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CONTRIBUTIONS OF TIV WOMEN ENTREPRENEURS TO THE SOCIO-ECONOMIC DEVELOPMENT OF TIV LAND

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ABSTRACT: *The study assessed the role of women entrepreneurs to the socio-economic development of Tivland. The objectives of the study were to ascertain the major entrepreneurial activities undertaken by women, the roles played by women entrepreneurs to socio-economic development, the challenges facing women entrepreneurs in and to proffer measures that can remedy the challenges faced by women entrepreneurs in Tivland. Questionnaires and focus group discussion were used to collect data from respondents while the collected data was analyzed quantitatively with the use of descriptive statistics and qualitatively by transcribing responses of discussants. 374 respondents were selected for the study for the study. The findings of the study revealed that agriculture, manufacturing, services and trading were the major entrepreneurial activities undertaken by women in Tivland. On the contribution of women entrepreneurs to the socio-economic development of the study area, the study found poverty alleviation, employment, community development among others as the major contributions of women entrepreneurs to the socio-economic development of Tivland. Challenges such as poor access to credit facilities, low literacy level, lack of finance, poor government support, family constraints and gender gaps were found to be the major challenges facing women entrepreneurs in the study area. The study therefore recommended acquisition of managerial skills and training, granting women access to credit facilities, government support, family support and joining financial support associations as measures that can ameliorate the challenges facing women entrepreneurs in the study area.*

KEYWORDS: Entrepreneur, Women, Contribution, Tivland

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INTRODUCTION

Women entrepreneurs play a vital role in economic growth and development, contributing numerous ideas, energy, and capital resources to their communities (Iyiola & Azhu, 2014). Historically, entrepreneurship was a male-dominated field, but the number of women entrepreneurs has increased significantly over the years, especially in the United States, where female-owned businesses generate over $2.3 trillion in annual revenue and employ 18 million individuals (Onubuogu, Esiobu, Nwosu & Okereke, 2014).

In Nigeria, women entrepreneurs are major contributors to economic growth, generating employment and contributing to the informal sector (Iyiola & Azhu, 2014). Women in traditional African economies played primary entrepreneurship roles as producers in agriculture, food processing, and marketing (Kpelai, 2009). However, the advent of modern development has relegated women's roles in entrepreneurship to the background.

According to Kpelai (2009), women in the traditional African economy formed the primary entrepreneurship roles as producers in agriculture, food processing including both the preservation and the storage of products and that of marketing and trading surpluses of other vital household items. "Women are also involved in other activities such as weaving, spinning and several handicrafts, while the predominant role of men in the corresponding period was hunting" (Kpelai, 2009). Thus women's roles were more entrepreneurial oriented. However, the advent of modern development has relegated the role of women in entrepreneurship to the background while portraying their male counterpart to limelight. Women, according to Gichuki, Njeru and Tirimba (2014), are at the heart of economic growth and development as they control most of the non-monetary economy (subsistence agriculture, bearing procreation, domestic labour, and so on) and play an important role in the monetary economy as well as trading, wage labour, employment among others.

Despite their contributions, women entrepreneurs face numerous challenges, including limited access to opportunities and asset ownership. Several efforts have been made by the Nigerian government to support entrepreneurial development, including the Family Economic Advancement Program (FEAP) and the Small and Medium Enterprises Development Agency (SMEDAN).

In spite of various reports and evidence establishing the contribution made by the economic activities of women, the recognition of these contributions have been slow because the number of women entrepreneurs is still below that of the male entrepreneurs in Nigeria. Despite the laudable programmes and policies put in place by successive governments to bridge the gap, women entrepreneurs are still lagging behind their male counterparts when it comes to access to opportunities and asset ownership. Given the right kind of support and a favourable environment, women entrepreneurs could contribute much more than what they are contributing today towards sustainable economic development. This study is therefore aimed at assessing the contributions of Tiv female entrepreneurs to the development of Tiv land.

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Objectives of the Study

i. To examine the major entrepreneurial activities undertaken by Tiv women entrepreneurs in Benue State.

ii. To assess the contributions of Tiv women entrepreneurs to the socio-economic development of Benue State.

iii. To identify the challenges confronting Tiv women entrepreneurs in Benue State.

iv. To proffer remedies that will enhance the activities of Tiv women entrepreneurs in order to contribute more to the socio-economic development of Benue State.

