreneurship and other areas of society. The study was an empirical study based on review of related literature whereas this study examined the effect of women empowerment on entrepreneurship development through survey which enables the researcher to gather different views of the respondents as regards the topic.

Gbadamosi (2016) investigated on gender considerations and entrepreneurship in Kaduna State, Nigeria. The study critically examined gender discrimination as they affect entrepreneurship development with particular reference to Northern Nigeria in general, using Exceptional Production Services Limited Kaduna, Kaduna North Local Government area as a case study. Based of literature reviewed form different authors the study indicated that females were discriminated in many areas of development including entrepreneurship. It concluded that, gender discrimination may be intensified and facilitated by all other forms of discrimination and efforts to address gender discrimination should incorporate approaches to the elimination of all forms of discrimination. Recommendations were made that campaigning and raising awareness among young men and women, parents, teachers and employers about gender stereotypical attitudes towards academic performances and the likely consequences of overall educational choices for employment and entrepreneurship opportunities, career progression and earnings. The study is considered relevant to this study since the focus is also on gender and entrepreneurship. The scope of the two studies however differs.

## METHODOLOGY

### Research Design

The design chosen for this study is a descriptive survey. The design is considered to be appropriate because, the study involves data collection in a natural setting. The study elicited the opinion of women in Makurdi Local Government Area of Benue State which make up to eleven (11) council wards, namely Mbalagh, Agan, North Bank I and North Bank II. Others are Fiidi, Wailomayo, Baa, Modern Market, Ankpa/Wadata, Clerk Market and Central/South Mission.

The population of the study comprises of 320 women who are beneficiaries of entrepreneurship training programmes in Makurdi Benue State, Nigeria with particular emphasis on beneficiaries of Central Bank of Nigeria Entrepreneurship Development Centre, Centre for Youths and Women Skills Acquisition training centers and Sev-av Foundation in Makurdi Local Government Area, Benue State within the period under review (2011-2015). This population is derived from Benue State Ministry of Trade and Investment and

Entrepreneurship Training Centers. It comprises of the following women entrepreneurship empowerment programmes as shown in Table 1.

**Table 1: Population of the Selected Women Empowerment Programmes**

S/N	Women Empowerment Programmes	Number of Beneficiaries
1.	C.B.N Entrepreneurship Development Centre	90
2.	Centre for Youths and Women Skills Acquisition	120
3.	Sev-av Foundation	110
	<b>Overall Total</b>	<b>320</b>

**Source:** Field Survey, 2017.

Employing Yamane (1967) formula to calculate the sample size from 320 beneficiaries (target population), the study arrived at a sample size of 178 employees who were accessed through random sampling technique.

The data for this study was collected through the administration of questionnaires to the respondents. These questions were designed using a four point Likert (1961) scale for measurements ranging from strongly agree to strongly disagree.

Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA) were used to assess the construct validity of each variable in the study. Bartlett's test of Sphericity was employed to test the hypothesis that the original correlation matrix is an identity matrix. At 1% level of significance, the results show that the data is highly significant ( $p < 0.001$ ), and therefore Factor Analysis is appropriate. According to the results from the KMO and Bartlett's Test, the Kaiser- Meyer- Olkin (KMO) which measures the sample adequacy was 0.753 while the Bartlett's Test of Sphericity was significant (App. chi-square= 345.286, sig. is .000) which indicates the sufficient inter correlations of the factor analysis. The internal consistency reliability of the instrument was tested using the Crobach's alpha reliability coefficient. The test re-test approach was adopted. The Cronbach's alpha coefficient yielded 0.85 and the coefficient of 0.85 was good for the study.

