

## **An Empirical Study of Female Entrepreneurship and Economic Vitality in Bayelsa State, Nigeria**

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### **Abstract**

*This paper investigated the relationship between female entrepreneurship and economic vitality. The survey research design was used in this study. This is significant because it allows the researcher to assess the study participants' thoughts, ideas, and feelings using a structured questionnaire. The study population were 105 female entrepreneurs who registered with the Bayelsa state ministry of commerce, trade, and investment. Since the population was not too large, the total population was chosen as the sample size, and the questionnaire in that number were distributed. From the total sample subjects, 98 questionnaire were returned and utilized in the analysis. Expert opinion was used to determine the instrument's validity which was reviewed and rectified. The Cronbach-alpha method was used to confirm the internal consistency of the instrument, and all of the items scored above 70% and were acceptable. The hypothesized claims were tested using the Spearman Rank Correlation Coefficient and the Statistical Package for Social Sciences (SPSS) software. The findings showed that the variables have positive and substantial association. The paper concludes that there is a substantial link between female entrepreneurship and economic vitality measures such as wealth creation, economic growth, and job creation. However, the following recommendations were made based on the findings: female entrepreneurs should be supported by providing financial resources in the form of soft loans and other facilities that will provide an enabling environment for them to succeed. The government and private individuals should promote women engagement in business by creating and developing a culture that values female entrepreneurship and their contributions towards economic growth and development.*

**Keywords;** *female entrepreneurship, economic vitality, wealth creation, economic growth, employment creation*

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### **I. Introduction**

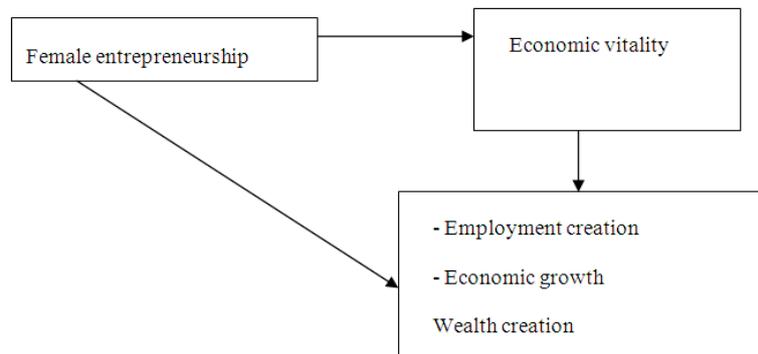
Entrepreneurship is the engine of economic growth and the wheel that pedals the vehicle of economic progress in any nation (Bagby, 1988). Entrepreneurship has been recognized for its importance in the areas of job creation, revenue generating, poverty alleviation, and wealth creation (Akeredou-Ale, 1975). Small and medium-sized enterprises rely on entrepreneurship to succeed. Entrepreneurship is characterized as a willingness to reinvent market offerings, take risks, try new things, and be more proactive than competitors. The relevance of citizen entrepreneurship integration cannot be emphasized, particularly for women in poor nations who have long been devalued. In the economic creative process, women play a vital and dynamic role (Brush, et al., 2009). Through innovation and invention, both of which are particularly prevalent in the informal sector, female entrepreneurs have contributed to economic vitality as development agents. As a result, women are increasingly important in both developed and emerging countries' socioeconomic growth, accounting for a significant share of small and medium-sized business owners (Boekette & Christopher, 2009).

Female entrepreneurs contribute significantly to national economies by participating in start-ups and growing small and medium businesses (Adelaja, 2005). Their interests and efforts in economic growth and development, particularly in the area of female entrepreneurship, have piqued the curiosity of researchers. Women's participation in a wide range of entrepreneurial activities in Nigeria appears to be limited, despite the fact that their efforts have resulted in numerous new firms that have created jobs and wealth (Envick & Langford, 2000). Entrepreneurs' position as labour market actors, poverty alleviators, and resource providers has supported the emergence of women-owned entrepreneurial businesses all over the world. In most developing nations, female entrepreneurship accounts for more than 75 percent of the informal sector and contributes more than 25 percent of GDP. It has mostly aided economic growth by generating jobs, reducing poverty, increasing wealth, and developing human capital (Baughn, et al., 2006).

