

TRANSFORMING THE LIVES OF VULNERABLE WOMEN AND GIRLS IN NIGERIA: ENTREPRENEURSHIP AS VIABLE TRANSFORMATION TOOL

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Abstract

Entrepreneurship is a better tool for transforming the lives of vulnerable women and girls in Nigeria. The engagement of rights policy that revolves around economic development and livelihood opportunities for women and girls living in rural or conflict-affected communities across Nigeria will go a long way in propelling positive change. This study examines transforming the lives of vulnerable women and girls in Nigeria via entrepreneurship as a viable transformation tool. The qualitative content analysis adopted in the analysis of various data from secondary sources, which are important in the empirical understanding of the study. Women and girls are most vulnerable to the gender divide as the wave of inflation and economic meltdown continue to push many people into poverty. The study's findings critically indicated that vulnerable women and girls would have a better future with entrepreneurship programs from the Nigerian government and stakeholders. Women and girls also support the idea of training connected to vocational and trading assistance that will transform their lives for good even after conflict or economic disruption. The study concludes that the government and stakeholders should engage more in using entrepreneurship to transform vulnerable women and girls, which will inclusively be part of Nigeria's United Nations Sustainable Development Goals (SDGs).

Keywords: Entrepreneurship, Women, Girls, Policy, Economic recovery, SDGs

1.0 Introduction

Since the turn of the twenty-first century, research into how entrepreneurship fosters economic growth has grown active due to the growing recognition of the importance of entrepreneurship as a viable tool for women's and young girls' empowerment (Park, 2017). Nigeria has a very high rate of poverty. According to Sau (2023), approximately 44.7 million men and 43.7 million women in the nation were estimated to be living on less than \$1.90 USD per day. Nigeria was home to 12.9% of the world's population living in extreme poverty as of 2022. As a result, women and girls are more susceptible to emotional and psychological abuse as well as sexual and domestic violence (Nnadozie Integrated Development Foundation, 2023).

The need for economic empowerment for vulnerable women and young girls remains a very important strategy in ensuring that women and young girls have access to financial support and assistance. The capacity and readiness to create, plan, and supervise a business venture-along with all of its uncertainties-to turn a profit is known as entrepreneurship. The various initiatives that promote a better life that will sustain

vulnerable women and young girls' lives are important to be implemented by the various governments and stakeholders across Nigeria.

It is said that women and girls in Northern and other regions of Nigeria are vulnerable, like an "endangered species" that battles for survival daily (Ogbe, 2020). That area of the nation is well-known for its negative aspects, which include unemployment, poverty, illiteracy, instability, and, more recently, the flagrant violation of women's and girls' reproductive rights and health. Still, neither has the situation improved nor is it more agreeable in the countryside. Girls walk several kilometers in many rural northern communities in Nigeria. According to study results, 14% of females said they walked more than six kilometers to school daily. Sixty-one percent of the girls walked one to three kilometers (GEN Report, 2014). In a previous study carried out in 2008 in the Northern states of Nigeria, 21% of girls thought that one of the biggest barriers to girls' education was their distance to school (GEN Report, 2014). Due to hunger and travel, some arrive at school already fatigued and will likely nod off during class. Making money for the family is another reason parents pull their female children out of school and place them in jobs like hawking, nannies, housekeeping, etc.

According to UNICEF (2022), approximately 14 million children between the ages of 5 and 14 work as children. In Nigeria, child marriages are more common in the north than in the south. To protect the civil, political, social, economic, and cultural rights of women and girls in rural or low-income communities in Nigeria, the government must be seen to be taking action rather than remaining silent about the plight of women and girls (Ogbe, 2020).

The creation of new local businesses is the most well-known instance of entrepreneurship. However, vulnerable women and young girls are constantly faced with the challenges of having access to economic opportunities in Nigeria. This invasive issue creates a gap between equal income opportunities and other financial benefits (ILO, 2016). According to the International Labor Organization (ILO) (2016), women currently own and run up to one-third of all businesses involved in the formal economy globally. Nonetheless, the vast majority of them in developing and transitioning economies are micro and extremely small businesses with limited room for expansion. The ILO reports that women's productive potential is as high as 50%, while men's is underutilized by 22%. Sustainable enterprises managed by women may have greater opportunities if barriers such as discriminatory customs, discriminatory property, inheritance laws, restricted access to formal financial institutions, and time constraints resulting from domestic and family responsibilities are removed. This would thereby promote employment growth, gender parity, and women's economic empowerment (Adeleye et al., 2023).

