



EXAMINING THE CHALLENGES HINDERING THE PERFORMANCE OF WOMEN ENTREPRENEURS IN KOGI STATE

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Cite this article:

Aami Abdullahi Muhammed, Sule Magaji, Yahaya Ismail (2025), Examining the Challenges Hindering the Performance of Women Entrepreneurs in Kogi State. International Journal of Entrepreneurship and Business Innovation 8(2), 1-22. DOI: 10.52589/IJEBI-EIACNM6Z

Manuscript History

Received: 27 Feb 2025

Accepted: 2 Apr 2025

Published: 14 Apr 2025

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ABSTRACT: *This study explores the challenges impeding the performance of women entrepreneurs in Kogi State, Nigeria. Utilizing a survey research design and in-depth interviews, the study examines the socio-demographic characteristics of women entrepreneurs, their entrepreneurial awareness, and the factors affecting their business performance. The findings indicate that many women entrepreneurs in Kogi State encounter significant obstacles, including limited access to finance, inadequate infrastructure, sociocultural constraints, and a lack of training and education. These barriers adversely affect their business growth and sustainability. To mitigate these challenges, the study recommends targeted interventions such as financial literacy programs, improved access to credit facilities, infrastructure development, and capacity-building initiatives. Empowering women entrepreneurs will enable Kogi State to unlock their potential and contribute to economic growth and social development.*

KEYWORDS: Performance, Women Entrepreneurs, Survey Research Design.



INTRODUCTION

Women entrepreneurs play a vital role in economic growth and social development globally (Magaji, Ismail & Musa, 2025). Their engagement in entrepreneurship fosters job creation, drives innovation, and improves living standards within communities (Brush et al., 2019). However, women entrepreneurs face numerous challenges that hinder their performance and limit their economic contributions, particularly in developing regions like Kogi State, Nigeria. Identifying and addressing these challenges is crucial for formulating targeted policies that empower women entrepreneurs and enhance their business potential.

In Kogi State, women entrepreneurs face structural barriers such as limited access to financial resources, unfavorable policies, and inadequate infrastructure. Financial constraints are particularly pervasive, as women often lack the collateral needed to secure loans and are frequently excluded from formal financial institutions (Ogunlana & Oladele, 2021). This funding limitation restricts business expansion and discourages entrepreneurial participation. Additionally, poor infrastructure, including inadequate transportation networks and unreliable electricity supply, exacerbates these difficulties, making it challenging for women to sustain competitive business operations (Magaji, Musa & Ismail, 2025).

Sociocultural norms and gender stereotypes further impede women entrepreneurs. In many parts of Nigeria, including Kogi State, traditional roles assign women primarily to domestic responsibilities, often at the expense of their entrepreneurial pursuits (Ajayi et al., 2020). Managing these societal expectations alongside business demands creates a dual burden, leading to stress and reduced operational efficiency (Magaji, 2002). Moreover, these sociocultural constraints limit women's access to business networks and markets, which are crucial for entrepreneurial success.

A lack of adequate training and education further diminishes the performance of women entrepreneurs in Kogi State. According to Adeoye and Awolusi (2019), many women entrepreneurs in the region lack essential business management skills and technical knowledge required to navigate modern business environments. This knowledge gap hampers their ability to make informed decisions and reduces their competitiveness in dynamic markets. Therefore, capacity-building programs tailored to the specific needs of women entrepreneurs are necessary to enhance their performance (Musa, Ismail & Magaji, 2024).

Institutional inefficiencies and weak support systems also hinder the growth of women-owned businesses in Kogi State. Regulatory obstacles, corruption, and limited access to government incentives disproportionately affect women entrepreneurs (Ojo et al., 2020). The absence of mentorship and support networks further compounds these challenges, leaving many women entrepreneurs isolated in their efforts to grow and sustain their businesses.

Addressing these obstacles requires a multifaceted approach. Policymakers, financial institutions, and non-governmental organizations must collaborate to provide women entrepreneurs with access to resources, training, and support networks. By overcoming these barriers, women entrepreneurs in Kogi State can significantly contribute to economic development, fostering a more inclusive and equitable society.



LITERATURE REVIEW AND THEORETICAL FRAMEWORK

Conceptual Review

Performance

Performance is a multidimensional concept that encompasses the execution of tasks to achieve set objectives and is assessed at individual, team, and organizational levels. It is influenced by factors such as skill, motivation, and environmental conditions. Performance evaluation relies on both quantitative and qualitative measures to identify areas for improvement (Armstrong & Taylor, 2020). Beyond task completion, performance includes behavioral and contextual dimensions, such as task performance, contextual performance, and adaptive performance, which collectively enhance organizational efficiency (Campbell & Wiernik, 2015). A comprehensive understanding of performance as a dynamic process facilitates the development of strategies, such as training and resource allocation, to optimize outcomes.

Women Entrepreneurs

Women entrepreneurs establish businesses while overcoming gender-specific challenges, contributing to economic growth, job creation, and gender equity. They bring unique perspectives, often emphasizing collaboration, social impact, and community development (Brush et al., 2006). Despite their contributions, barriers such as limited funding, inadequate mentorship, and cultural constraints hinder their potential, with research highlighting the gender gap in financial access (Robb & Coleman, 2010). Addressing these challenges requires targeted interventions like financial literacy programs and policy reforms. Women entrepreneurs also drive social change by addressing issues affecting marginalized groups, often aligning with social entrepreneurship to promote health, education, and sustainability (Jamali, 2009). Their empowerment fosters a more inclusive and innovative economy.