LITERATURE REVIEW

Conceptual Clarification

Key concepts such as entrepreneur, women entrepreneurship and socio-economic development are clarified under this section to give more meaning to the study.

The Concept of Entrepreneur

An entrepreneur, according to Stevenson and Jarillo (2020), is an individual who establishes and manages a business for the principal purpose of profit and growth. Neck et al. (2018) see an entrepreneur as a person who utilizes the opportunity of instability, turbulence, lack, and change to produce something new or modify an existing one for profit motives. Davidsson (2015) defines an entrepreneur as someone who creates an organization. Shepherd and Patzelt (2022) see an entrepreneur as one who organizes and manages a business, undertakes, and assumes the risks for the sake of profit.

Socio-Economic Development

Socio-economic development is the process of social and economic development in a society. It is measured with indicators such as gross domestic product (GDP), life expectancy, literacy, and levels of employment. For a better understanding of socio-economic development, it is helpful to break down social and economic development separately. Social development is a process that results in the transformation of social institutions in a manner that improves the capacity of society to fulfill its aspirations. It implies a qualitative change in the way a society shapes itself and carries out its activities, such as through more progressive attitudes and behavior by the population, the adoption of more effective processes, or more advanced technology (World Bank, 2021).

Economic development refers to the development of economic wealth of countries or regions for the well-being of their inhabitants (OECD, 2020). Economic growth is often assumed to indicate the level of economic development. The term “economic growth” refers to the increase (or growth) of specific measures, such as real national income, gross domestic product, or per capita income. However, economic development implies much more than just economic growth; it is the process by which a nation improves the economic, political, and social well-being of its people (UNDP, 2022).

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Major Entrepreneurial Activities Undertaken by Women

Women in Nigeria generally have less access to formal education, which limits their participation in the formal sector and drives many women toward self-employment. Additionally, women often face restricted access to critical resources such as land, technology, and credit facilities. This confinement to micro-enterprises within the informal sector includes activities like trading, agriculture, textiles, food vending, and small-scale manufacturing enterprises (Ogundana *et al.*, 2017).

In Nigeria, increasing women's economic participation in entrepreneurship is closely linked to efforts aimed at alleviating poverty, particularly in rural areas. As economic conditions deteriorate and poverty persists, many women are forced to seek income-generating opportunities beyond traditional roles, balancing these with household duties. According to the World Bank (2021), the entrepreneurial activities of Nigerian women have social as well as economic implications, as they contribute not only to household income but also to community development.

Research by Ogundana et al. (2017) found that many women work long hours, juggling household chores such as cooking, cleaning, and child-rearing with income-generating activities. This “double burden” is particularly taxing in developing countries like Nigeria, where poverty and lack of infrastructure make basic tasks more challenging. The concept of women bearing the "double burden" of full-time work and household responsibilities is well-documented globally (UN Women, 2020), and is often rooted in patriarchal traditions.

Even when Nigerian women achieve managerial roles or establish enterprises, they continue to face social and cultural pressures. Traditional female roles, which emphasize subservience and supportiveness, conflict with the qualities necessary for business leadership, such as assertiveness and self-confidence (Afolabi, 2015). Many women struggle with the internal conflict between meeting societal expectations and achieving success in business. However, despite these cultural challenges, Nigerian women play significant roles in small enterprise development. They dominate in crafts, farming, retail, and service-oriented businesses like skincare, beauty, cosmetics, restaurants, and retail shops (Ogunlela & Mukhtar, 2020).

Contributions of Female Entrepreneurs to Socio-Economic Development

Women entrepreneurship is increasingly recognized as crucial to economic development in both developed and developing countries. The participation of women in entrepreneurial activities significantly contributes to poverty reduction, employment generation, and economic growth.

Poverty Reduction through Raising Finance: One of the key strategies to reduce household poverty levels is by empowering women economically through access to income-generating activities (UN Women, 2020). Access to finance remains a primary challenge for female entrepreneurs, particularly during the early stages of their businesses. Women often face barriers such as limited savings, lack of collateral, and restricted access to credit (Brush *et al.*, 2019). However, the rise of micro-credit schemes, such as those pioneered by Grameen Bank, has increased access to financing for women entrepreneurs. These schemes have empowered women by offering small loans and training, enabling them to start businesses and sustain their households (Hossain & Al-Hossienie, 2017).

