

WOMEN INVOLVEMENT IN COOPERATIVE ENTREPRENEURSHIP TOWARD ATTAINING THE SUSTAINABLE DEVELOPMENT GOALS IN NORTH CENTRAL, NIGERIA

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Abstract

Development is an array of social discourse which saturates every aspect of human existence. While, Sustainable Development is a kind of development that takes care of the basic needs of the present generation without compromising the interest of the next generation, whether economic, political, or social. Therefore, women involvement in cooperative entrepreneurship should not be misconstrued as aberration to social exercise. In this regard, the study examined women involvement in entrepreneurship and the plausibility of taking the quantum leap toward attaining SDGs – agenda. Specifically, the study explores the role of women owned entrepreneurial ventures and their wellbeing towards attainment of the sustainable development in North Central, Nigeria. A Qualitative research design was conducted which, involved face to face, an in-depth interview for 60 women entrepreneurs, purposive and snow ball sampling techniques aided the study. Majorly, the study revealed that contributions of women owned entrepreneurial ventures towards their household wellbeing must be recognized and steps should be taken to provide better financial, infrastructural and training facilities to women entrepreneurs in North Central geo-political zone of Nigeria. To this end, the study's major emphatic recommendation is the need for the government's assistance toward enhancing, encouraging women participation in entrepreneurial ventures in order to complement their men's efforts toward attaining the sustainable developments goals – agenda within the specified target, year 2030.

Keywords: Cooperative-entrepreneurship, Culture, Development, Sustainable-development, Women entrepreneurship.

INTRODUCTION\BACKGROUND OF THE STUDY

The non-recognition of women's labour in the home leaves them with no sense of value as a group at all. The subordination of women as a group and the particular nature of female conditioning serve to maintain this. So, while women can morally assert their worth, resist the reduction of their value to the lowest estimate of commodity exchange as conversed against and appropriately entrenched in SDGs – Goal 5(Gender Equality), Goal10 (Reduced Inequalities) and Goal 16 (Peace, Justice and Strong Institutions). Moreover, the irony behind the peaceful happy family as a place of restfulness is the consumption of female labour power-Sheila (1973). However, there is the need for both parties (male/female, husband/wife) to symbiotically relate in a watertight social existence in order for the relationship to be sustained. Hence, SDGs- Goal 17 emphasized Partnerships for the Goals. Suffices, for the goals – agenda to be achieved, there is the need for unflinching cooperation.

Against the backdrop, Ojobo& Damian (2021) conceived cooperative society as a collection of individuals who are all facing similar economic challenges and opt to pool their resources on a level playing field via collaboration and mutual help in order to overcome these challenges. Rakitovac&Bolkovic (2019) added that, cooperatives are enterprises that are owned and operated for the benefit of its members to help them achieve their economic, social, and cultural goals and aspirations. On the other hand, *Development* is a multiplicity social discourse which permeates every aspect of human existence. While, sustainable development is a kind of development that takes care of the basic needs of the present generation without compromising the interest of the next generation, whether economic, political, or social. Therefore, women involvement in cooperative entrepreneurship and development in Nigeria should not be misinterpreted as deviation to social practice.

In order to ease the conceptual clarifications of the thematic discourses of the study: *cooperative entrepreneurship, development, sustainable development* (sustainability) and *women*. The study attunes its systemic and systematic explanations. Thus; *development* as a term sociologically has been variously well debated. However, *Development* according to Rodney&Nnoli, can be considered as follows: (a) Human-centered rather than artifacts-centered, (b) A dynamic process rather than a static state, and (c) Involves a complex interactive relationship between individuals and society – based essentially on production rather than on consumption.

Understood from this view point, development is about building a nation and well-being of the citizenry. Onuoha (2007) remarks that *development* can be defined as the continuous process of qualitative and quantitative transformation in the capacity of a state to organize the process of production and distribution of the material benefits of society in a manner that sustains improvement in the well-being of its individual's members in order to enhance their ability to realize their full potentials, in maintenance of the positive transformation sustenance of their society and humanity at large.

