Women Entrepreneurship and Empowerment Strategy for National Development

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Authors’ contributions

This work was carried out in collaboration between both authors. Author MAA designed the study, performed the introduction, objectives, problem statement, theory the protocol, and wrote the first draft of the manuscript. Author YS managed the literature searches on the women empowerment programs and some part related to women entrepreneurship. Both authors read and approved the final manuscript.

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ABSTRACT

Women entrepreneurship and empowerment are technically interrelated, the paper aims to examine Women Entrepreneurship and Empowerment Strategy for National Development. Women in developed nations play an important role in national and economic development. Indeed, women in northern Nigeria are not adequately empowered because of the patriarchal nature of the region that gave much power to men and placed women at subordinate positions, in view of this the paper aim to examine why northern Nigerian women are not adequately empowered, and how they can be empowered in the nation. The study is qualitative in nature, here data were obtained from a secondary source, documents were systematically reviewed to discuss the topic under study. From the available data, the study showcased that surely, women are being dominated in the entrepreneurship in of northern Nigeria, this is because most of the business enterprises are been controlled by men in the region. In explaining this study empowerment theory was used, the theory was propounded by Sara Longwe in 1990. Essentially, the assumption of the theory dwells on

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women empowerment and gender equality. This Theory aims to critically access the level of women empowerment and development. The postulation of the theory is to ensure equal opportunities for both men and women to attain gender parity. This theory will help in abridging gender differences and sustain equal access to education and economy. The study found that cultural stereotype, unequal access to education and inadequate capital has affected northern women entrepreneurship and empowerment. Given this, the study recommends that the government should empower the northern women through free education and skills acquisition programmes in Nigeria especially in the northern region. government and financial institutions should provide women with soft loans to empower them to start a business.

Keywords: Entrepreneurship; empowerment strategy; national development; women.

1. INTRODUCTION

Nigeria as a nation blessed with both human and material resources, but unfortunately half of its resources are not appropriately utilised. A study by Dung [1], disclosed that no nation can prosper if half of its human resources are not adequately utilised (women). However, Nigeria is believed to be giant of Africa because it is blessed with the human and material resource. So, therefore, there is a need for properly used of these available resources, this can be achieved through women entrepreneurship and empowerment. Looking at women population in the northern part of the country and their role as mothers, home builders, home managers, community organizers [2,3]. Yet, they are not adequately empowered, that will make them stand on their feet’s without depending on their spouse, family, parents, and relatives.

Unemployment has eaten deep into the fabric of Nigeria thus encouraging youths and women to roam the streets meaninglessly searching for a living. It is on this note that, vocational education camas into been for necessary skills acquisition, to empower youth and women. Though, women in the northern region are been restricted to domestic responsibilities because of the patriarchal nature of the region, and cultural and religion background that gave much power to men over women [2]. Based on this one cannot over stress the noise about skills acquisition in the northern part of the country, because of the enormous processions of diverse skill acquisition centers across the nation with all skill sets planned to enable youth and women to develop their distinct human capacity. A study by Learncraft [4], disclosed that most of the developing nations have abandoned this simple solution of empowerment to Employment freedom and yet, waiting for the Government to create more employment opportunities that will fetch money quickly.

Based on the above, it is observed that, in the third world nations, entrepreneurship development has become a debating issue related to economic and social development in the nations. It is openly believed that lack of entrepreneurship together with inadequate capital, expert employees and technology are the major central causes of a comparatively economic setback in most of the developing nations. Understanding this, training in entrepreneurship has been emerged as an important part of government-initiated agendas to back the development of small and medium enterprises (SMEs), in the African developing nations Nigeria inclusive women’s entrepreneurship development in African developing countries has a marvelous potential in empowering women and converting society for peace and national development.