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Employment Creation: Women entrepreneurship contributes to job creation, not only for the entrepreneurs themselves but also for others in their communities. As women-owned businesses grow, they often hire others, thereby supporting local employment and improving welfare outcomes (Thomson, 2019). In Nigeria, for example, women entrepreneurs have been instrumental in providing employment through small businesses in areas such as retail, agriculture, and manufacturing (Ogundana *et al.,* 2017).

Poverty Alleviation: Female entrepreneurs play a significant role in alleviating poverty by generating income to support their families. In Nigeria, non-governmental organizations like COWAN (Country Women Association of Nigeria) have spearheaded programs aimed at empowering women and alleviating poverty through entrepreneurship (Adedayo & Tunde, 2022). These initiatives enable women to venture into income-generating activities, helping them escape the poverty cycle.

Economic Vitality: Women entrepreneurship is also a key driver of economic vitality. Women often juggle market and non-market economic activities, contributing to both formal and informal sectors. This dual role not only supports household welfare but also enhances the quality of life in communities. Studies have shown that women entrepreneurs are more likely to reinvest their income into their families and communities, improving overall living standards (World Bank, 2021).

Economic and Socio-Political Empowerment: Women entrepreneurs gain economic autonomy and greater social and political involvement through entrepreneurship. This empowerment enhances their decision-making capacity and increases their participation in policy-making processes, thereby contributing to reducing gender inequality and discrimination in the labor market (Floro & Meurs, 2021). Self-employment and entrepreneurship give women the confidence and self-esteem needed to exert more control over their lives and social environments (Khan & Su, 2019).

Financial Sustainability: Small and medium enterprises (SMEs) led by women are known for their flexibility and adaptability, which are vital traits in developing economies. As women bring their values and products to the marketplace, they influence changes in the business landscape (Stevenson *et al.*, 2020). Many women entrepreneurs integrate economic techniques such as job training and management with workplace innovations like flexible scheduling, which supports both business growth and social welfare.

Economic Growth: The prominence of women in entrepreneurship positively contributes to national GDP and Gross National Income (GNI). In Nigeria, more than 30% of contributions to the GDP come from women in micro and small-sized enterprises (Ogundana *et al.*, 2017). Female entrepreneurs are seen as drivers of innovation and economic growth, particularly in sectors such as agriculture and retail.

Wealth Creation: Wealth creation is an essential goal for both male and female entrepreneurs. Women tend to form strong networks to pool resources, which enhances their business outcomes and supports sustainable economic development. Networking and teamwork are vital strategies for women entrepreneurs, enabling them to share best practices and access market opportunities (Stevenson *et al.*, 2020).

Social and Political Contributions: Women entrepreneurs contribute not only to economic development but also to social progress. Many women-owned businesses serve their

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communities while balancing their dual roles as entrepreneurs and caregivers. Additionally, encouraging women in entrepreneurship helps to reduce disparities between genders and fosters greater autonomy and political involvement for women (Floro & Meurs, 2021).

Agricultural Contributions: Women make significant contributions to agriculture, particularly in rural Nigeria, where 80% of economically active women work in agriculture. Women are responsible for food production, processing, and marketing, contributing to food security and agricultural sustainability (FAO, 2019). Their participation in agriculture underscores the importance of addressing the constraints women face in this sector, such as limited access to land and financial resources (Ogundana *et al.*, 2017).

Challenges Facing Female Entrepreneurs in Nigeria

Several studies have revealed that Nigerian women are achieving significant success in entrepreneurial activities, but they face numerous challenges. These challenges include high rates of business failures, low productivity, and limited access to capital, credit, and labor, among others. One of the key factors in determining the success of development in any society is the status and position of women (UNDP, 2020). The perception that women have a lower propensity for entrepreneurship compared to men is prevalent, as highlighted by Kirkwood (2009). Research indicates that women are generally less growth-oriented than their male counterparts, a situation that may be attributable to the various constraints they encounter in their entrepreneurial endeavors. These constraints continue to hinder their growth and success, leading to a cycle of underachievement in comparison to male entrepreneurs (Garba, 2011).

1. **Lack of Access to Credit Facilities**: Access to credit is a fundamental challenge for many female entrepreneurs in Nigeria. Women often find it difficult to secure loans due to the elitist nature of banks, which frequently categorize them as "the poorest of the poor." This lack of access is compounded by the absence of specialized channels through which women can approach banks for financial assistance (Iheduru, 2021). Additionally, the stringent collateral requirements for loans further exacerbate the issue, as many women are unable to meet these conditions, leaving them without the necessary financial resources to grow their businesses. This systemic exclusion not only limits their entrepreneurial potential but also reinforces existing gender disparities in economic participation.