Theoretical Framework

Social Feminist Theory

Social feminist theory emphasizes gender equality and women's economic empowerment as critical components of poverty reduction and inclusive development. It posits that while women have valuable contributions to society, systemic barriers restrict their full participation (Ropers-Huilman, 2002). Financial access is crucial for integrating women into the economy as employees, entrepreneurs, and consumers, ultimately driving national growth (Roberts, 2015). Social feminism advocates for policy reforms to challenge patriarchal structures, including discriminatory tax and investment schemes that exclude women-owned businesses (Orser & Elliott, 2015). Research highlights that discriminatory laws further marginalize women from financial services, necessitating inclusive policies (Morsy & Youssef, 2017). To address systemic gender biases in capital markets, government interventions are required to dismantle institutional hierarchies and promote financial equity (Pettersson et al., 2017).



Empirical Review

Omolawal and Adeniyi (2024) explored the challenges that female entrepreneurs in Lagos State, Nigeria encounter in securing startup capital. The study employed a hybrid research approach that integrated both quantitative and qualitative methodologies. Targeting female entrepreneurs operating micro-, small-, and medium-sized enterprises (MSMEs) within Lagos State, the research focused on businesses established within the past five years. The sample size, comprising 422 female entrepreneurs, was determined using Cochran's 1977 formula and selected via multi-stage sampling techniques. The study's data collection included survey questionnaires and Key Informant Interviews with six executives from entrepreneurial associations. Quantitative data analysis was conducted using SPSS 21.0, while qualitative data underwent content and descriptive analysis. The findings indicated that personal savings, financial support from family and friends, and cooperative societies were the primary sources of startup capital. However, major obstacles included limited awareness of funding opportunities, non-membership in business networks, and difficulties in securing collateral. The study recommended policy interventions to enhance access to finance for female entrepreneurs through business training and expanded microfinance support, ultimately fostering a more enabling business environment in Lagos State, Nigeria.

Zoramawa, Umar, and Balarabe (2023) examined factors influencing the performance and success of women entrepreneurs in Northeastern Nigeria. Adopting a descriptive survey research design, the study sampled 283 rural women entrepreneurs from 12 local government areas (LGAs) across six states using purposive sampling. The data analysis employed frequency, percentage, mean, and standard deviation measures. The study identified lack of access to loans, limited finances, mobility constraints, and high tax rates as significant barriers to women entrepreneurs, particularly in rural areas. Additionally, economic challenges such as inadequate government support, the absence of grants, and the lack of accessible credit facilities were found to hinder entrepreneurial performance. Socio-cultural factors, including negative societal attitudes, domestic violence, illiteracy, and limited awareness, further exacerbated the difficulties faced by women entrepreneurs. Consequently, the study suggested that the government, religious institutions, private sector stakeholders, and other relevant bodies collaborate to create a more supportive entrepreneurial environment for women in rural areas of Northeastern Nigeria.

Sule, Musa, and Ahmad (2024) assessed the role of small and medium enterprises (SMEs) in empowering women in Oyo State. The study utilized a cluster sampling technique to select 283 respondents, relying on primary data collected via questionnaires. Data analysis combined descriptive statistics—such as frequency, percentage mean, and standard deviation—with inferential statistics via binary logistic regression. The results showed that 43.1% of the respondents fell within the 41–50 age bracket, 48.8% held NCE/OND qualifications, and a majority (57.6%) were divorced. Agricultural enterprises accounted for 32.9% of business activities, with most respondents (66.4%) operating as sole proprietors and 43.8% having been in business for 10–20 years. Notably, 77.0% affirmed that SME involvement had enhanced their financial stability, while 98.6% believed government policies effectively supported women's empowerment through SMEs. Furthermore, 67.8% of the respondents agreed that SMEs improved financial literacy, and 93.6% acknowledged the economic and social empowerment benefits derived from their business engagements.



Similarly, Ahmed, Magaji, Ahmad, and Yunusa (2024) investigated the impact of SMEs on women's empowerment in Oyo State. The study found that the average age of female entrepreneurs in the sample was 40 years, with most respondents possessing NCE/OND qualifications and operating as sole proprietors in agriculture. On average, these businesses had been operational for a decade. The majority of the participants affirmed that SME involvement had strengthened their financial stability and personal savings. Respondents also expressed confidence in government policies supporting savings through SMEs and acknowledged that SME participation enhanced financial literacy. Additionally, engagement in SMEs enabled women to allocate their earnings toward essential expenditures, such as education, healthcare, and investments. However, some respondents reported experiencing economic challenges and a decline in financial security. The study emphasized the significance of SMEs in promoting women's empowerment and recommended increased support, including financial aid, specialized training, market linkages, and policies fostering SME growth and sustainability to maximize their positive impact on women in Oyo State.