Female entrepreneurship takes a great deal of risk, hard effort, sacrifice, and sincerity of purpose, all of which help to break through many barriers. Female entrepreneurs confront more risks, obstacles, and challenges

than their male counterparts, drastically reducing their chances of success (Bachetta, et al., 2009). When one examines the numerous obstacles and challenges that women encounter in entrepreneurship, particularly in Nigeria, such as capital infrastructure and a lack of manpower, to name a few, one may conclude that women are discouraged from entering the business field. Today's story, on the other hand, is one of businesses developing at an unprecedented rate. Despite the fact that female entrepreneurs contribute considerably to the development of entrepreneurship in Nigeria, various impediments have limited their capacity to reach their full potential. Despite the potential contributions of female entrepreneurs to entrepreneurship development, entrepreneurship in Nigeria has continued to underperform, and so the projected role of female entrepreneurs in entrepreneurship growth has not materialized. Government rules, obtaining financing, lack of access to information technology, lack of control over property, familial reliance, and restrictions to family enterprises with limited leadership positions have all led to the failure of many Nigerian women entrepreneurs. The study looks at how women have contributed to the growth of entrepreneurship in Nigeria.

**Figure 1:** Conceptual Framework showing the relationship between female entrepreneurship and economic vitality.



**Source:** Survey, 2021

The conceptual framework above shows the relationship between female entrepreneurship and economic vitality. Female entrepreneurship in this context means the economic activities carried out by women to improve the growth and development of any nation. Economic vitality in this context means to improve the well-being of the people through the provision of health care, good water, roads, power, school and general infrastructures. The researcher conceptualised the measures of economic vitality such as employment creation, wealth creation, financial sustainability and economic growth. Thus, this study is a caption attempt to measure the relationship between female entrepreneurship and economic vitality.

#### Research Hypothesis

Based on the conceptual framework work, the following null hypotheses were formulated to guide this study;

Ho1: there is no significant relationship between female entrepreneurship and wealth creation.

Ho1: there is no significant relationship between female entrepreneurship and economic growth.

Ho1: there is no significant relationship between female entrepreneurship and employment creation.

## II. Literature Review

There seems to be plethora of literature on what entrepreneurship entails, the study of female entrepreneurship is relatively recent. Entrepreneurship is the discovery of new business opportunities in the market by individuals or groups of people who start businesses based on entirely new products or services; it also includes the establishment of more handicraft or service-oriented businesses with more imitative products and services, and female entrepreneurship is the economic activities carried out by women. This research focuses on women's entrepreneurship and economic vibrancy. In this perspective, economic vitality entails improving people's well-being through providing health care, clean water, roads, electricity, schools, and other infrastructure. The study's fundamental theories also serve as the foundation upon which it is carried out.

#### Theoretical Framework

Female entrepreneurs are stimulated on the need for achievement and drive to create wealth as noted in the psychological theory. The McClelland's need theory was more interested in the psychological process that produces the need for venture creation as well as entrepreneurial disposition, rather than the specific casual connections between such needs and the recruitment of entrepreneurial performance. In addition to McClelland's motivation assertions, some authors consider other factors such as Level of intelligence and the trends in the environment to be responsible for venture creation. Entrepreneurial sociologists were focused with analyzing the distribution of needs among society's members, but they scoffed at the assumption that the most fundamental

causative elements behind the formation and performance of entrepreneurs are psychological (Jones & George, 2003).

**Economic Theory:** Entrepreneurs were viewed as agents of economic change by the thinkers in this field. They claimed that changes in the environment or in organizations are transformations that can occur as a result of economic forces reacting. Economists believe that entrepreneurs react rationally to certain economic pressures, resulting in a change in the environment in the form of a business. Without entrepreneurs, other components of production such as land, labour, and capital cannot transform themselves into economic value. Entrepreneurs are agents who bear risk and uncertainty. As a result, female entrepreneurs are not the exception in this economic perspective of entrepreneurship. Women play a unique role in the market system because of their ability to manage and control other components of production which motivates them to start businesses. The more they are perceived as agents of economic revolution, the more motivated they are to start businesses.

#### Female Entrepreneurship in Developing Countries

The seven states of entrepreneurship in general include the presence of opportunity, discovery of opportunity, choice to exploit opportunity, resource acquisition, entrepreneurial strategy, organizational process, and performance (Bird & Brush, 2002). According to Schumpeter (1934), entrepreneurship is a change process in which the entrepreneur's primary function is invention. It is a crucial condition for economic progress. Entrepreneurship is defined as a person's willingness and ability to look for investment opportunities, start a company, and run it successfully. Entrepreneurship is just a continuous process of combining resources to develop new goods or services; suffice it to say, entrepreneurship is all about change, which we see as one of the major characteristics of an entrepreneur who actively seeks out, responds to, and capitalizes on change Brush, et al, 2002).