To change the nature of the world of work over the period has confirmed the prominent role that women entrepreneurship and empowerment play in the training and trained workforces for the opportunities of entry into the workplace or even creating the workplace. Developmental changes in the workplace over time have made the task of women entrepreneurship and women empowerment establishments in keeping up with developing employability skills and preparing trained employees for the world of work, making it progressively difficult and challenging. It is on this premise that, entrepreneurship and empowerment organisations put a larger importance on women entrepreneurs and women empowerment, to empower women toward national and economic development, this would go a long way in preparing women toward entrepreneurship in the northern region, and the nation at large.

It is understood that women in developed nations play an important role in national and economic development. As Gandhi stated, “educating a
man is educating a man as an individual while educating a woman is educating a family". Most women are not in a position to propel themselves out of their social boundaries, but higher female literacy will be considered a sovereign remedy for many social and economic problems [5]. In a similar opinion, it is observed that “if you educate, train, or empower man you empower an individual, but if you empower women you empower the whole society, because women are by their nature mothers, community organiser, family activist as well as home managers” this corresponds with the opinions of [2,6,7].

1.1 Problem Statement

In Nigeria, women comprise half of the population, so also in the northern region, but they are not adequately empowered in the entrepreneurship, so there is a need for this, for the government to increase its efforts to ensure gender fairness and give them equal rights and opportunities in the enterprises sector of the northern region. It is known that if women are supported educationally, train in various fields, and provide with soft loans and credit to invest in business undertakings and can access markets to trade their goods they will expand their productions and services, they can as well expand and start value addition to their products, with this they can excel and contribute to economic growth and development of the region and by extension to the national development .

Though the status of women differs from one region to another. In the northern region, women are mothers, family builders, home managers, community organisers, as well as a family activist [2,3,7]. A study by Momoh [8], revealed that entrepreneurship is becoming the progressively significant basis of employment for women across many nations. But the study found that the level of women participation in entrepreneurial movement is still significantly lower than that of men this is because women are not adequately empowered or trained in entrepreneurship because of gender and patriarchal nature of the country. This shows that there is wide gap in women empowerment and enterprises that need to be filled. Based on this, there is a need to empower them through entrepreneurship and women empowerment, toward national and economic development. To overcome this problem there is a need to introduce programmes that will economically help in empowering women in the northern region to minimize these deviating gender gaps. In addition to this, to empower women, there is a need to address these four levels: the public sector, the private sector, the multinational organisations, and the non-governmental organisations. Based on this the study merit to examine women entrepreneurship and empowerment strategy for national and economic development.

1.2 Objectives of the Study

1. The study examined factors affects women empowerment in northern Nigeria.
2. To explore the strategies for women empowerment in northern Nigeria
3. To investigate the programmes put in place by the government to empower women in northern Nigeria

1.3 The Significance of the Study

This study is very significant in several ways because it contributes to the existing field of literature on women entrepreneurship and empowerment it helps women to develop a sense of empowerment. The outcome of the study has convinced implications which need urgent government attention academicians, policy and decision makers as well as the society at large. The result of this research would by extension helps government agencies and non-governmental organisation in formulating appropriate policies that will encourage and promote entrepreneurship skills among women of northern Nigeria. Women from a business family in Nigeria receive easy social acknowledgment but those introduce new in the entrepreneurship come across numerous problems to begin the business. Thus, social acceptance needs to be rendered to young women entrepreneurs for their reassurance. Though, financial institutions, family members, relatives, and friends are uncertain to extend financial support in aspiring women entrepreneur [9]. To support this Government agencies and financial organisations need to change their perception about the ability of wishful women entrepreneur of the northern region.

2. METHODOLOGY

This study is qualitative in nature, the study is based on a systematic review of related literature and an expressive examination of secondary data, and data were acquired from government and non-governmental sources as well as from International Labour Organization (ILO), or from
individual case studies, on women entrepreneurs in Nigeria [10,11].

2.1 Secondary Sources

Considering the nature of the title of the paper, data were obtained through secondary sources using forty-nine (49) documents, such as text books, journals, published and unpublished articles, reports, Newspapers publications and working papers, these documents were systematically reviewed and analysed. This paper is a systematic qualitative literature review. Here the study critically assessed all the relevant documents on particular questions, and specific criteria were used in collecting and evaluating the literature [12].