Musa and Magaji (2024) conducted an empirical analysis to assess the impact of bank sector credit on SMEs in Nigeria, examining its validity over the period from 1991 to 2020. The study utilized annual time-series data encompassing key variables such as SMEs, bank credit (BC) to private firms, interest rates (INTR), and government expenditure (GOV.EXP.) on final goods. Stationarity was assessed using the Augmented Dickey-Fuller unit root test, while the Autoregressive Distributed Lag (ARDL) model was applied to explore both short- and long-run dynamics. The findings indicated that a 1% increase in bank credit led to a 0.0598% rise in SME output in the long run, with statistical significance at the 1% level. Additionally, government expenditure was found to positively influence SME output in the short run, whereas interest rates negatively impacted SME performance. The error correction term (ECT) suggested a 43.59% speed of adjustment toward equilibrium. Based on these insights, the study recommended that the Central Bank of Nigeria (CBN) and commercial banks develop effective policies to facilitate SMEs' access to affordable credit and loans.

Aminu (2024) explored the influence of the digital era on women entrepreneurs in Kano State, grounding the study in entrepreneurship theory and social constructivism theory. The research adopted a cross-sectional design and collected data via questionnaires. Given that many women entrepreneurs in Kano operate informally without official registration, a censor population of 368 respondents was used. The regression analysis revealed that remote work and digital marketplaces significantly influenced women's entrepreneurial intentions by reducing poverty. The study underscored the growing prominence of remote work, particularly in response to global developments, as a means of providing women with enhanced flexibility and entrepreneurial opportunities. It recommended that the Kano State Government should implement gender-sensitive policies to promote equal access to financial resources, education, and networking opportunities. Additionally, a collaborative approach involving targeted support programs, mentorship initiatives, and skill development workshops was advocated to bolster female entrepreneurship in Kano State.

Research Gap

Despite extensive research on female entrepreneurship, SME contributions, and financial accessibility in Nigeria, notable gaps remain. Existing studies, such as those by Omolawal and Adeniyi (2024) and Zoramawa et al. (2023), focus on barriers to startup capital and economic challenges but do not deeply explore innovative financial solutions or digital financing models



that could bridge these gaps. Similarly, while Ahmed et al. (2024) and Sule et al. (2024) highlight SMEs' role in women's empowerment, they do not comprehensively address the sustainability of these businesses amid economic volatility. Additionally, Musa and Magaji (2024) examine bank sector credit and its impact on SMEs but overlook non-traditional financing mechanisms such as fintech and venture capital. Aminu (2024) discusses the digital era's influence on women entrepreneurs but does not sufficiently analyze the structural challenges that hinder digital adoption among female-led businesses. This study seeks to fill these gaps by investigating alternative financing options, the sustainability of women-led SMEs, and the role of digital financial inclusion in enhancing female entrepreneurship in Nigeria.

METHODOLOGY

Research Design

This study employed a survey research design to explore the factors influencing the performance of women entrepreneurs in Kogi State. The rationale behind selecting this design was to facilitate the collection of data from a representative sample, allowing for informed conclusions to be drawn. The study area is geographically located between latitudes $7^{\circ} 45'27.56''$ and $7^{\circ} 51'04.34''$ N, and longitudes $6^{\circ} 41'55.64''$ and $6^{\circ} 45'36.58''$ E, nestled between the lower Niger and Benue river basins. Covering an estimated land area of 63.82 square kilometers, Kogi State shares borders with the Federal Capital Territory (FCT) to the west, Adavi and Okehi Local Government Areas (LGAs) to the south, and the states of Niger, Kwara, and Nasarawa to the north. Lokoja, the state capital and administrative hub, has experienced rapid population growth since Kogi State was established on August 27, 1991. As of the 2006 census, the population stood at approximately 3,314,043 (Nigeria Official Gazette, 2009). This surge in population has led to significant changes in land use, with most residents engaged in agriculture. However, Lokoja's strategic position has also attracted several institutions, including the Kogi State Polytechnic, Specialist Hospital, and various government agencies. The predominant religions in the area are Islam and Christianity. Additionally, its location at the confluence of the Niger and Benue rivers, coupled with its proximity to the FCT, has made it a vital commercial hub for agricultural trade. The area also hosts key institutions such as the Federal University, Lokoja and Ajaokuta's iron and metallurgy industries.

Population of Study

The study targeted women who own micro and small businesses in Kogi State, as well as selected officials from the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) and the State Ministry of Women Affairs. According to SMEDAN's 2018 records, there are approximately 30,500 registered women micro-business owners in Kogi State.



Sample Size and Sampling Technique

Sample Size

To determine the appropriate sample size, the study utilized the Taro Yamane formula:

$$N / 1 + N(Me)^2$$

$$30,500 / 1 + 30,500(0.0025)$$

$$30,500 / 77.25 = 394.8 \approx 395$$

Sampling Procedure

The study employed Bourley's proportion allocation formula to allocate samples across different categories of respondents:

$$n1 = (N1/N) * n$$

where:

- $n1$ = Element within the sample frame (number allocated per category)
- n = Total sample size
- N = Total population of the study.

Additionally, a purposive sampling approach was used to select two SMEDAN officials and three officials from the Ministry of Women Affairs to provide institutional perspectives on the performance of women entrepreneurs in Kogi State. This brought the total number of respondents to 400 (395 women entrepreneurs for the questionnaire and 5 government officials for in-depth interviews).

Sources of Data

The study utilized both primary and secondary data sources. Primary data was collected directly from women entrepreneurs through structured questionnaires and in-depth interviews (IDI) with government officials overseeing women-focused SME programs. The questionnaire was divided into two sections: the first collected demographic information (e.g., gender, age, occupation, and qualifications), while the second focused on issues relevant to the study. The questionnaire contained both open-ended and closed-ended questions to allow respondents flexibility in their responses while ensuring data consistency for analysis.