In order to live in a hard economic situation, women in poor nations around the world, such as Nigeria, have launched their own enterprises for decades. Women's entrepreneurship has the potential to empower not only women, but also people in emerging economies. The number of women in business, on the other hand, continues to be low. Women in Africa, for example, are confined to the ground and are not authorized to start their own enterprises in the majority of cases. In Nigeria, the work culture favors men over women. Women are not encouraged to start enterprises or engage in entrepreneurship as a result of this. Despite the fact that women dominate the food production sub-sector and small and medium-sized businesses in Bayelsa state, government and private sector support for female entrepreneurship is limited. Women are extremely prominent in Nigerian micro-enterprises, including food production, maternity and health services, saloon and hair stylist services, agricultural services, and the informal sector in general, according to several studies. Women are more likely than men to run Micro-enterprises with fewer than 10 employees, such as small stores, restaurants, and motels, which are characterized by low skills, little capital, and easy access due to a lack of education. Women's capacity to own and operate a business is limited by illiteracy (which is higher among women than among men), a lack of training opportunities, norms, traditions, and religious constraints on the extent to which they can do so. In rural areas, women's primary role is to look after their husbands and children; in some communities, women are not permitted to start their own businesses or work in roles that require them to deal with or manage men (Danish & Lawton, 2012).

Micro-enterprises are dominated by women entrepreneurs in Nigeria, although the percentage of female employers is still lower than that of male employers. Similarly, in Bayelsa state, women's economic activities are mostly focused on dressmaking, retail retailing, and hospitality services. This illustrates that women continue to fall behind men in terms of exercising basic human rights, let alone participating in economic activities on an equal footing with men. In most developing countries, the fact that a large majority of women-owned businesses operate in the informal sector means they are not recognized by the economy and hence lack access to information, marketing opportunities, and social support. Women-owned businesses do not have the same possibilities as men-owned businesses due to exclusionary policies and social and cultural views (Bula & Tiagha, 2012)

Although the researcher has looked at some of the characteristics of female entrepreneurs as well as their reasons for starting enterprises, it is important to realize that entrepreneurship can take many different shapes. For example, the person emphasis distinguishes between necessity and opportunity entrepreneurs, who are pushed into business owing to labour market limits or career glass ceiling concerns.

#### **Economic Vitality**

Individuals' gender, colour, height, race, or culture has little bearing on entrepreneurship. Through entrepreneurship, women in diverse countries play an equal role in the growth of their male counterparts. According to various scholars, an entrepreneur is a person who takes on the risks that come with uncertainty, an innovator, a decision maker, an industrial leader, an organizer and co-ordinator of economic resources, a contractor, a resource allocator, a person who realizes the start-up of a new business, and an employer of others.

In this view, economic vitality comprises providing health care, clean water, roads, power, schools, and other infrastructure to improve people's well-being (Bula, & Tiagha, 2012).

Economic vitality is a requirement for establishing societal well-being, which improves residents' living conditions. The flow of information, education, health, housing, and transportation, all of which are generated and maintained by business, are crucial components that contribute to a desired standard of living. Women's entrepreneurship development is the most direct route to economic vibrancy. Women are known for their ability to combine a variety of activities with the potential to improve residents' living conditions and quality of life. Women are more likely than men to divide their time between market and non-market economic interests (Brush, et al., 2009). Non-market production, such as subsistence crop cultivation, water and fuel gathering, food preparation and housecleaning, and child and elderly care, is a major determinant of quality of life.

**New job creation:** Women's entrepreneurship development can help women who run their own enterprises make more money, which they can use to support their families and improve their general well-being (Parker, 2010). This money can help women start and grow their businesses, allowing them to hire people in their community.

**Poverty reduction:** To support themselves and their families, many women rely on the income earned by their entrepreneurial activities (Sinha, 2005). Women are also more likely to organize programs targeted at empowering women and youths in order to alleviate poverty. Cowan, for example, is a non-governmental organization (NGO) created by women in Nigeria that is striving to alleviate poverty among Nigerian women.