Succinctly, Fadeyi (2010) observes that in a wide range sense, *development* covers economic development and other important attributes as well, notably more equality of opportunity, political freedom, civic liberties, gender equality and environmental protection and poverty reduction. In sum, *development* that takes little account of sustainability is ultimately self-defeating. There is need for a quick switch from Development to Cooperative

entrepreneurship whose aim is to incorporate creativity, innovation, and strategic management into cooperative society practice. To accomplish this, cooperative societies must have dynamic governance structures, qualified competent and committed human resources, and modern management systems (Abdullahi, 2020). Co-operative entrepreneurship is a form of joint venture with innovative skills of managing it. Broadly speaking this means that there is more than one entrepreneur involved in the creation of a new venture. A more accurate definition of co-operative entrepreneurship is the establishment of a co-operative enterprise (McDonnell, et al., 2012). Cooperative entrepreneurship is the process by which a group of people mobilizes financial and nonfinancial resources to establish a new cooperative or revitalize an existing cooperative in order to meet the socioeconomic and cultural needs and aspirations of group members (Abdullahi, 2020).

Therefore, the contending subject matter – women involvement or and representation in entrepreneurship, precisely in Nigeria. The bulging questions rhetorically: Should women participate or and be represented in business, the like cooperative entrepreneurship? Should women be restricted to the kitchen and the inner room, so to speak? Though, before the paper delved into the nitty – gritty of the subject matter. There is the need to clarify the other two remaining concepts as appeared in this paper. Thus, *Sustainable development* and *Women in Cooperative Entrepreneurship*. Thus: *Sustainable development* is a pattern of resource use that aim at addressing human needs while protecting and preserving the environment in order that these needs can be achieved not only for the present but also for the future generation. World Commission on Environment (1987) defines *Sustainable development* as development that meets the needs of present without compromising the ability of the future generation to meet their own needs.

Remarkably, the two definitions align in the sense that man's needs are virtually the same and they are within economic, social, political and environmental needs. These needs are food, housing, clothing, health, education, industrial preservation and protection of the environment to enable people to live a decent life. Quality living is the important ingredients of life which everyone struggles for on a daily basis.

Women; profoundly and sociologically proven, else, extraordinary wise, she is the one that conceived the fetus from the period of gestation till birth. Culturally and socially, she metamorphically nurtures the newly birth. Added, the home chorus – traditionally within the realm of African ethos (cooking) in particular, she is the benchmark. Yet, she is crowned the weaker vessel! The woman!! Prejudiced aside, her counterpart engages in fending for family livelihood – expectedly tradition as typified in African setting. Protection against intruders, caring and physically assisting in tedious, energy sapping activities which, are usually anchor by the opposite object. Perhaps, due to more muscular physiologically built, the object is adjudged – the Man!!! However, day by days, year upon years, the society transformed and kept transforming through the periscope of Modernization, Post-Modernization, Macdonalization and many more from sociological perspectives. These old and newly introduced social discourses advertently and inadvertently permeates our values (the African ways of life). Though, if you fail to align with the newly/introduced blueprint, you are considered barbaric, excommunicated, species of antediluvian. Simply, you are not westernized.

Furthermore, in order to balance the summation, a non-recognition of some of the Western researches and findings may amount to ethnocentrism or miscarriage of justice. The outcome of such researches clearly put a stop or at least reduced to low percentage some of the antihuman, social-cultural practices of old (the likes of female circumcision, crucifixion of maiden virgin to the gods during drought).

Women Involvement in Cooperative entrepreneurship Development and its Sustainability in Nigeria. Moreover, to achieve the binocular objectives of the paper, it may be interesting to emphatically state that the paper essential is not set out to dish statistical figures on how women are represented or opportune to have access to financial muscle among strata of governmental echelons compared to the male folk in order to favourably compete in business world. Clearly, the paper engulfed in critical x-ray of the thematic discourses as embedded in the work which underscoring views of the paper was succinctly diagnosed both theoretical, empirical, and reinvigorate the pivotal of the subject matter with arrays of postulations, juxtaposes assertions and brings to conclusions, and thrust of the paper with a view of offering assertive way forward on the matter at hand.