In-depth interviews provided qualitative insights, offering a deeper understanding of the subject matter. These interviews were conducted either face-to-face or via phone, depending on accessibility. Skilled interviewing techniques were employed to minimize data loss and enhance reliability.



Instruments for Data Collection

Two primary instruments were used for data collection: the questionnaire and in-depth interviews (IDI). A total of 388 questionnaires were administered to women entrepreneurs across Kogi State, while in-depth interviews were conducted with selected government officials. The choice of these methods was based on their effectiveness in collecting large volumes of data and their ease of analysis.

The questionnaires were distributed at the respondents' business locations, and the administration process was facilitated by a research assistant. The research assistant also assisted in conducting IDIs, taking notes, recording interviews, and providing necessary interpretations where required.

Data Analysis Techniques

Data collected from the field was analyzed using both quantitative and qualitative methods. Quantitative data was processed using descriptive statistics such as tables and percentages. On the other hand, qualitative data from the in-depth interviews was analyzed through transcription and direct quotations to provide context and deeper insights into the research findings.

PRESENTATION OF FINDINGS, ANALYSIS, AND DISCUSSION

The study successfully administered 395 questionnaires, consisting of both open-ended and closed-ended questions. Out of these, 383 questionnaires were returned, while 33 were deemed invalid due to incomplete responses, leaving a valid sample of 350. Additionally, in-depth interviews were conducted with selected officials from SMEDAN and the State Ministry of Women Affairs.

The data analysis was structured into three main sections:

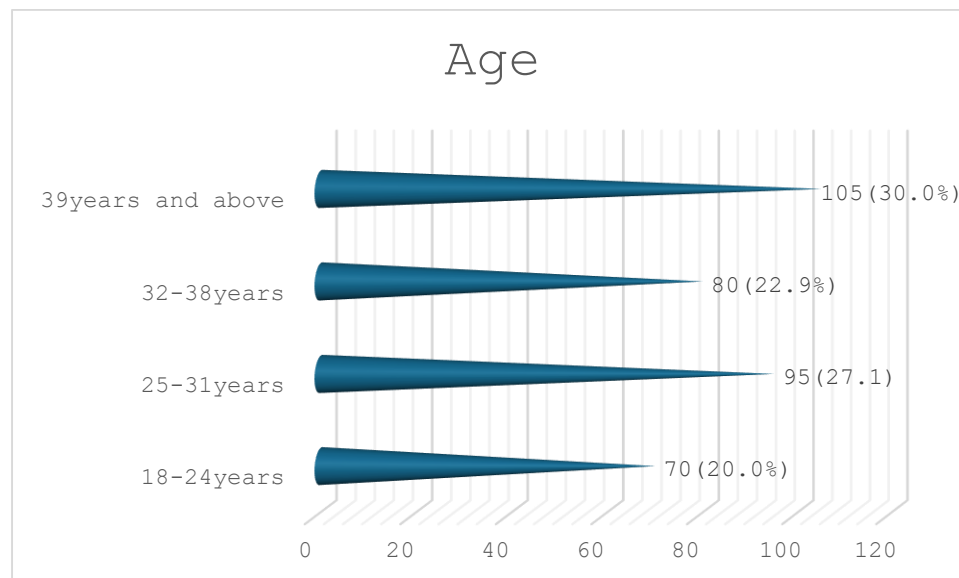
1. Socio-demographic characteristics of the respondents.
2. Key issues raised in the research.
3. Discussion of the findings in relation to the study objectives.

The qualitative insights from IDI complemented the quantitative data, providing a comprehensive understanding of the factors affecting women entrepreneurs in Kogi State.

Socio-Demographic Characteristics of Respondents

The frequency distribution and sample characteristics of all the socio-demographic variables, such as age, sex, marital status, community and educational qualification, are presented below:

Figure 1: Distribution of respondents by age



Source: SPSS Result/Fieldwork (2025)

Figure 1 shows the dispersion of the respondents based on their age. Out of 350 respondents, 70 (20.0%) of them were within the age range of 18-24 for a long time, 95 (27.1%) were within the age range of 25-31 for a long time, 80 (22.9%) were within the age range of 32-38 for a long time, and 105 (30.0%) were within the age range of 39 and above. In any case, the lion's share of the respondents was within the age range of 39 and above.

Table 4.1: Distribution of respondents by marital status

Marital status	Frequency	Percent (%)
Married	189	54.0
Single	92	26.3
Widowed	52	14.9
Divorced	17	4.9
Total	350	100.0

Source: Fieldwork (2025)

Table 4.1 shows that 189 (54.0%) of the respondents are married, 92 (26.3%) are singles, 52 (14.9%) are widowed, and 17 (4.9%) are divorced. Therefore, the table reveals that the majority of the respondents are married.



Analysis of Survey Questions

This section deals with the data presentation of all the questions on the subject matter.

Table 4.2: Distribution of respondents on whether they understand what is meant by entrepreneurship

Responses	Frequency	Per cent	Valid Percent	Cumulative Percent
Yes, I understand	277	79.1	79.1	79.1
No, I don't	73	20.9	20.9	100.0
Total	350	100.0	100.0	

Source: *Fieldwork (2025)*

Table 4.2 shows the number of respondents who are familiar with and understand the concept of entrepreneurship. 277 (79.1%) understand entrepreneurship, while 73 (20.9%) do not. Thus, most of the respondents are familiar with the concept.