2.2 Ethnography

The philosophical assumption of this study is ethnography here the study has to do with description and interpreting the shared pattern of the culture of a certain group of individuals, studying a group that shares the same culture [13]. Ethnography is the systematic study of people and cultures. It is designed to explore cultural phenomena where the researcher observes society from the point of view of the subject of the study. An ethnography is a means to represent graphically and in writing the culture of a group [10,11].

2.3 Empowerment Theory

This theory was advocated by Sara Longwe, in 1990. The assumption of the theory centered on women's empowerment and gender equality. The aim of the theory is to critically asses the level of women empowerment and development. Women's empowerment simply means allowing women to take part equally as men in every work of life like men counterpart. And in addition to participating in the development process to achieve or gain control of the factors of production like men in all the societies [14]. The theory aims to ensure equal opportunities to all genders to accomplish gender fairness. The theory believes that with this, the disparity in the business enterprises will be minimized if equal treatment is given to both genders in the economic sectors.

For instance, empowering women ranging from education and empowerment opportunities that could assist in bridging the gender differences or women domination by men which invariably results in giving a sense of belonging to all. However, development means allowing people to control their lives in any given organisation, or to become production and protect themselves from the shackles of poverty. Longwe's framework is concerned with the process of empowerment which cover five levels of empowerment. The levels include welfare, access, conscientisation, participation, and control. To support this paper the researcher used conscientisation. Conscientisation: this is the first level and the beginning of empowerment because women understand that they are been deprived not because they are not capable, but due to their gender. More so, this theory is a concern with the sympathetic differences between genders, and an awareness that gender attributes are traditions and can be changed. Women entrepreneurs and empowerment believes that the gender division of labour should be just and affable among all the people in the societies.

3. LITERATURE AND CONCEPTUALISATION

Under the literature review relevant books, journals, newspapers, working papers, reports were systematically reviewed in explaining the paper. A study by Renu and Renu [15], opined that women empowerment is the process by which unequal power relations between men and women become distorted and women increase better parity with men: In other words it is the procedure to challenge social limitations and social customs for women which are barriers in the way of their progress so that their self-confidence level can increase and they can also contribute to nation's development and contribute in political, social and economic life at the local, regional and national level. By women empowerment, we mean a more unbiassed social position for women in society.

Women Entrepreneurs is defined as a group of women who introduced, establish and operate a business enterprise. Similarly, the government of India has defined women, entrepreneurs, as an enterprise owned and controlled by women having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women [9]. They revealed that women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stands on their feet [6]. Under the influence of these factors, the
women entrepreneurs choose a profession as a challenge and as an urge to do something new. Such a situation is described as pull factors. While in push factors women engaged in business activities due to family compulsion and the responsibility thrust upon them [6]. However, a study by Momoh [8] explored that the entrepreneurial opinions/characters, desires, prospects, goals, and dreams of rural women who select to unite and found women’s rural cooperatives in the region of Heraklion on the island of Crete.

In a related development a study by Pallavi and Parul [16] disclosed the traditional idea that women are mostly accountable for domestic work while men’s area is the public world, still succeeds in India. The all-round development of women as citizens, workers, and mothers is a vital requisite for the development of the country. He further added that women are usually left out from contributing in decisions which affect their lives.

Women empowerment is one of the intensely discussed matters in the political and social ground. Social scientists have made a moved on this matter in recent periods [17]. Empowerment is defined as the essential motivational process of an individual’s knowledge of feeling empowered [18]. Empowerment is related to assigning authority to exercise personal discretion on one’s own behavior at the place of work. There is an agreed view that empowerment is a process rather a purpose [19,20].

A study by Bhavani et al. [21] noted that women entrepreneurs from subsistence context face a lot of domination because of their religion, caste, and gender. Relating with markets and helping from them is a superhuman job for the women. As a result of this, women fight in the casual economy and survive with the scanty revenues or wages. To overcome this problem, women need backing from an outside agency which can support them in smoothening relations with the market and earn consistent profits [22].