### Variable/Model Specification

The study was measured based on the dependent variable (entrepreneurship development) and independent variable (women empowerment). In this study entrepreneurship development is regarded as a function of women empowerment as stated below:

$$ED = f(WE) \quad - \quad - \quad - \quad - \quad (1)$$

Where; ED= Entrepreneurship Development

WE = Women Empowerment

Given that women empowerment and entrepreneurship development comprises of two dimensions each, the implicit form of the model is given as follows:

$$EG = f(EDE, ECE) \quad - \quad - \quad - \quad - \quad (2)$$

$$FS = f(EDE, ECE) \quad - \quad - \quad - \quad - \quad (3)$$

Where;

EG= Employment Generation

FS= Financial Sustainability

EDE= Educational Empowerment

ECE=Economic Empowerment

Thus, the explicit form of the model for this study will be as follows:

$$EG = \alpha + b_1(EDE) + b_2(ECE) + \varepsilon \quad - \quad - \quad - \quad - \quad - \quad (4) \text{ Model 1}$$

$$FS = \alpha + b_1(EDE) + b_2(ECE) + \varepsilon \quad - \quad - \quad - \quad - \quad - \quad (5) \text{ Model 2}$$

Where:

$\alpha$  = Intercept of the Model (constant)

$b_1$  to  $b_4$  = Parameters of  $X_1$  .....  $X_4$  respectively

$\varepsilon$  = error term

### ***A priori* Expectation**

$b_1 > 0, b_2 > 0, b_3 > 0, b_4 > 0$

Based on the theories  $b_1, b_2, b_3, b_4$  are all expected to have positive signs implying a direct relationship with the dependent variable (entrepreneurship development). This is because the positive effect of these variables will positively affect the entrepreneurship development in Benue State, Nigeria.

### **Data Analysis Techniques**

The data for this study was collected; coded and analyzed using computer based Statistical Package for Social Sciences (SPSS). Various statistical methods both descriptive and inferential were used in analyzing this study: percentages, frequency and tables were used to examine the respondents' bio-data. Regression analysis was used to assess and establish the extent to which independent variables predicted the dependent variable. The formulated hypotheses were tested using standard error of estimate with T-test. It is deemed appropriate because is used in testing of the level of significance. The formulated hypotheses were tested at 0.05 level of significance.

### **Decision Rule**

The decision rule for rejecting or accepting the hypothesis states that:

If the standard error of  $b_i [S(b_i) > \frac{1}{2} b_i]$  accept the null hypotheses; that is, accept that the estimate  $b_i$  is not statistically significant at the 5% level of significance.

If the standard error of  $b_i [S(b_i) < \frac{1}{2} b_i]$  reject the null hypotheses; in other words, that is, accept that the estimate  $b_i$  is statistically significant at the level of significance.

## RESULTS AND DISCUSSION

### Presentation of Regression Analysis

**Table 2: Coefficients of Variance**

Model	Unstandardized		Standardized	t	Sig.
	Coefficients	Std. Error	Coefficients		
	B		Beta		
(Constant)	1.522	.445		3.424	.001
Edu. Emp	.436	.098	.345	4.463	.000
Econ. Emp	.216	.084	.198	2.566	.011

**a. Dependent Variable:** Employment Generation  
**Source:** SPSS Output, 2017.

**Table 3: Coefficients of Variance**

Model	Unstandardized		Standardized	t	Sig.
	Coefficients	Std. Error	Coefficients		
	B		Beta		
(Constant)	.904	.506		1.788	.000
Edu. Emp	.560	.111	.386	5.033	.000
Econ. Emp	.202	.096	.162	2.112	.036

**a. Dependent Variable:** Financial Sustainability  
**Source:** SPSS Output, 2017.

### Discussion of Findings based on the specific objectives

#### a) Effect of educational empowerment on employment generation in Benue State, Nigeria.

The analysis of the data collected from the respondents revealed that educational empowerment creates employment opportunities for many youths in Benue State. Regression analysis was used to test the hypothesis at 5 % level of significance and the p-value (0.000) was lower than the significance level. This can be statistically given as  $P\text{-value } 0.000 < \alpha = 0.05$ . This result was in agreement with Okoro (2012) whose findings revealed that female entrepreneurs have made significant impact in employment generation in Nigeria. Ayoola (2008) also asserted that female entrepreneurs create so many employment openings through their activities, hence the

labour intensity structure of small and medium scale enterprises accounts for their recognition as a job creation avenue.