Table 4.3: Distribution of respondents based on how long they have been in business

Responses	Frequency	Per cent	Valid Percent	Cumulative Percent
Less than a year	80	22.9	22.9	22.9
1-3 years	100	28.5	28.5	51.4
4-10 years	72	20.6	20.6	72
11 years and above	98	28.0	28.0	100.0
Total	350	100.0	100.0	

Source: *Field Survey (2025)*

Table 4.3 shows respondents' responses based on how long they have been in business. From this table, 80 (22.9%) of the respondents indicated that they have been in business for less than a year, 100 (28.5%) of the respondents have been in business for 1 to 3 years, 72 (20.6%) of the respondents indicated being in business for 4 to 10 years, and 98 (28.0%) have lasted for 11 years and above in business. Hence, most of the respondents (77.1%) have been in business for a minimum of 3 years, which is a reasonable number of years of experience in the field of business.

Table 4.4: Distribution of respondents on the description of the business environment of Kogi State

Responses	Frequency	Per cent	Valid Percent	Cumulative Percent
Good	65	18.6	18.6	18.6
Poor	59	16.9	16.9	35.5
Competitive	200	57.1	57.1	92.6
I can't say	26	7.4	7.4	100.0
Total	350	100.0	100.0	

Source: *Fieldwork (2025)*



Table 4.4 shows respondents' responses to the nature of the business environment of Kogi State. From this table, 65 (18.6%) described the business environment in Kogi as good, 60 (17.1%) of the respondents indicated that the business environment is poor, 200 (57.1) suggested that the business environment is competitive, and 25 (7.1%) stated that they have no idea. However, from the views of the majority of the respondents, Kogi's business environment can best be seen as competitive. Meanwhile, one of the IDI participants described the nature and status of women entrepreneurs as thus: "There is notably a vast number of women entrepreneurs in the Kogi; I can say they are more involved in the micro level of businesses, and this is as a result of the financial or economic level which determines their entry level into business; placing them with the capacity to be able to develop micro business ventures" (**IDI Respondent: SMEDAN Official 1**).

Table 4.5: Distribution of respondents based on the description of the business environment to women entrepreneurs

Responses	Frequency	Per cent	Valid Percent	Cumulative Percent
Favourable	49	14	14	14
Unfavourable	99	28.3	28.3	42.3
I don't know	202	57.7	57.7	100
Total	350	100.0	100.0	

Source: Field Survey (2025)

Table 4.5 shows the respondents' descriptions of the business environment in Kogi for women entrepreneurs. Forty-nine (49: 14%) of the respondents stated that the business environment in Kogi is favourable to women, while 99 (28.3%) described it as unfavourable. In comparison, 202 (57.7%) of the respondents stated that the business environment in Kogi is only manageable for women. By implication, women business owners stay in business despite some challenges that make it unfavourable to them. An IDI respondent further stated that every business environment has challenges: "I am not sure whether the business environment is gender sensitive in terms of being favourable or unfavourable. However, I can say that women face more challenges" (**IDI Respondent: SMEDAN Official 2**).

Table 4.6: Distribution of responses based on the extent to which women are involved in micro business enterprises in the Kogi State

Responses	Frequency	Per cent	Valid Percent	Cumulative Percent
High extent	211	60.3	60.3	60.3
Low extent	83	23.7	23.7	84
I can't say	56	16	16	100
Total	350	100.0	100.0	

Source: Field Survey (2025)

Table 4.6 shows that women are highly involved in microbusiness enterprises in Kogi. According to 60.3% of the respondents, women are engaged in microbusiness enterprises to be economically viable and meet basic needs. One of the IDI participants explained the extent to which women are involved in micro business enterprises: "Factually, women are very much



engaged in business activities in Kogi. You know, the economic situation of our country leaves women at the lower rung of the ladder, so many take to business, however small it is, to meet the necessities of life” (IDI Respondent: MOWA Official 1).

Table 4.7: Distribution of responses on how the women raised capital for their businesses in Kogi State

Responses	Frequency	Per cent	Valid Percent	Cumulative Percent
Personal savings	195	56.3	56.3	56.3
Friends and family	102	29.1	29.1	85.4
Grants/loans from the government	51	14.6	14.6	100
Total	350	100.0	100.0	

Source: Field Survey (2025)

Table 4.7 shows the distribution of how the respondents raised capital for their businesses. 197 (56.3%) of the respondents raised capital through personal savings, 102 (29.1%) raised capital through friends and family, and only 51 (14.6%) raised capital through grants or loans from the government. The responses in Table 8 affirmed that most small-scale business owners raise funds and capital for their businesses through savings.

Table 4.8: Distribution of responses on whether respondents ever attempted to access credit facilities or loans from banks or microfinance agencies

Responses	Frequency	Per cent	Valid Percent	Cumulative Percent
I have once attempted	230	65.7	65.7	65.7
I have not	80	22.9	22.9	88.6
Others	40	11.4	11.4	100
Total	350	100.0	100.0	

Source: Field Survey (2025)

Table 4.8 shows that the respondents attempted to access credit facilities from banks or microfinance agencies to start or expand their businesses. From the views of 65.7% of the respondents, the study concludes that women small-scale business owners once depended on the government to boost their businesses.