Consequently, numerous initiatives to reduce poverty or empower women and young girls have failed in the past. In order to decrease poverty among women in low-income communities, efforts must be sustained, with women at the top-level overseeing and coordinating governmental initiatives. *Entrepreneurship* is a very important tool that will transform the lives of vulnerable women and young girls if it is rightly implemented. Therefore, this study examined transforming the lives of vulnerable women and girls in Nigeria: entrepreneurship as a viable transformation tool.

1.1 Research Questions

This study worked with certain research questions, enabling proper literature work and understanding of transforming the lives of women and girls in Nigeria via entrepreneurship as a tool.

- I. How can entrepreneurship programs serve as a tool for transforming vulnerable women and girls' lives in Nigeria?
- II. What are the implications of entrepreneurship programs on the lives of vulnerable women and girls in Nigeria?
- III. What are the challenges of entrepreneurship programs as a tool in transforming vulnerable women's and girls' lives in Nigeria?
- IV. What are the strategies or recommendations for using entrepreneurship to transform vulnerable women and girls' lives in Nigeria?

2.0 Conceptual Clarification

Entrepreneurship: The term entrepreneurship has various definitions from different authors. For instance, Ezeani (2012) defined entrepreneurship as a program that combines creative and innovative ideas with management and organizational skills to mobilize people, capital, and resources to address needs and objectives and generate wealth. Cyril (2012) involves the skill and inclination of a person to look for investment opportunities in a given environment and be able to launch and successfully operate a business. Chang (2015) stated that *"art entrepreneurship is a relatively new research topic, and the focus area is exploring the management process of entrepreneurship such as creativity and autonomy, capacity for adaptability, and create artistic as well as economic and social value."* A person engages in entrepreneurship when they create a new business, a novel approach to an established enterprise or concept, or an inventive method of introducing a good or service to the market while taking a risk with their resources.

Adegbite, Ilori, Irefin, Abereijo, and Aderemi (2007) list ten more activities and competencies that female entrepreneurs should utilised. A clear vision, a generation of progressive ideas, motivation and a passion for success, the ability to translate a vision into tangible reality, innovativeness, creativity, courage, and self-confidence, the ability to take reasonable risks, mercurial integrity, patience and ingenuity, trust, good judgment, prudence, and hard work are some of these qualities. They can function well because of these listed qualities.

Entrepreneurship education or program is defined as the process of producing something unique and valuable by investing the required time and energy, taking on the corresponding financial, psychological, and social risk, and reaping the rewards of both financial gain and personal fulfillment (Hisrich, 2002; Hisrich, Peters & Shepherd, 2017). As a result, there are financial gains, personal fulfillment, and independence. There are a ton of other advantages to starting small businesses. It has multiplier impacts, including the potential to create jobs and wealth, expand businesses, encourage indigenous entrepreneurship, and foster an entrepreneurial culture among the populace.

Meanwhile, the following are examples or types of entrepreneurship:

Small Business Entrepreneurship: These companies include grocery stores, travel agencies, hair salons, carpenters, plumbers, electricians, and consultants (Scott, 2017). These individuals manage or own their businesses and employ locals or family members. For them, the reward would not come from making millions of naira or taking over an industry but rather from being able to feed their family. They take out modest business loans or loans from friends and family to finance their venture.

Scalable Startup Entrepreneurship: This startup business owner launches a business believing that their idea can transform the globe (Weiss, 2024). They draw thoughtful

investors and support unconventional thinking. They hire the smartest and the brightest workers because the study focuses on scalable commercial and experimental models. They need more venture cash to support and drive their enterprise.

Large Company Entrepreneurship: These enormous corporations have a clear life cycle. The majority of these businesses expand and remain viable by introducing fresh, cutting-edge goods that complement their core offerings. Large companies are under pressure to develop an innovative product and promote it to a new customer base in a new market due to factors such as shifting consumer preferences, new competitors, and technological advancements (Kritikos, 2024). The current organizations try to build the product internally or purchase innovative businesses in order to keep up with the rapid advancements in technology.