In a growing economy, small enterprises are more likely to have the flexibility and innovativeness that are critical business demands. By creating micro and macro firms and bringing their values, products, and services to market, women are changing the face of business in the United States. Women entrepreneurs have a holistic approach to balanced life, work, family, economic, and cultural values (Parker, 2010). They integrate economic strategies such as job creation, marketing, and management with workplace innovations such as flexible scheduling, childcare etc. (Baker, et al., 1997)

**Economic Development:** Women's growing prominence in business benefits the country's GDP and Gross National Income (Sinha, 2005). Women, who are self-employed, particularly in micro and small firms, contribute more than 30% of the country's GDP, according to data (Goldinn, 1995). Many people believe this industry and its entrepreneurial features to be critical to innovation and economic success. Wealth creation and social vitality are the economic goals of both men and women entrepreneurs. To do so, women entrepreneurs usually pool their resources to create a solid foundation in either rural or metropolitan areas, which they then use to drive economic development. Women entrepreneurs can employ teamwork, networking, and management competency as successful promotional tactics to pool their resources and focus on best business practices, contacts, and references. Women can use business networks to locate and secure potential business partners (Beneria & Sen, 1981; Delice, 2008).

#### Challenges facing women entrepreneurs

Despite the numerous achievements that women entrepreneurs have made, a number of restraints have been recognized as barriers to their success. Government norms and regulations, obtaining financing, and developing an ICT infrastructure that supports efficiency and growth are just a few of the hurdles that women entrepreneurs confront. Women entrepreneurs need confidence, leadership, and management abilities, as well as new market access. Beneria and Sen (1981) claimed that women are often more constrained in their economic decisions than men. Bekele and Worku (2008) noted that there are specific characteristics that impede women entrepreneurs' ability to take advantage of the opportunities available to them in their environment, and these limitations have been recognized as reasons why women businesses fail." Poor financial management, liquidity issues, management inexperience and incompetence, problems dealing with inflation and other external economic conditions, poor or non-existent books and records, sales and marketing issues, staffing, union issues, failure to seek expert advice, limited social and business networks, a low level of demand in the local economy, and a lack of expertise are just a few of them (Roomi & Parrot, 2008).

Despite the potential and contributions of women entrepreneurs to economic development, women's entrepreneurship activities in Nigeria have been hampered by the following issues: Lack of autonomy over property, finance, information technology, age limit, family reliance, and family business restrictions. Above all, despite the challenges, women in Haiti have been and continue to be able to start their own enterprises. Nonetheless, we will analyze different reasons that stifle or restrict women's entrepreneurial activity; without these impediments, women would be more likely to start enterprises, which would result in more jobs and wealth for the country.

### III. Methodology

The relationship between female entrepreneurship and economic vitality was studied in this article. A cross-sectional research design was used in this investigation. This is significant because it allows the researcher to assess the study participants' thoughts, ideas, and feelings using a standardized questionnaire. The study's participants are 105 female entrepreneurs who are registered with Bayelsa state's ministry of business, trade, and investment. Because the population was not too huge, the total population was chosen as the sample size, and the questionnaires were distributed in that amount. Of the total sample subjects, 98 returned questionnaires were utilized in the analysis. Expert opinion was used to determine the instrument's validity, which was then reviewed and rectified. The Crombach-alpha method was used to confirm the consistency of the instrument, and all of the items scored above 70% and were acceptable. The hypothesized claims were tested using the Spearman Rank Correlation Coefficient and the Statistical Package for Social Sciences (SPSS) software.

Data analysis and hypothesis test result

The data was descriptively and inferentially analysed to determine the relationship between female entrepreneurship and measures of economic vitality such as wealth creation, economic growth and employment creation. The table 1 below shows the test result between the variables

**Table 1:** Relationship between female entrepreneurship and measures of economic vitality

		FE	WC	EG	EC
Spearman's rho	Female entrep.				
	Correlation Coefficient	1.000	.720*	.833**	.605**
	Sig. (2-tailed)	.	.000	.000	.000
	N	98	98	98	98
	Wealth creation				
	Correlation Coefficient	.720**	1.000	.602**	.528**
	Sig. (2-tailed)	.000	.	.000	.000
	N	98	98	98	98
	Economic growth				
	Correlation Coefficient	.833**	.602**	1.000	.272**
	Sig. (2-tailed)	.000	.000	.	.007
	N	98	98	98	98
Empl. creation					
Correlation Coefficient	.605**	.528**	.272**	1.000	
Sig. (2-tailed)	.000	.000	.007	.	
N	98	98	98	98	