2. **Family Restrictions**: Family dynamics play a crucial role in shaping the entrepreneurial landscape for women in Nigeria. Many women face significant restrictions from fathers and husbands who prioritize their protection over their entrepreneurial aspirations. This patriarchal mindset fosters a dependency syndrome that limits women's decision-making capabilities and discourages them from exploring business opportunities (Singh *et al.*, 2010). The societal expectation to conform to traditional gender roles often places additional burdens on women, requiring them to balance family responsibilities with their professional ambitions. As a result, many women may feel pressured to abandon their entrepreneurial pursuits in favor of fulfilling familial duties, further entrenching gender inequities in the business sector.

3. **Gender Gaps**: The persistent gender gap in property ownership and control remains a significant barrier to women's entrepreneurial activities in Nigeria. Women often face systemic disadvantages, including lower levels of confidence, motivation, and preparatory education for entrepreneurship compared to their male counterparts (Nelson *et al.*, 2009). This disparity is exacerbated by cultural norms that reserve family properties primarily for men, reinforcing the

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notion that women are less capable of managing business assets. Such restrictions not only limit women's access to capital but also hinder their ability to make independent business decisions, ultimately affecting their entrepreneurial success and economic empowerment (Garba, 2011).

4. **Labour Challenges**: The migration of men from rural economies in search of better opportunities has created significant labor shortages for women. This shift has left many women without essential labor support, compelling them to work harder and adopt more labor-intensive methods to maintain productivity (Okofi, 1996). The increased demand for labor often translates into longer working hours and greater physical strain on women, who must juggle multiple responsibilities. In response to these challenges, women frequently negotiate with male family members to secure additional labor or resources, reflecting their resilience in the face of adversity. However, the burden of increased labor demands often takes a toll on their well-being and limits their capacity for entrepreneurial growth.

5. **Lack of Access to Other Inputs**: In addition to credit and labor, women entrepreneurs face significant obstacles in accessing other essential inputs such as technology, training, and marketing. Banks typically require collateral in the form of land, which many women do not possess, further complicating their efforts to secure financing. Additionally, most resources and technical assistance in agriculture are disproportionately directed towards male farmers, leaving women at a disadvantage when it comes to accessing improved seeds, tools, and training (Okereke, 2021). This inequitable distribution of resources not only inhibits women's ability to scale their businesses but also perpetuates existing gender disparities in agricultural productivity and economic participation.

6. **Limited Employment Opportunities**: Employment opportunities for women in Nigeria are alarmingly limited. Research indicates that women are significantly less likely than men to secure waged employment, with a large percentage of women in the labor force not occupying paid positions (Ogunna, 2007). Those who do find employment often work in low-paying jobs that offer little job security and few advancement opportunities. The stark contrast between the precarious nature of self-employment and the relatively stable conditions of paid employment underscores the challenges women face in pursuing entrepreneurial ventures. Women who are self-employed often must invest substantial time and energy into their businesses, often with uncertain returns, further complicating their economic situations.

7. **Educational Barriers**: Education is a vital component of women's economic empowerment, yet many women in Nigeria confront significant barriers to accessing formal education and training. High female illiteracy rates, compounded by cultural biases that prioritize boys' education, limit women's opportunities for personal and professional development (UNESCO, 2019). Programs aimed at improving literacy among women have had limited impact, particularly when they are not linked to income-generating activities. Furthermore, societal factors such as adolescent pregnancy, early marriage, and the burden of household labor disproportionately affect girls, often preventing them from pursuing education beyond primary school. The educational curriculum also fails to address the unique challenges faced by girls, often steering them towards stereotypical roles in teaching, nursing, and clerical work, rather than equipping them with the skills needed for higher-paying jobs in technical fields.

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8. **Legal Rights and Political Participation**: Although the Nigerian government has ratified various conventions on women's rights, many of these legal frameworks have yet to be enacted into national law. As a result, many women remain unaware of their legal rights, and cultural norms often continue to treat them as minors, limiting their access to political and decision-making positions (UNDP, 2020). This lack of political representation not only impedes women's ability to influence policies that affect their lives but also reinforces societal attitudes that perpetuate gender inequality. Traditional gender roles and socialization processes further entrench these disparities, as women are often raised to believe they are inferior to men. Consequently, women are underrepresented in high offices of state and in positions of decision-making within government and other influential sectors.