Social Entrepreneurship: The goal of this kind of business is to create goods and services that address societal issues and needs. Their sole mission is to serve society, not to maximize profits. According to Gandhi and Raina (2018), the global conversation about civic engagement and voluntarism increasingly focuses on social entrepreneurship as a critical component. Its pursuit of mission-associated impact sets it apart from other current forms of entrepreneurial models and combines the enthusiasm of a shared purpose with industrial ethics.

Vulnerable Women and Girls: The most vulnerable women in Nigeria's extreme poverty—namely, widows without jobs, women and girls with disabilities, internally displaced women and girls, and survivors of sexual and domestic abuse—must be empowered and educated. Some interventions are connected, which provide food, clothing, hygiene and sanitary supplies, small business subsidies, education scholarships, temporary housing, and skill development to assist vulnerable women in rebuilding their lives. According to Murembe, Kyomuhangi, Manalili, et al. (2021), women in low- and middle-income communities frequently lack control over their financial resources and face cultural discrimination, which makes other vulnerabilities they already face worse.

The situation of women residing in several camps for internally displaced persons (IDPs) in the Northeast, across Nigeria, and even beyond the nation has gotten worse than that of their male counterparts. These camps, which house indigenous people who are escaping their homeland because of the terrorist organization Boko Haram's lethal actions, were established as a result of the conflict in the northeastern region of the nation. More than half of those who were displaced were reportedly women from various northeastern areas impacted by the insurgency that has been robbing many of their livelihoods since 2009.

The Internally Displaced Monitoring Center (IDMC) projected in December 2015 that there were around 2,152,000 IDPs in Nigeria. Men comprise 47% of the IDP population, while women comprise 53%. The insurgency displaced ninety-two percent of IDPs, and over 56 percent of them are youngsters, of whom more than half are under the age of five (Busuguma, 2022). Of the overall population of IDPs, 42 percent are adults. Seventy-nine percent of Nigeria's present IDP population was displaced in 2014. Borno accounts for 62% of the IDPs, followed by Adamawa (18%) and Yobe (13%). Also, according to DTM (2015), 13% of IDPs live in camps, and 87% live with host families.

3.0 Research Method

An explorative research design approach underpins the study. The goal of qualitative research is to collect and evaluate non-numerical (descriptive) data to comprehend people's attitudes, beliefs, and motivations concerning their social reality (Ugwu and Eze, 2023). Meanwhile, the content analysis was applied to understand the various empirical literature and context from the various secondary data sources, such as articles, academic journals, government reports, newspapers, and the internet. Purposive sampling of sources was critically done using multiple articles and academic journals to answer the study's various research questions. The results of the qualitative approach were analyzed and integrated to address the research questions, emphasizing the challenges faced by rural women and young girls as well as the value of entrepreneurship opportunities.

4.0 Findings and Discussion

i. How can entrepreneurship programs serve as a tool for transforming vulnerable women and girls' lives in Nigeria?

A key component of the 2030 United Nations (UN) Agenda for Sustainable Development is women's economic empowerment. Regarding the number of female business owners, the size of women-owned firms, and their access to financial resources, women are clearly falling behind males, according to the 2016 Report of the UN Secretary-General's High-Level Panel on Women's Economic Empowerment (United Nations, 2016). In particular, women-owned businesses are less numerous and need more access to capital, resources, and assets. Most women in Nigeria work in sales and service industries, propelling the country's economy to unprecedented heights. However, due to barriers, women are overrepresented in retail, hospitality, and petty trading businesses and are largely absent from the manufacturing and construction sectors (Etim & Iwu, 2019; Diop, 2017).

The Nigerian government has launched numerous initiatives to develop entrepreneurial skills. It even went so far as to create skill-acquisition centers to lower the population's poverty rate. Governments have established several programs to help vulnerable populations—women and girls—by generating revenue. It is assumed that if women and young people learn skills, they can start their businesses and create jobs instead of seeking government employment, especially for graduates who want white-collar professions.

The inclusion or implementation of entrepreneurship programs for vulnerable women in low-income communities in Nigeria can transform lives and bring positive livelihood. According to MSME Africa (2023), Nigeria's economy is mostly driven by Small and Medium Enterprises (SMEs); entrepreneurship is essential to economic growth and development. Innovation is fueled by entrepreneurship, which generates jobs and promotes income distribution. Because it has a wide range of customers and a wealth of resources, entrepreneurship is essential for lowering unemployment, growing regional economies, and eventually boosting the nation's overall economic stability and prosperity.