**b) Effect of educational empowerment on financial sustainability in Benue State, Nigeria.**

The analysis of the data collected from the respondents revealed that educational empowerment of women increase the financial sustainability of women entrepreneurs in Benue State. Regression analysis was used to test the hypothesis at 5 % level of significance and the p-value (0.000) was lower than the significance level. This can be statistically given as  $P\text{-value } 0.000 < \alpha = 0.05$ . This result was in agreement with Onoja and Ekpa (2005) who reported that entrepreneurship education has widened the thinking horizon of women entrepreneurs who undergo empowerment programmes thereby improving the quality of their lives and creating wealth for them and their families. In support of this, Yusuf (2013) asserts that economic empowerment of women helps to accelerate economic development by increasing the supply of female entrepreneurs and building up the critical means of first generation entrepreneurs. A study by Rahman and Naoroze (2007) also indicated that a significant relationship was found between women's education and their empowerment and this implies that education enhances women's empowerment both in the family and the society thereby reducing poverty.

**c) Effect of economic empowerment on employment generation in Benue State, Nigeria.**

The analysis of the data collected from the respondents revealed that economic empowerment of women has a significant effect on employment generation in Benue State. Regression analysis was used to test the hypothesis at 5 % level of significance and the p-value (0.011) was lower than the significance level. This can be statistically given as  $P\text{-value } 0.011 < \alpha = 0.05$ . This result corroborates the findings of Sanders and Schnabel (2007) who asserted that economic education creates awareness of and control over financial opportunities and choices since economic education aims to increase access to knowledge of financial resources and to increase women's self-confidence in independently managing and coping with financial problems.

**d) Effect of economic empowerment on financial sustainability in Benue State, Nigeria.**

The analysis of the data collected from the respondents revealed that economic empowerment of women has a significant effect on financial sustainability of women entrepreneurs in Benue State. Regression analysis was used to test the hypothesis at 5 % level of significance and the p-value (0.036) was lower than the significance level. This can be statistically given as  $P\text{-value } 0.036 < \alpha = 0.05$ . This result corroborates the findings of Hoque and Itohara (2009) who evaluated the empowerment of women through participation in the micro credit programme in Bangladesh and found that 58% of the women who participated in the micro credit programme also participated in family decision-making process; 97% of the women have direct contribution in household income compared to those who did not participate in the micro credit programme. This increase in participation was attributed to increase in income from the micro credit facilities that resulted to engagement in small entrepreneurship activities. A study by Ayoola (2006) also indicated that gender policies improved opportunities of women for paid employment which helped to increase the opportunity cost of their time and consequently to increase the value of their output from entrepreneurial activities in the household.

## CONCLUSION AND RECOMMENDATIONS

### Conclusion

Women can be described as an indispensable group in the development of any nation. Women's empowerment creates a powerful influence on community, family and the nation at large. Thus, women empowerment can be seen as a vital strategy for any development effort. The study revealed that income level and educational level have significant relationships with women's participation in entrepreneurship. The study further revealed that poor economic bases of women have also affected women's participation in entrepreneurial activities. Thus, to help improve the participation of women in entrepreneurship, they should be empowered educational and economically. There is need for government, non-governmental bodies and individuals to work hand in hand in eliminating or reducing these constraints in order to create a conducive environment for women to actively participate in the development process. This will lead to sustainable development in Nigeria. The study therefore concluded that better knowledge about the economic importance of women entrepreneurship and their particular strengths, weaknesses and opportunities, is important to success of entrepreneurship and economic development in Benue State.

### Recommendations

Based on the findings of this study, the following recommendations were made:

- i. There should be re-orientation on women's empowerment and participation which could be achieved through seminars, training and workshops. This will enable them to create more job opportunities for themselves and unemployed youths.
- ii. Women entrepreneurs should be enlightened about financial literacy. This will enable them to manage their businesses very so as to have financial sustainability.
- iii. The empowering agents (e.g. governments, non-governmental bodies, individuals) should create necessary awareness on the availability of the existing empowerment initiatives so that women can take advantage of these initiatives to empower themselves. Women groups could be used as an effective mechanism for information dissemination, social and mutual learning, institutionalized process for capacity building and empowerment thereby reducing the rate of poverty in the society.
- iv. Considering the relationship between income level of women and their participation in entrepreneurial activities as illustrated by the findings of this study, programmes for women upliftment must integrate the vital dimensions such as formation of social capitals, provision of financial and credit support systems, and enterprises and need based skill development through training. This should also include regular monitoring of women to ensure that they invest their resources in something meaningful to give them some degree of economic independence and financial sustainability.

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