Remedies for the Challenges Facing Women Entrepreneurs in Nigeria

To enhance women's entrepreneurship and overall economic development in Nigeria, several recommendations can be implemented to address the challenges faced by women entrepreneurs. Learning from successful models in countries like Indonesia, China, and Bangladesh can provide valuable insights. For instance, the Grameen Bank in Bangladesh stands out as a pioneering institution in the microcredit movement, which has significantly empowered women by providing them with access to financial resources (Khan *et al.*, 2016). By simulating such successful microfinance initiatives, Nigerian banks can better support women entrepreneurs who often struggle to secure funding.

Access to reliable information is another critical factor for entrepreneurial success. Regular access to pertinent business information can help women entrepreneurs identify and seize opportunities. Their ability to process and utilize this information is crucial for recognizing various business prospects. To facilitate this, women should not be restricted by family members, parents, or spouses regarding the types of relationships or networks they can engage with. Expanding their networks will enable them to access both local and global markets, essential for sustaining and growing their entrepreneurial ventures. While many women begin their businesses at the micro and informal levels, it is vital that they explore opportunities beyond local markets such as Ojuore Market, Ojuelegba Market, and Oshodi Market. Developing a global perspective can enhance their business prospects and diversification.

Effective networking can significantly improve women entrepreneurs' access to market information, especially those residing in rural areas. By connecting with other entrepreneurs and industry players, women can enhance their capabilities and expand their entrepreneurial activities, thereby increasing their market reach and potential for success.

Moreover, acquiring managerial skills and training is essential for the success of any enterprise. These skills are foundational for successful entrepreneurial ventures (Mohammed *et al.*, 2017). Many women entrepreneurs operate micro and small enterprises that often function as family businesses, rooted in the motivation to generate income for family sustenance. To manage these enterprises effectively, women require training in marketing, finance, and general management. Government and donor agencies must step up their support by facilitating fundraising, marketing initiatives, and providing access to necessary resources. As highlighted by Mohammed et al. (2017), material and financial support from these bodies can empower Nigerian women entrepreneurs to tackle challenges stemming from personal characteristics, physiological factors, and systemic issues such as lack of access to capital, assets, markets, and inadequate information.

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Finally, Nigerian women entrepreneurs should consider joining informal financing schemes, commonly known as Adshi or daily/weekly credit contribution schemes. These cooperative models have gained popularity across the country as a response to common economic challenges. Many communities have established informal financial structures, such as cooperatives and trade associations,that develop a loanable capital base through member contributions. These cooperatives have demonstrated substantial success in poverty alleviation and economic development, particularly those managed and controlled by women. As noted by Aladejebi (2020), while these organizations have thrived with limited resources, it is disheartening that the Nigerian government, despite having access to foreign aid and oil revenues, has not effectively alleviated poverty in the country. By fostering a supportive environment for these informal financing structures, the government can enhance women's entrepreneurial prospects and contribute to broader economic growth.

METHODS

The cross-sectional research design was adopted for the study.

The study was carried out among the Tiv people in Benue State. The Tiv people are a dominant group in Central Nigeria. Though they are found in large numbers in Nassarawa, Plateau, Taraba and Cross River States, they are mainly in Benue where they are in the majority. They are predominantly farmers with an all year farming system based on the cultivation of roots, tubers, grains and tree crops. Common crops include yams, millet, maize, and rice. Others are cassava, soya beans as well as a variety of beans, vegetables and the more recently introduced tobacco, mangoes and citrus. The choice of Tiv female entrepreneurs is based on the fact that they constitute the majority of entrepreneurs in the state and also contribute to the economic development of the area, yet they are constrained by some challenges which hinder them to effectively carry out their entrepreneurship activities.

The population for the study comprised all Tiv people in the 14 local government areas that comprised Tivland including Buruku, Gboko, Guma, Gwer-East, Gwer-West, Katsina-Ala, Konshisha, Logo, Makurdi, Tarka, Ukum, Ushongo and Vandeikya Local Government Areas. According to the Bureau of Statistics (2016), Benue State has a projected population of 5,741,800 out of which Tivland has 3,976,700 people. However, due to the large nature of the population which could not be studied directly, a sample size of 400 respondents was selected from the population using the Taro Yamane sample size determination formula. Semi-structured questionnaires and focus group discussions were used as methods of data collection. Collected data was analyzed quantitative with the use of frequencies and qualitatively through transcribing responses of discussants.