This is because women entrepreneurship plays an important role in national economic development globally and, even though it has generally been considered as a male-dominated activity, several studies stressed the significance of women contribution in national development [22].

A study by Dasarathi [23], showcased that, women empowerment is a new expression in the language of gender literature. The expression is used in two comprehensive sense, the general and specific in a general sense, it denotes empowering women to be self-dependent by providing them access to all liberty and opportunities, which they were deprived of in the past because of their being ‘female’. In the precise sense, women empowerment means enhancing their status in the power structure of the society.

However, a study by Suhail et al. [24], detected that social, economic and cultural context presents specific challenges to women entrepreneurs not commonly observed in other parts of the world. There has been little research on women entrepreneurship and empowerment strategy in Nigerian as most previous research on women entrepreneurship has focused on western or developed nations.

Similarly, a study by Shabana [25], revealed that entrepreneurship has been a male-dominated phenomenon from the very early age, but time has changed the situation and brought women as today’s most unforgettable and stimulating entrepreneurs. In nearly all the developed nations in the world, women are competing with the men in the field all the business sectors. But in the women in the developing nation like Nigeria women are mostly subjugated to domestic responsibilities because of their sex [26].

In a related development [27], observed that Women empowerment rests on certain factors linked to domestic management and social elevate. As it helps to decrease poverty, millennium development goals can be understood. Most probably, women utilise their income on the physical health of the family, dietetic needs of domestic and education of children. Women empowerment certainly effects on children and family better-off in the provision of food, expenses, and wellbeing.

According to Mohak [28], Women empowerment means women ability to take part as equal partners in social, economic, cultural, and political systems of a nation. Although, the world economy has advanced into the worldwide economy, in both industrialised and emerging nations women have been blocked in all walks of life for generations.
Furthermore, [9], added that Skill, knowledge, and adaptability in business are the key reasons for women to be involved in business ventures. Women Entrepreneur’s a person who accepts the challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who are capable of contributing values in both family and social life. In relation to the above, a study by [29] observed that women in the developed nations are increasingly contributing to the economic development of their countries while enduring to provide for their family members as well. A Chinese proverb says that “women hold up half the sky” and, to help them understand their full economic potential, the United Nations Industrial Development Organization (UNIDO) provides women in developing countries with knowledge, skills, and technologies so they can involve in industrious activities that will make them dependent in the society. In Nigeria, women can as well perform better if provided with the knowledge and the necessary skills, like skills acquisition Programme.

Nevertheless, a study by Bhavani et al. [21] noted that the social enterprises working for women empowerment need to concentrate on value creation and capture. This paper considered the components of the framework recommended by London et al. [30], in terms of value creation done through convenience, obtainability and quality of manufacture inputs, investment, working capital and insurance and technology, equipment, business knowledge, and storage.

But, in a related development, a study by Barik [31] showcased that there was no chance for rural women to accomplish their own events or to make money by themselves. In other words, the womenfolk were relegated and not empowered. For instance, in the Chugoku region of Japan, women cannot have any rights in the past as the system of marketing did not render women the control over sales and invariably, they might not obtain complete profit for their goods, since the domestic income goes solely to males.

In Nigerian context to empower women and youth to stand on their feet on 15, March 2018 Total Nigeria Plc offered starter packs to graduating youths on Skills Acquisition Program (SAP) in Makera and Kakuri districts of Kaduna State in its graduation of 2016/2017 set. These starter packs are work apparatuses essential to establish in small-scale businesses were presented upon the successful completion of their respective one-year vocational training. The 20-graduate specialised in various fields: for instance, seven specialised in tailoring, six computer studies, two in Hairdressing and five specialised in Welding received the items at Total Nigeria Plc Lubricant Blending Plant, Kaduna [32].