Table 4.9: Distribution of responses on the description of the experience of accessing credit facilities from banks and government agencies

Responses	Frequency	Per cent	Valid Percent	Cumulative Percent
Easy	27	7.7	7.7	7.7
Very easy	6	1.7	1.7	9.4
Difficult	104	29.7	29.7	39.1
Very difficult	213	60.9	60.9	100



Total	350	100.0	100.0	
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Source: *Fieldwork (2024)*

Table 4.9 describes respondents' experience accessing credit facilities from banks and government agencies. 90.6% of the respondents suggested that accessing credit facilities from banks to boost their businesses is quite tricky. The views expressed by the respondents show that the difficulty in requiring start-up or business development grants may affect the business experience of women entrepreneurs in Kogi.

Table 4.10: Distribution of responses on how well respondents have been able to grow their business over time

Responses	Frequency	Per cent	Valid Percent	Cumulative Percent
Not at all	102	29.1	29.1	29.1
Just a bit	198	56.6	56.6	85.7
Very well	47	13.4	13.4	99.1
I can't say	3	0.9	0.9	100
Total	350	100.0	100.0	

Source: *Field Survey (2025)*

Table 4.10 reveals whether respondents have been able to grow their businesses over time. Most respondents (56.6%) claimed that they have only been able to grow their businesses "just a bit" over time. The respondents suggested that their reliance on the business's income for other family needs and the lack of extra funds to push back into the business affected their growth.

Table 4.11: Distribution of respondents on the description of the performance of women's businesses in Kogi

Responses	Frequency	Per cent	Valid Percent	Cumulative Percent
Fairly	200	57.1	57.1	57.1
Poor	59	16.9	16.9	74
Good	65	18.6	18.6	92.6
I can't say	26	7.4	7.4	100.0
Total	350	100.0	100.0	

Source: *Field Survey (2025)*

Table 4.11 shows the distribution of responses on the performance of women's businesses in Kogi. Most respondents (57.1%) suggested that women perform reasonably in business in Kogi. This implies that women's businesses stay afloat despite challenges affecting their performance.



Table 4.12: Distribution of responses on whether they are aware of any government agency helping women entrepreneurs in the Kogi State

Responses	Frequency	Per cent	Valid Percent	Cumulative Percent
I am aware	95	27.1	27.1	27.1
I am not aware	255	72.9	72.9	100.0
Total	350	100.0	100.0	

Source: *Field Survey (2025)*

Table 4.12 shows respondents' responses on whether they know any government agency helping women entrepreneurs in Kogi. Ninety-five (95: 27.1%) respondents indicated they knew of government agencies which assist women entrepreneurs in Kogi State. In comparison, 255 (72.9%) of the respondents indicated that they had not heard of any government agency helping women entrepreneurs in Kogi State and were unaware of it. Based on the overwhelming response of the majority, it is safe to say that most small-scale business owners are unaware of the government's influence on small-scale enterprises through its requisite agencies, such as the Small and Medium Enterprises Development Agency (SMEDAN).

Table 4.13: Distribution of responses on if they have heard of the agency called SMEDAN

Responses	Frequency	Per cent	Valid Percent	Cumulative Percent
I know about them	144	41.1	41.1	41.1
I have not heard of it	206	58.9	58.9	100.0
Total	350	100.0	100.0	

Source: *Field Survey (2025)*

Table 4.13 shows that most of the respondents (58.9%) have never heard of the agency known as SMEDAN, which is constitutionally meant to ensure the development of small and medium enterprises in Nigeria. As a result of their lack of awareness of SMEDAN, they have not been able to draw on its functions.

One of the IDI respondents buttressed further: "We do our best to create awareness as much as possible. And to us at SMEDAN, business owners, whether women or men, essentially know of our existence, maybe, except you are not a registered business entity in Nigeria or the Kogi in specific" (IDI Respondent: SMEDAN Official 3). The interview result contradicts the questionnaire response, as the women are grossly unaware of an agency such as SMEDAN. This result only points to a gap in SMEDAN's awareness function as a government agency reaching out to businesses.

Table 4.14: Distribution of responses on where they see women small-scale entrepreneurs in business shortly

Responses	Frequency	Per cent	Valid Percent	Cumulative Percent
Succeeding in business	92	26.3	26.3	26.3
Still struggling	258	73.7	73.7	100.0
Total	350	100.0	100.0	

Source: *Field Survey (2025)*



Table 4.14 examined the prospects of women small-scale entrepreneurs in the business world. However, most of the respondents expressed pessimism. 73.7% of the respondents suggested that women small-scale entrepreneurs will struggle shortly. They further explained that women will be challenged to perform well in business without appropriate financial support and the right policies on equality and mentoring.

Respondents at the State Ministry of Women Affairs provided details of support offered to women business owners in the FCT: “At the Ministry of Women Affairs, we train and empower women to help them go into business. Those who are already in business are further empowered with monetary assistance and are encouraged to engage in such schemes as revolving loans to help them raise funds to bolster their business” (IDI Respondent: MOWA Official 4).

The Business Registration Process

The business registration procedure itself does not differ for men and women in Nigeria. An entrepreneur is required to follow nine specific procedures and legal steps to set up a business in Nigeria – although this has recently been reduced to eight, as Step 4 (making a company seal) is no longer required but is still noted as a step-by-many organisation. Despite equality in the process, based on stakeholder feedback and existing literature, there can be challenges that face women entrepreneurs specific to each stage, based on the broadly identified business registration constraints, such as the knowledge and awareness of the process itself and in the availability of documentation.