Nigerian policymakers concur that entrepreneurship is essential to the nation's economic prosperity, which is why several initiatives to develop entrepreneurial skills have been implemented by succeeding administrations. These initiatives can decrease social vices, unemployment, and poverty by increasing job creation. The goal of skill acquisition programs as a way of youth empowerment, according to Ogundowolo

(1998) and Idoko (2014), is to prepare and equip young people who can benefit society. According to him, acquiring the right skills may guarantee that young people reorient their values and become employers and wealth creators rather than just seekers.

ii. What are the implications of entrepreneurship programs on the lives of vulnerable women and girls in Nigeria?

According to the Organization for Economic Development (OECD) (2014), entrepreneurship programs can boost economic growth, productivity, and employment. In support of the OECD's perspective, Nigeria's director-general of media production, contended that small and medium-sized businesses, often the biggest labor employers, are the main forces behind development (Babalola, 2009). This statement reaffirms that women's business development necessitates significant manual labour and can therefore generate some jobs (Izedonmi & Okafor, 2010).

Women and girls who engage in entrepreneurial endeavours become more self-reliant and can better manage their roles as moms and wives (Akanji, 2016; Hussain et al., 2014). According to Ekpe, Mat and Razak (2011) and Garba (2011) also show that because women's Small and Medium Enterprises (SMEs) have a short gestation period and a high potential for rapid development return on investment, they can start small and grow gradually as well as quickly adjust resources in a period of favorable and unfavorable economic conditions.

One of the most important avenues for achieving women's economic empowerment and gender equality is women entrepreneurs. Many women find that their businesses provide them the strength and security of their finances and enable them to become self-sufficient. It affects their families, communities, countries, and the world directly and indirectly. Nigerian women entrepreneurs encounter several significant obstacles that the government must address (Adeleye et al., 2023, p.10). According to Nexford University (2024), entrepreneurship plays the following roles:

1. Local poverty can be eradicated through entrepreneurship. Through establishing new companies and employment, entrepreneurship offers people the chance to improve their financial circumstances.
2. Since entrepreneurship is essential to local community development, it is significant. Entrepreneurs support their communities' economic viability by starting new firms. This may result in more money being invested in the neighborhood, leading to better facilities, services, and infrastructure.
3. The emergence of new startups in the market stimulates competition and innovation. They put established companies under pressure to enhance their goods and services, which eventually helps customers.
4. Thanks to entrepreneurship, small enterprises and women can participate in the market, which can promote greater economic stability and diversity in Nigeria.
5. One of the main forces behind economic development and expansion is entrepreneurship. Entrepreneurship boosts the gross national product and per capita income by generating new companies and jobs.

One of the most important avenues for achieving women's economic empowerment and gender equality is women entrepreneurs. Nigerian women entrepreneurs encounter several significant obstacles that the government must address (Adeleye et al., 2023, p.10).

iii. What are the challenges of entrepreneurship programs as a tool in transforming vulnerable women and girls' lives in Nigeria?

With the engagement of various kinds of literature and studies, entrepreneurship programs face many hurdles in ensuring they are transformative tools for vulnerable women and girls' lives in Nigeria. Due to cultural and psychological factors, Nigerian women and girls' entrepreneurs face several complex and challenging obstacles, including a lack of funding, an inadequate business environment, poor economic policies, cultural issues, a lack of technological and management skills, a lack of education, a concentration in low-income communities, a lack of support networks, and high transportation costs (Afolabi, 2015; Amaechi, 2016; Bioulac & Bouée, 2018; Chinonye et al., 2015). These obstacles can be attributed to women's and girl's lower social standing in a society where men predominate. Other obstacles that affect the business potential of rural women in Nigeria are the early marriage of girls, a lack of education and skills, and ineffective economic empowerment (Obi et al., 2017; Bowie, 2020).

Most people characterize the business climate in Nigeria as challenging and unwelcoming. In important categories of the standard of the business environment, the nation needs to catch up. According to Nigeria's 2014 Doing Business Report, the nation dropped from 138th in 2013 to 147th in 2014. Nigeria's situation confirms that social injustice and economic hardship, which foster the emergence of entrepreneurial ventures, also threaten the incubation and survival of such ventures (Ezeoha & Ituma, 2017). According to the World Bank Doing Business Report (2015), the nation performs reasonably well in terms of the rate of new business registration (which increased from 65,074 in 2010 to 81,144 in 2012); the cost of business start-up procedures (measured in GNI per capita), which decreased from 75.9% in 2010 to a low of 31.6% in 2014; and the ease of doing business (scoring 175 in comparison to the Sub-Saharan African average of 142 in 2013).