The Skills Acquisition Program is a sustainable youth development scheme designed to address one of the company's focal Corporate Social Responsibility pillars; Local and Economic Development. Under this program, it is noted that less privileged youths and women of its host societies are skilled and empowered invocations of their choice which include but not limited to Welding & Fabrication, Furniture Making, Fashion & Designing, Computer Studies, Hair and Beauty Art and Fish/Crop farming. These programs are made to empower youth and women to make them responsible and dependent on society. Since its inauguration in 2008, the program has trained and graduated 90 youths in Kaduna state alone. after the completion of the program training, all the trainee was provided with starter packs and a shop with two years rent already paid. All these are meant to support and sustain businesses become steady startups [32].

For instance, in developing nations across the globe, an unparalleled number of women are coming into the world of entrepreneurship. To support the assertions, recently in Indonesia, a wife and mother call Irma created a fashion and wedding organiser business several years ago. She has been industriously trying to expand the business ever since. Her business was made to cater for her children education, and also to prove good medical care to her family members because of unforeseen financial calamities [33]. But later, the business was expanded to employ many people, with this, it is observed that Irma’s financial contribution as an entrepreneur is not only significant to her family’s members alone. but as a small initiative that is determined to grow and create occupations for many individuals, Irma’s business is also an important driver in the local economy. She emphasised that “when I first started the business, I wanted to have flexible time to take good care of my family and children. For me personally, business is not just about getting profits, but also how I can assist other people and empower them” [33].
3.1 Research Gap

Despite considerable research on academic entrepreneurship, female entrepreneurship in general, and the causes of under-representation of female scientists in academic institutions, little studies have been conducted on women entrepreneurship and empowerment. Even though the studies revealed that women were not adequately empowered in business enterprises, these are insufficient of the studies to explain the reasons behind low women entrepreneurship and empowerment. Specifically, on the national development strategy in the Nigerian context. As such, there is a huge gap in the study of women entrepreneurship and empowerment strategy in Nigerian. Therefore, the paper merit to examine the position of women empowerment and entrepreneurship as a strategy for national development to filled the existing gap in the literature.

3.2 Empowerment Programmes

In the Nigerian context the federal and state government has initiated and established several empowerment programmes to empower women and youth, these programmes were established at all level of government. To empower women and youth in Nigeria. Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) was established in 2003, to expedite the promotion and growth of the micro, small and medium enterprises (MSMEs) sector in an efficient and sustainable manner. The primary objective was reducing poverty among youth and women population through wealth and job creation that facilitate the socio-economic transformation of Nigeria [34]. In a similar vein World Bank -Assisted SME II Loan Project, in her bid to boost the credit allocation to micro, small and medium enterprises to generate employment and convert poverty, the federal government of Nigeria in 1989, negotiated and signed a memorandum of understanding on a program of financial assistance with the World Bank to complement other sources of funding to SMEs in the country [35].

In a similar opinion [36] disclosed that Arab women have led to the feminisation of teaching, especially in basic education, which is now the core employment network for educated Arab women; and women have begun to attain educational management positions. Similarly, Industrial Development Centers (IDCs) were established in Nigeria with the mission to empower women and youth across the nation. This program was established to provide extension services to the micro, small and medium enterprises in such important areas as the process of project appraisal for a loan application, training of entrepreneurs in the managerial process, product development, production planning, and control, as well as other extension services. The pioneer IDC was established in Owerri in 1962 by the government of former eastern region and was taken over in 1970 by the federal government. Consequently, more IDCs were established at many states across the country, viz; Maiduguri, Zaria, Oshogbo, Benin City, Uyo, Abeokuta, Sokoto, Akure, Kano, Bauchi, Ikorodu Ilorin and Port Harcourt [34]. The National Directorate of Employment (NDE) was established in 1986 by which the federal government of Nigeria to promote the development of micro, small and medium enterprises. NDE launched several programs to generate self-employment. These include (i) Small Scale Industries (SSI), (ii) Agriculture (iii) Youth Employment and Vocational Skills Development and (iv) Special Public Works; NDE operates two credit guarantee schemes complemented by an entrepreneur development program to assist in the promotion of micro, small and medium enterprises [34].