Source: Research desk, 2021

Evidence on the relationship between female entrepreneurship and the measures of economic vitality indicates that female entrepreneurship contributes significantly towards all three measures such as wealth creation ( $\rho = 0.720$  and  $P_v = 0.000$ ), economic growth ( $\rho = 0.833$  and  $P_v = 0.000$ ) and employment creation ( $\rho = 0.605$  and  $P_v = 0.000$ ). The results revealed that female entrepreneurship has a significant and positive relationship with the measures of economic vitality. This means that the effective participation of female entrepreneurs will contribute to wealth creation, economic growth and employment generation.

### IV. Discussion of Findings

Entrepreneurship has been identified as the driving force for economic vitality and wheel that pedal the vehicle of economic growth and development. Female entrepreneurship is rapidly growing in the whole world. Despite the plethora of challenges women face in the business and the corporate world, female entrepreneurship has gained more acceptance and recognition as a means of improving growth and development of any economy. To make critical assertions and affirmations, the researcher raised three (3) hypotheses. The first hypothesis was raised to examine the relationship between female entrepreneurship and wealth creation. Finding indicated that there is a positive and significant relationship between female entrepreneurship and wealth creation. This was further showed in the result obtained with the test of hypothesis ( $\rho = 0.720$  and  $P$ . value = 0.000). This result is a clear indication that female entrepreneurship and women participation in businesses has the capacity to increase wealth of people in our society. Women participation in business venture is a possibility to reduce their financial dependency and increase their financial autonomy and a means of supporting their male counterpart as they collectively solve their financial and economic challenges as a family.

The second hypothesis was also raised to ascertain the link between female entrepreneurship and economic growth. The result from the test of hypothesis revealed that there is a significant relationship between female entrepreneurship and economic growth. This was further showed in the result obtained with the test of hypothesis ( $\rho = 0.833$  and  $P$ . value = 0.000). This is a clear affirmation that women entrepreneurs drive the informal sector of the economy and contribute significantly to promote the micro-economic sector. Most importantly, the contribution some female entrepreneurs are not recorded in the accounting of the gross

domestic product, however, women support for economic vitality as a means of improving the well-being of the society can not be over-emphasized.

The third hypothesis which says there is no relationship between female entrepreneurship and employment creation was also tested. The finding indicated that a positive and significant relationship between female entrepreneurship and employment creation exist. This was further showed in the result obtained with the test of hypothesis ( $\rho = 0.605$  and  $P. \text{ value} = 0.000$ ). Although, female entrepreneurs are more prevalent in the informal sector and they own, manage and control mostly small and medium scale enterprises. With this informal sector operation, female entrepreneurs tend to employ and engage more people while they pursue their dream of making wealth and also meeting the needs of both their internal and external customers.

The findings generally indicated that female entrepreneurs have been recognized for its importance in the area of job creation, revenue generation, poverty alleviation and wealth creation (Goheer, 2003). Entrepreneurship is important for the support of small and medium enterprises. Entrepreneurship is willingness to rejuvenate market offerings, innovate, risks taking, trying out of new and being more proactive than competitor's opportunities (Tanbunan, 2009). Women play essential and dynamic roles in economic creative. As agents of development, female entrepreneurs have contributed to economic vitality through creativity and innovations both in highly prevalent in the informal sector. Women are therefore becoming increasingly important in the socio-economic development of both developed and significant percent of the operators of small and medium enterprises (Goldinn, 1995; Mammen & Paxson, 2000).

## V. Conclusion/ recommendations

Female entrepreneurs have the capacity to make substantial contributions to national economies through participation in start-ups and their growth in small and medium businesses. Their interests and activities in the economic growth and development especially in the area of female participation in business have received an outstanding interest of among contemporary researchers. However, this study concludes that there is a significant relationship between female entrepreneurship and the measures of economic vitality such as wealth creation, economic growth and employment creation. Based on the findings, the following recommendations were made; that female entrepreneurs should be encouraged by providing financial support through the provision of soft loans and other facilities that will create an enabling environment for them to strive. That both government and private individuals should promote women participation in business through the creation and development of a culture that recognize the contributions of female entrepreneurs.

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