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RESULTS AND DISCUSSION

Socio-Demographic Attributes of Respondents

The study collected data on the socio attributes of respondents including sex, age, household size, educational attainment, marital status and religion as presented in table 4.1 below:

Table 1: Socio-Demographic Attributes of Respondents

S/No.	Attributes of Respondents	Frequency	Percentage
1.	**Sex**		
	Female	316	84.4
	Male	58	15.5
	Total	**374**	**100**
2.	**Age**		
	18-27 Years	83	22.2
	28-37 Years	166	44.4
	38-47 Years	69	18.4
	47 years above	56	15
	Total	**374**	**100**
3.	**Household Size**		
	1-5	148	39.6
	6-10	188	50.3
	11-15	32	8.6
	16-20	6	1.6
	21 Above	-	-
	Total	**374**	**100**
4.	**Educational Attainment**		
	No schooling	-	-
	Primary	196	52.4
	Secondary	112	29.9
	Tertiary	46	12.3
	Others	20	5.3
5.	**Marital Status**		
	Married	188	50.3
	Single	148	39.6
	Widow	32	8.6
	Divorce	6	1.6
	Others	-	-
	Total	**374**	**100**
6.	**Religion**		
	Christianity	42	11.2
	Islam	326	87.2
	Others	6	1.6
	Total	**374**	**100**

Source: *Fieldwork, 2025*

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Table 4.1 above presents the socio-demographic attributes of respondents. Findings revealed that on the sex of respondents, among the 374 respondents that were engaged in semi-structured interviews 316 (84.4%) were female while 58 (15.5%) were male. With regard to the age of respondents, study findings revealed that 83 (22.2%) of the respondents were of the age bracket of 18-27 years while 166 respondents representing 44.4% fell within the age range of 28-37 years, 69 (18.4%) were of the ages of 38-47 years and 56 (15%) fell within the age category of 47 years and above.

Educational status study findings indicated that 196 (52.4%) of the respondents had primary qualification while 112 (29.9%) had secondary qualification and only 46 (12.3%) had tertiary qualification, 20 (5.3%) of the respondents had other qualifications aside the ones mentioned above**.** Similarly on the size of household, the findings indicated that 148 (39.6%) of the respondents have a household size of between 1-5 members, 188 (50.3%) had a household size of between 6-10 members while 32 (8.6%) of the respondents had a household size of between 11-15 members and only 6 (1.6%) of the respondents had a household size of 20 members and above.

The distribution of respondents according to their marital status indicated that 188(50.3 percent) of the respondents were married, 148 representing 39.6 percent were single while 32 (8.6 percent) were widowed and 6 (1.6 percent) of the respondents were divorced respectively. On religion, the findings revealed that 326 representing 87.2 percent were muslims while only 42 (11.2 percent) were Christians.

Table 2: Major Entrepreneurial activities undertaken by women in Tivland

Activities	**Frequency**	**Percentage**
Agriculture	90	24.1
Manufacturing	68	18.9
Trading	86	23.0
Services	82	22.0
Others	48	12.9
Total	374	100

The table above represents the various entrepreneurial activities undertaken by women in Tivland. Study findings indicated that among the selected respondents, 90 (24.1%) pointed to agriculture as the major entrepreneurial activity engaged by women in Tivland, 68 (18.9%) of the respondents pointed to manufacturing, while 86 (23.0%) of the respondents noted that trading is the major business engaged in by women in the study area. On the other hand, 82 (22.0%) of the respondents maintained that rendering services is the major entrepreneurial activity engaged by majority of women in the study area while 48 (12.9%) pointed to other entrepreneurial activities undertaken by women in Tivland.

Focus group discussions with discussants further collaborated the above findings as similar entrepreneurial ventures were mentioned by discussants as the major businesses carried out by women in Tivland. Major discussants pointed to agriculture as the major business undertaken by women in Tivland. They maintained that in almost all households, women are engaged in both subsistence and commercial farming producing both cash and food crops for household consumption and income generation.

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Responding, a 47 year old discussant in Anyiin, Logo Local Government Area reiterated:

Agriculture is the major business in which women in Tivland are engaged in. in every average household, apart from producing food crops such as yams, cassava, guinea corn, millet among others, women are also involve in the production of cash crops such as groundnuts, melon, benniseed, soybeans among several others for the purpose of generating income (FGD, 2025).