The National Economic Reconstruction Fund (NERFUND), the introduction of the Structural Adjustment Program (SAP) in 1986 and the subsequent measures of tightened monetary policy, make it unfavorable for many micros, small and medium enterprises in Nigeria to secure external finance for improving working capital and investment purposes. To bridge the prevailing resource gap for these enterprises, the federal government set up the National Economic Reconstruction Fund (NERFUND), effective from 9th January 1990 with the CBN as one of the facilitating institutions. The fund was aimed at providing medium to long-term loan finance (5-10 years), to micros, small and medium enterprises at concessionary interest rates, so as to solve one of the most fundamental problems of this sector [37].

International Financial Assistance: Over the years federal and state governments have continued to seek financial support for micro, small and medium enterprises from an international financial institution such as the World Bank family, UN agencies and the African Development Bank (ADB). The Governments
often acted as guarantees and agrees to monitor
and/or involve in co-finance of the businesses
receiving such external financial support. For
example, in 1988, SMEs in Nigeria received an
export stimulating loan from the African
Development Bank amounted to US$252 million,
repayable in 20 years with a concessory
interest rate of 7.3 percent [35].

3.3 State Empowerment Programmes

In empowering women in the Nigerian context
state government is not an exception. Evidently,
most of the 36 states of the federation has been
providing financial and technical assistance to
micro, small and medium enterprises through
their financial and investment companies as well
as Ministry of Commerce and Industries, for the
purpose of empowering women to develop their
potential and to contribute to the national
economy [35].

To empower women and youth in Nigeria,
business and engineering schools training
centers were established across the 36 states of
the country; these centers were initiated to train
women and youth on different skills acquisition
and capacity building. The study noted that these
centers graduate many trainees at the end of
every blessing year in different field and
specialisations. Among these fields are
carpentering, tailoring, welding, bricklayers,
computers operation, computer engineering,
soap making, and building among others [38].

Woman Empowerment Initiative, formerly known
as Women in Nigeria (WIN) came into being in
1985. This was because of the challenges they
are facing in empowerment and entrepreneurship. It is understood that women
are considered as home keepers because of
their gender not that they are not capable. These
challenges women encountered moved WIN to
expand its scope to provide activities that would
help in empowering women with the aids of some
supporting agencies they started with educating
women, provision of micro-credit services, adult
education classes, educating the women clients
on Reproductive Health the provision of safe
water and the promotion of good sanitation and
hygiene. These activities help greatly in
empowering women and are encouraging them
to contribute in their town or respective villages
decision-making [39].

In a related development it is observed that
the wife of the Bauchi State Governor Hajiya Hadiza
M. A. Abubakar in collaboration with the state
ministry of women affairs and child development
has flag-off a three days Programmes for women
empowerment in Bauchi the state capital to
empower women through different skills
acquisition that will make them self-reliant
without depending on anybody in line with this
the period secretary of the ministry Alhaji
Mukhtari A. Wadaji encourages the apprentices
to liaise with their instructors to achieve the said
objectives of being entrepreneurs [40].

In addition to the above, the wife of the Bauchi
State Governor, Mrs. Hadiza Abubakar on
Wednesday in Bauchi assisted 500 women
entrepreneurs in the state with N10m to improve
their business activities. Abubakar said the
gesture was aimed at boosting their business
activities as well as enhancing their well-being
to make them productive in the Bauchi state and
Nigeria at large. She said all women in the state
would benefit from the similar gesture. “We are
starting with women in Bauchi Local Government
Area and will be extended same to other women
across the state,” she pledged. According to her,
the women will be given N20,000 each to invest
in their petty trading activities, expressing
optimism that the fund will go a long way to
alleviate their suffering and make them self-
reliant [41].