Table 4.15: Distribution of respondents based on business registration in Kogi State

Responses	Frequency	Per cent	Valid Percent	Cumulative Percent
Not Registered	261	74.1	74.1	78.1
Registered	89	25.9	25.9	100.0
Total	350	100.0	100.0	

Source: *Fieldwork, 2025*

According to the 2021 National Bureau of Statistics (NBS) and the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) Survey Report, of the 38.4 million nano- and micro-businesses in Nigeria, women account for 32.9% of business ownership (NBS & SMEDAN, 2021). From the table, 74.1% of the respondents are not registered while 25.9% respondents accepted to register their businesses.

Table 4.16: Gender stereotype in entrepreneurship against women in Kogi State

Responses	Frequency	Per cent	Valid Percent	Cumulative Percent
High stereotype extent	211	60.3	60.3	60.3
Low stereotype extent	83	23.7	23.7	84
I can't say	56	16	16	100
Total	350	100.0	100.0	

Source: *Fieldwork, 2025*



Prior research indicates that gender stereotypes also influence the composition of founding teams, the roles held by founders of different genders, entrepreneurs' social networks, and the differential treatment received by female versus male business founders from other key stakeholders such as employees, customers, etc. Gender stereotypes can be both positive and negative, for example, “women are nurturing” or “women are weak.” Gender stereotyping is the practice of ascribing specific attributes, characteristics, or roles to an individual woman or man by reason only of her or his membership in the social group of women or men. The table above shows a high extent of stereotypes (60.3%), indicating a huge difference between men and women. Other respondents indicate a low stereotype of 23.7%, while 16% cannot say whether there is a high or low stereotype between genders.

Table 4.17: Family structure of respondents as it influences women entrepreneurs in Kogi State

Responses	Frequency	Per cent	Valid Percent	Cumulative Percent
Favourable family structure	42	11	11	11
Unfavourable family structure	101	29.3	29.3	44.3
I don't know	207	59.7	59.7	100
Total	350	100.0	100.0	

Source: *Fieldwork, 2025*

This includes managing household chores, cooking, cleaning, and caring for children, elderly family members, and extended relatives. Women are often expected to fulfil traditional marital and maternal roles, which can include prioritising the needs of their husbands and children. The above table shows 11% for favourable family structure, 29.35 for unfavourable family structure, and 59.7% for “I don't know.”

Figure 3: Distribution of responses on the problems affecting the performance of women entrepreneurs in the Kogi State

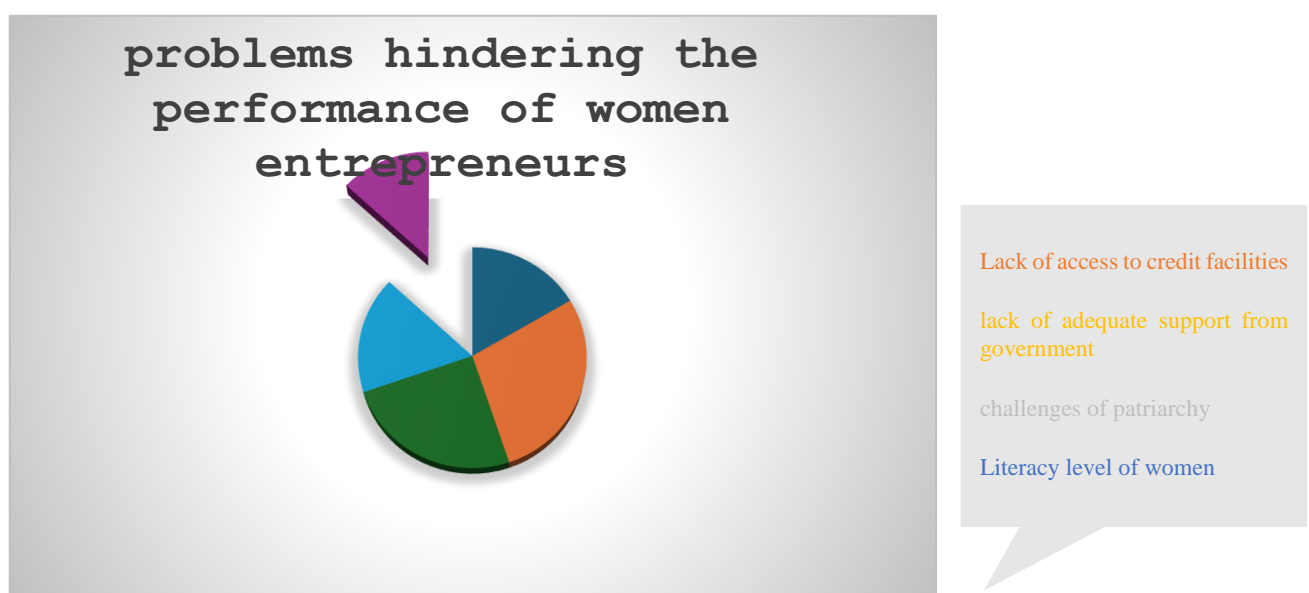




Figure 3 shows that lack of access to credit facilities is the most significant problem affecting the performance of women entrepreneurs in Kogi; the challenges of patriarchy (22.9%) and the lack of adequate support from the government (20%) followed in the order of challenges affecting the performance of women in the state. Based on the response, providing credit facilities, government support, and women's empowerment will help them overcome the problems affecting their business performance.