Manufacturing, trading and services were also pointed out by discussants as the major entrepreneurial activities carried out by women in the study area. They stressed that many women are into food processing and crafts where they generate income while others provide services in healthcare, education and many other sectors. Majority are also involved in the buying and selling of goods. This finding correlates with the earlier findings of Ogundana (2017) who found that women often face restricted access to critical resources such as land, technology, and credit facilities, and are confined to micro-enterprises within the informal sector including activities like trading, agriculture, textiles, food vending, and small-scale manufacturing enterprises

Table 3: Contributions of Female Entrepreneurs to the Socio-Economic Development of Tivland

Contribution	Frequency	Percentage
Poverty Alleviation	172	46.0
Employment	68	18.9
Community Development	86	23.0
Others	48	12.9
Total	374	100

Source: *Fieldwork, 2025*

Table 3 above presents the contributions of female entrepreneurs to the socio-economic development of Tivland. Findings of the study revealed that 172 (46.0%) of the respondents said the major contribution of female entrepreneurs to the development of Tivland is poverty alleviation while 68 (18.9%) respondents pointed to employment, 86 (23%) respondents said the major contribution is seen in the area of community development and 48 (12.9%) pointed to other contributions.

Deducing from the above data, it can be inferred that the contribution of Tiv women entrepreneurs to the socio-economic development of Tivland is visible in the areas of poverty alleviation, employment, community development and others. Discussants in focus group discussion also aligned with the above findings and added that many women who should have been in poverty chiefly because they do not have the requisite education to get paid jobs in the formal sector are engaged in petty businesses that have alleviated their poverty. Many of them are not only self-employed but also have employed others in this venture.

Responding, a 37 year old food vendor in Lessel, Ushongo Local Government Area stated thus:

As for me, I was not opportune to go to school, my parents were poor and could not afford to send me to school. So the only option left for me to earn a living is business. I have a restaurant where I sell food and my business is doing well. Through this business and with the help of my husband we are training all our four children. One is already in the university. Apart from this

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I have also employed people that assist me in the restaurant who I pay and also feed, through this they are also earning a living (FGD, 2025).

Furthermore, discussants also pointed to community development as one of the major areas were female entrepreneurs making remarkable contributions to socio-economic development. Many of them are not only self-employed but have also employed others in this venture. Female entrepreneurship also contributes to the development of their various communities. Through their businesses, women entrepreneurs create jobs, generate income, and stimulate local economies, ultimately reducing poverty and improving living standards. They also promote social empowerment by providing training, mentorship, and leadership opportunities, which enhance the skills and confidence of community members, particularly women and youth.

Findings on the contribution of female entrepreneurs to socio-economic development are in line with the earlier findings of Ogundana (2017) who found that women entrepreneurship contributes to job creation, not only for the entrepreneurs themselves but also for others in their communities. As women-owned businesses grow, they often hire others, thereby supporting local employment and improving welfare outcomes.

Table 5: Challenges Facing Female Entrepreneurs in Tivland

Challenges	Frequency	Percentage
Poor of Access to Credit Facilities	105	28.1
Low Literacy Level	68	18.9
Lack of Finance	86	23.0
Poor Government Support	48	12.9
Family Constraints	17	4.6
Gender Gaps	50	13.4
Total	**374**	**100**

Source: *Fieldwork, 2025*

Table 5 represents the challenges facing women entrepreneurs in Tivland. The findings indicated that among the selected respondents, 105 (28.1%) were of the opinion that poor access to credit facilities is the major challenge facing women entrepreneurs, 68 (18.9%) of the respondents pointed to low literacy level, while 86 (23.0%) of the respondents noted that lack of finance was the major problem hindering women entrepreneurs to excel in their businesses. On the other hand, 48 (12.9%) of the respondents pointed to poor government support as a challenge to female entrepreneurs while 17 (4.6%) of the respondents noted that gender gaps that exist between men and women is the major constraint to female entrepreneurs and 50 (13.4%) of the respondents pointed to family constraints.

Focus group discussions with discussants revealed that the level and extent of women entrepreneurship empowerment varies from one society to another. In some societies, women do assume a complementary role in managing and providing basic needs of their family, while in some instances their role is only supplementary where they are historically restricted to home chores or family upkeep. The success of women entrepreneurial activity is however determined by the type and nature of the business environment they found themselves in, which is subject to a number of factors such as national policies, culture and socio-economic factors. Respondents noted that these factors play a significant role in mediating women entrepreneurial challenges in many ways.