Similarly, Kano State Government has approved
and disbursed N99 million to 6,600 women under
its empowerment Programme as startup capital
to enable them to establish their chosen
businesses for self-reliance. This was disclosed
by the executive governor of the state Abdullahi
Ganduje on Sunday in Kano during the flag-off
of the empowerment Programme at the
Government House. He explained that the
beneficiaries were selected from all 44 local
government areas of the state. He stressed that
each beneficiary will collect N15, 000 to start a
business. He further said that the gesture was
part of the state governments efforts to empower
women to enable them to become self-reliant
and contribute to the economic growth and
development of the state. According to him, it is
also to empower the women to contribute
meaningfully to the economic growth of their
respective families and communities [38].

A study by Cheston and Lisa [42], disclosed that
international aid contributors, governments,
Scholars, and other development specialists have
given much consideration to microfinance as a
plan accomplished of attainment women and
including them in the development process. The
microfinance industry has made countless steps toward identifying several problems to women's access to financial services and developing ways to overcome those problems. He further explained that in 2001 a survey was carried out by the Special Unit on Microfinance of the United Nations Capital Development Fund (SUM/UNCDF) of 29 microfinance institutions, the survey exposed that nearly 60% of these financial institutions' customers were females. Six of the 29 targets entirely on women. Among the outstanding 23 mixed-sex programs, 52% of patrons were women.

3.4 Strategies for Women Entrepreneurship and Empowerment

The study suggested several strategies to empower women positively in the northern region, among which are; microfinance strategies, activities, and products to deal with gender problems and encourage women's empowerment. However, a study by Broto [43], disclosed five major factors that enable women entrepreneurs these includes; but not limited to adequate income, autonomy, opportunities to use and develop human capacity, conducive working environment, inducement of empowerment and growth and raise of social responsiveness. Use of Technology would also help in poverty mitigation through training and education. By improving all these issues, women can be empowered economically and socially, and community entrepreneurs will deliver more opportunities to the people of the community, thereby providing employment opportunities to resident youth who may have joined some bad element in the society labour force because of lack of such prospects.

Similarly, a study by Pallavi and Parul [16], Stated four procedures for empowerment: the procedure for awareness building; the process of capacity building and skill development; the process of greater participation and greater control over decision-making power; and finally, the process of transformative action. Though awareness building capacity and skill can be developed over a period of time, it will in addition increase the capacity to exert control on decision making, while awareness building and skills learned will finally lead to an understanding of empowerment allowing a change in authority.

In a similar view a study by Momoh [8], further shows that community entrepreneurship led by women may help in developing the society at large through equal distribution of resources to improve health, happiness and home index (HHH). This would lead to the success of countries and sustainable world growth through economic activities led by Women Empowerment. The study, in addition, noted that Women Empowerment also leads to more sustainable public growth in the long run, as they tend to spend their resources toward children development who soon would bring a positive change in the world.

In addition to the above [15], explained that empowerment is something that can be changed from one section to another section of society. The government has started their empowerment program and is making many policies to empower women, but the true achievement is completely depending on us. He then suggested some procedures for women's empowerment these include: Education, Capacity building, skill development, Participation development process and Granting women autonomy.

➢ To empower women for entrepreneurship of the northern region there is a need to support sectors where women workers and traders dominate to improve wages, working conditions, and safety, and remove gender differences
➢ Another strategy is to support women and girls, by empowering them precisely those who are underprivileged, to learn business and professional skills
➢ Since northern women play an important role there is a need to assist them to involve in worldwide value chains
➢ Women in the northern region face a lot of gender discrimination, there is need to address these blocks faced by women entrepreneurs, which include the market supply-side gap preventing women from accessing soft loans from the financial institutions.
➢ There is a need to continue support family planning services and worldwide support for universal access to these services, as well as in philanthropical responses
➢ One more important policy or mechanism for women empowerment and entrepreneurship is the promotion of the benefits of effective targeted and equitable social protection programs to women's empowerment
➢ Another mechanism for women entrepreneurship and empowerment is to support women to access resources and
innovations to expand agricultural output and income
- Policies for women entrepreneurship and empowerment is to expand the educational sector for women and girls, by prioritising school maintenance and quality education for girls
- Another mechanism for women entrepreneurship is to promote women’s advancement in both public and private organisations.