Problems are exacerbated by insufficient government assistance. Inadequate policies impede the economic contribution of women entrepreneurs by exacerbating their particular requirements (Idoko, 2023). It is critical to overcome these obstacles. Increasing the number of female entrepreneurs boosts the economy, creates jobs, and lowers poverty.

iv. What are the strategies and recommendations for using entrepreneurship to transform vulnerable women and girls' lives in Nigeria?

Previous research from Simba, Kalu, Onodugo, Okoyeuzu and Ogundana, (2022) and Bowei (2020) has examined and delineated obstacles encountered by female entrepreneurs in Nigeria, the results of this study add to the body of knowledge by pinpointing other potential obstacles faced by these women entrepreneurs in Nigeria. The long-term viability of government initiatives is another issue. Certain initiatives are only temporary and don't provide long-term assistance, which impedes the expansion and advancement of women-owned companies.

In order to tackle these concerns, it is imperative to augment the efficacy of governmental programs using extensive monitoring and assessment frameworks. The initiative of providing entrepreneurship should be able to tackle the purpose because it is initiated.

Community engagement produces better and greater results by fostering trust, encouraging better individual decision-making, raising community satisfaction with organizations' performance, and gaining ownership and sustainability for the organization's intervention.

This study also implies that the most vulnerable women and girls reside in rural communities, which need to be developed to provide them with access to finance and basic amenities like water, power, and good roads, which will support their business endeavors.

Financial institutions require women to have accounts, but they must also learn to maintain account records since this will make it easier for them to deal fairly with these organizations.

Collaboration with the commercial sector and non-governmental groups is also crucial to raising awareness of the available support services and motivating more vulnerable women and girls to embrace those initiatives by the government.

Although the Nigerian government has made great strides in encouraging vulnerable women to start their own businesses, certain issues still need to be resolved to guarantee the success of these policies and initiatives. They include funding, favorable economic policies, and protection of small and medium-scale businesses across the country.

In order to empower vulnerable women and remove the obstacles they encounter, collaboration, awareness, and ongoing assessment are essential.

One policy suggestion from this study is that to support more female-owned enterprises in Nigeria, the government should establish more effective grant and loan programs specifically aimed at female entrepreneurs in rural and urban regions (Ukwueze, 2022).

5.0 Recommendations

The following are recommendations in improving and making entrepreneurship accessible or women and young girls in Nigeria:

- i. The first approach is to create policies that facilitate the expansion of women-led businesses at all stages and ease their shift from the unofficial to the official sector.
- ii. Expanding the financial resources available to women entrepreneurs is imperative. The government might set up specific financing sources that are reasonably priced and easily available.
- iii. The government should create incentives to encourage financial institutions to implement gender-sensitive policies, like granting credit guarantees and making loans without collateral, to combat the pervasive gender bias in lending and investment. Lenders will feel more confident by providing government support for loans made to female entrepreneurs, improving women's access to finance.
- iv. To fully realize the promise of the expanding digital economy, women must be encouraged to become digitally literate.
- v. The government may increase women's access to digital resources by supporting grants and scholarships for young girls enrolled in STEM and digital literacy programs and collaborating with private universities to enhance ICT education.

5.1 Conclusion

The study has examined the transformation of the lives of vulnerable women and girls in Nigeria through entrepreneurship. Expanding the financial resources available to women entrepreneurs is imperative. The government can set up special funding programs that provide women-owned companies with accessible and reasonably priced financing options with a cascade of benefits resulting from this, including increased economic activity and growth, job creation, tax income, and economic variety. Despite

the rising proportion of Nigerian women engaged in business and entrepreneurship, there is still significant space for expansion, given the enabling powers of technology. The nation will benefit economically and socially from closing the current technology gap in terms of increased GDP contribution, better livelihoods for citizens, and corporate growth. It is also important that women are included in policy-making and ensure that they strive to develop the nation's economy. The proper engagement and implementation of funding that will accelerate the various businesses should be geared toward sustainable development across the country.

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