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In Tivland, many of the challenges faced by women entrepreneurs are traceable to the inferior status of women, their underestimation as economic agents, as well as gender bias embedded in tribal and cultural norms. Majority of the financial institutions in Nigeria, channel their loan scheme through formal-sector agencies which often elude the women, even for small loans. For instance the Financial System Strategy 2020 blueprint which is the latest policy planning document on how Nigeria wishes to attain her developmental and transformational agenda by the year 2020 does not have a definitive statement that addresses the credit dilemma of Nigerian women entrepreneurs or how best to empower them financially.

These findings are similar to the earlier findings of Soetan (1997), Thomson (2002), Aina (2003), Farrington (2006), Barrett (2006), Mordi, Simpson, Singh and Okafor (2010), and Arenius and Minniti (2003) who noted that Nigerian women are making tremendous success in entrepreneurial activities, but they are being constrained with several challenges including high rates of business failures, low productivity, no access to capital, credit, and labour, high illiteracy level, gender gaps, lack of government support among others. It is noted that some of the government policies that emphasized economic enhancement are sometimes gender-blind as women are explicitly excluded in some of the programmes.

Table 6: Remedies to the Challenges Facing Women Entrepreneurs in Tivland

Challenges	Frequency	Percentage
Acquisition of managerial skills and training	98	26.2
Granting access to credit facilities	128	34.2
Government Support	64	17.1
Family Support	32	8.6
Joining of Financial Support Associations	52	13.9
Total	**374**	**100**

Source: *Fieldwork, 2025*

The above table is on the remedies to the challenges facing women entrepreneurs in Tivland. The data collected from the field revealed that 98 (26.2%) of the respondents maintained that the acquisition of managerial skills and training can be a remedy to the challenges facing women entrepreneurs in the study area, 128 (34.2%) of the respondents pointed to granting women access to credit facilities among the financial institutions and 64 (17.4%) of the respondents opined that government support of female entrepreneurs will go a long way in ameliorating their challenges. Similarly, 52 (13.9%) of the respondents maintained that support from families will be a great remedy to the challenges facing female entrepreneurs and 64 (17.4%) pointed to joining of financial support groups as the best way in which women can raise funds and overcome the challenge of finance in their businesses.

Discussants also pointed to similar remedies such as acquisition of managerial skills and training, granting women access to credit facilities, government support, family support and joining of financial support associations. They stressed that women participation in business decision making can be improved through organizing empowerment programmes and seminars on entrepreneurship so as to enhance their access and control over factors of production such as land, capital, labour, equipment, resources and other entrepreneurial competences. It is therefore important for government and other development agencies to come up with policy framework that addresses strategic women entrepreneurship issues in the following areas;

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making resources and facilities available to women associations and forum in other to encourage entrepreneurship involvement and development for sustainable economic transformation through start-up capital policies, supporting women business growth through technical assistance and educational knowledge which will promote positive societal attitudes, enable conducive women participation in entrepreneurship and foster an enabling environment.

This is in line with Emmanuel (2013) who suggested that a serious policy focus, support and commitment by the Nigerian government in promoting women entrepreneurship in every ramification, will be the loftiest idea towards achieving this ambition. This policy framework can best be utilized in promoting women's participation in entrepreneurship when it improves access to market, access and control of economic resources, strengthens and enhances social benefits and protection, reduces risks and vulnerabilities of women entrepreneurs, and creates a supportive enterprising culture and environment including family support and the society at large.

CONCLUSION AND RECOMMENDATIONS

The study assessed the contributions of female entrepreneurs to the socio-economic development of Tivland. Based on the findings, the study concluded that agriculture, manufacturing, services and trading are the major entrepreneurial activities undertaken by women in Tivland. On the contribution of women entrepreneurs to the socio-economic development of the study area, the study concluded that poverty alleviation, employment, community development among others are the major contributions of women entrepreneurs to the socio-economic development of Tivland. Challenges such as poor access to credit facilities, low literacy level, lack of finance, poor government support, family constraints and gender gaps are the major challenges facing women entrepreneurs. The study therefore recommends acquisition of managerial skills and training, granting women access to credit facilities, government support, family support and joining financial support associations as measures that can ameliorate the challenges facing women entrepreneurs in Tivland.

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