3.5 Challenges of Women Entrepreneurs

In northern Nigeria, women encountered a lot of challenges in both entrepreneurship and empowerment. Even though female entrepreneurship and the establishment of women-owned business systems is progressively growing, there are numerous challenges and hindrances that women entrepreneurs encountered. One major challenge that many women enterprises face is the effect that the old-style gender-roles society still has on women. Free enterprise is still considered a male-dominated field, and it may be hard to exceed these conservative opinions. Other than dealing with the leading stereotype, women entrepreneurs are facing many difficulties connected with their trades.

In addition to the above challenge's northern women, entrepreneurs are encountering is the financial problem. In relation to this, a study by [44,45,46] showcased that, women have lower personal financial assets compared to men. This means that for a given opportunity and equally capable individual, women must secure additional resources than men to excel the opportunity; because they control less capital. Another study by Robb and Susan [47], noted that the question of whether women have a rigid time in getting money compared to men for the similar occupational opportunity has developed into its own sub-field one possible issue in raising outside capital is that 96% of eldest venture entrepreneurs are men and may not be as sympathetic to female-centric business.

Most northern women business owners have had to depend on the self-generated money or spouse before starting any type of business. Sometimes they seek for loans from Banks and grants from some financial institutions and these institutions are not given loans on free interest bases, this discourages many women that want to commence a business through loans from these financial institutions. But sometimes the availability of bank credit appears to increase once businesses become recognised and/or a good relationship with the bank has been established. It is observed that many financial institutions are reported to have been more approaching in the providing loans once the business has started to prove a track record [48].

4. RECOMMENDATIONS

This paper recommends that matters of women empowerment must be given more attention and importance in making policy. This can be accomplished through microfinance plans that will empower women, as its result. But there is the countless necessity of those plans which precisely planned for financial sustainability of women.

- To hasten the growth of women entrepreneurship interest subsidy scheme needs to be committed by the government to persuade young women entrepreneurs to benefit loan services from monetary organisations.
- To empower women government should properly adopt the Obasanjo’s policy of poverty alleviation programmes across the nation, this would help in empowering women to become industrious.
- Women should be encouraging to embark on a chosen career pathway which ultimately makes them self-assured and empowered, and they should have easy access to skills acquisition and economic resources.
- Women contribute not in a small measure in national building, the time has come to give equal recognition to individuals irrespective of gender differences while financial organisations should provide soft loans to women. This will help in empowering them to leave up to expectation.
- Women should try to upgrade themselves in the changing times by adopting the latest technology benefits.
- The government should assist women to become part of the microfinance human resource team and provide encouragement to an organisation that supports it.
- Women must be educated and trained constantly to acquire the skills and knowledge in all the functional areas of business management. This can facilitate women to excel in the decision-making
process and develop a good business network.

5. CONCLUSION

The study concluded that in the northern region, most of the entrepreneurs are male, this is because most of the women are not financially sound compare to the men counterpart that is financially buoyant. However, recently, there is an increasing indication that more and more women are flatter and interesting in small business enterprises ownership and/or start developing an interest in the business. The organisation situation changes like a mixture with every accountability, responsibility and numerous pulls and pushes, which women have confronted and came out with a victory. Women are working in this complicated world. In addition to the above, the rates of self-employment among women are increasing on daily bases especially in the northern part of the nation. Though there are no certified figures relating trades to the gender of their proprietor/boss, there is a reliable indication that shows an important increase in female entrepreneurship [46]. Finally, it is observed that Every successful entrepreneur started somewhere. “And there’s no “magic pill” that smoothly launches you out of your cubicle confinement and into the free world of entrepreneurship. For some, the dream to be your own boss grows for a long time, even years, before it finally comes to fruition” [49].

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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