Table 4.18: Responses on the extent the challenges above affected the success of women entrepreneurs

Responses	Frequency	Per cent	Valid Percent	Cumulative Percent
To a large extent	302	86.3	86.3	86.3
Not quite	48	13.7	13.7	100.0
Total	350	100.0	100.0	

Source: Field Survey (2025)

Table 4.18 further emphasises the challenges affecting the success of women entrepreneurs. The table's results revealed that the difficulties primarily jeopardise the success of women entrepreneurs in the FCT, as 86.3% of respondents stated.

Table 4.19: Distribution of responses on whether they faced any backcombing from their husbands

Responses	Frequency	Per cent	Valid Percent	Cumulative Percent
Yes, I have	40	11.4	11.4	11.4
No, I have not	310	88.6	88.6	100.0
Total	350	100.0	100.0	

Source: Field Survey (2025)

Patriarchy has not significantly influenced the performance of women entrepreneurs in Kogi. Most respondents (88.6%) suggested that their husbands have not prevented them from business activities and claimed that their husbands have always supported them.

Table 4.20: Distribution of responses on coping strategies adopted by women

Responses	Frequency	Per cent	Valid Percent	Cumulative Percent
Getting loans from cooperatives	135	38.6	38.6	38.6
Relying on friends and families	215	61.4	61.4	100.0
Total	350	100.0	100.0	

Source: Field Survey (2025)



Table 4.20 established the coping strategies adopted by women entrepreneurs to overcome the challenges that affect their performances. Most (61.4%) respondents stated that they depend on family and friends to cope in business.

H₀₁: Women entrepreneurs in Kogi State are constrained by limited opportunities.

Responses	Yes	No	Total
Agreed	35	27	62
Strongly agreed	62	36	98
Disagreed	74	20	94
Strongly agreed	49	16	65
Undecided	4	27	31
TOTAL	224	126	350

X^2 is calculated as $= \frac{(fo-fe)^2}{fe}$

where:

Fo = Observed Frequency

Fe = Expected Frequency

And Fe is derived below as follows:

$$Fe = \frac{CT \times RT}{GT}$$

where:

CT = Column Total

RT = Row Total

GT = Grand Total

X^2 is calculated as $\frac{(fo-fe)^2}{fe}$.

Fo	Fe	fo-fe	(fo-fe) ²	(fo-fe) ² /fe
35	39.68	-4.68	21.90	0.552
62	62.72	-0.72	0.52	0.008
74	60.16	13.84	191.55	3.184
49	41.6	7.4	54.76	1.316
4	19.84	-15.84	250.91	12.647
27	22.32	4.68	21.90	0.981
36	35.28	0.72	0.5184	0.015
20	33.84	-13.84	191.54	5.660



16	23.4	-7.4	54.76	2.340
27	11.16	15.84	250.91	22.483
x2=				49.186

From the calculation below, $X^2 = 49.186$ (calculated value).

To either affirm the hypothesis or reject it, we need to check the calculated value of the chi-square against the critical value. To do that, we need to get the critical value, which is done by checking the level of degree of freedom and the level of confidence.

Degree of freedom = $(C-1) (R-1) = (5-1) (2-1) = 4 \times 1 = 4$

Level of confidence = 0.10

Under the level of confidence 0.10 and level of significance 4, the chi-square (X^2) critical value on the table = 7.7779 (Critical Value).

Since the calculated value of the chi-square is more than the critical value, we reject the Null Hypothesis. This means that limited opportunities constrain women entrepreneurs in Kogi State.

The result of the hypothesis contradicts the primary data, suggesting that women entrepreneurs' status is insufficient because they have limited opportunities, primarily due to restricted access to credit facilities.

DISCUSSION OF FINDINGS

This study provides key insights into female entrepreneurship in Kogi State, Nigeria. Most women entrepreneurs are 39 years and older, primarily married, and have a secondary education. They define entrepreneurship as business ownership for profit, with a strong presence in microenterprises. Typically, they have been in business for 1-3 years, operating in a competitive market and relying on personal savings due to limited access to venture capital or formal credit. This reliance on informal funding mirrors trends observed in previous studies.

Access to bank loans and microfinance remains a significant challenge, restricting business growth. Additionally, family responsibilities, especially in areas like Ayimgba, Ankpa, Idda, Okene, and Lokoja, limit their ability to reinvest and expand. Systemic barriers such as limited awareness of government support agencies like SMEDAN and entrenched patriarchal norms further exacerbate these challenges. However, increased access to zero-interest loans, grants, and business training could encourage more women to start and expand their businesses. Addressing these barriers through targeted interventions can enhance women's entrepreneurial success and economic contributions in Kogi State.



CONCLUSION

This study highlights the challenges affecting women entrepreneurs in Kogi State, emphasizing their vital role in economic and social development. Key barriers include limited access to finance, inadequate infrastructure, sociocultural constraints, and lack of training. Overcoming these challenges requires a comprehensive approach that includes expanding financial access, improving infrastructure, promoting gender equality, and providing capacity-building programs and business advisory services.

By implementing these strategies, Kogi State can create a more supportive environment for female entrepreneurs, enabling them to thrive and significantly contribute to the state's economic and social progress.

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