Women entrepreneurship is also getting an ever-increased attention in the current era. Scholars and policy makers have realized the importance of the entrepreneurial endeavors of women and are of the view that more like this should come. It is because women entrepreneurs are no less behind in their socio-economic contributions to any country. They have been recognized as the growth engines for the developing economies (Vossenber, 2013). Evidences proved that women are appearing as potential players in Nigerian economy (Chilokwu, Lawal, Owan, Tonica, Egor, &Ekpoebimene, (2021).Incomes earned by women contribute not only to their own wellbeing and sustainable development but their households and thereby to over all nationsLawal, Taiwo, and, Katagum, (2017). However, the share of women in labor market in Southwestern Nigeria is increasing due to participation in the formal sector.The increasing rate of women in entrepreneurship in Nigeria is showing the attractiveness of entrepreneurship for women. However, despite this increasing participation of women in entrepreneurship, women entrepreneurial talent and potential is still untapped in NigeriaTaiwo, Okafor,&Lawal, (2017). The current research paper thus, aim to explore the contributions of women owned entrepreneurial endeavors towards their household wellbeing and attaining sustainable development goals in North Central, Nigeria.

The Objectives of the study

The broad objective is exploratory study of women involvement in cooperative entrepreneurship development toward attaining sustainable development in North Central Nigeria other specific objectives are:

To determine women cooperative entrepreneurs are flourishing as potential players in Nigeria's economy.

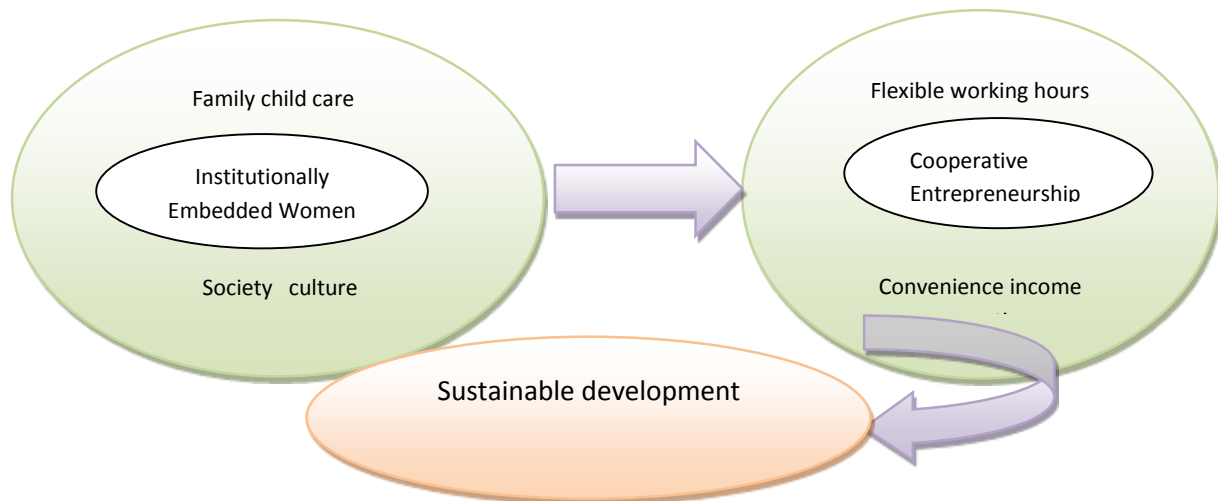
To evaluate women cooperative entrepreneurship contribution to the wellbeing of the family and toward attaining sustainable development goals.

Literature Review

The Conceptual Framework

The experience of the oppression and marginalization faced by women in Western societies is not a universal phenomenon – Oyeronke Oyewunmi (2005) asserted. Significantly, the piece of the work challenged the misconception and misinterpretation of concepts as used mostly in Europe/America world and cultural hegemony forcefully introduced to Africans and the need to North Central allow it as such based-on colonialization and imperialistic order. Further assertions stated that many scholars have critiqued gender as a universal concept and have shown the extent to which it is particular Anglophone/American and white women politics in the United States, especially. Mostly, critiqued of the concept Gender, has to do with differences amongst women and the need to fathom multiple forms of oppression particularly where inequalities of race, gender, and class inequalities are evident.

Fig. 1. Conceptual Framework of the Study



The conceptual framework of a research study demonstrates visually, graphically or in narrative forms the key concepts to be studied and establishes a relationship among these concepts. It moves the research study on a particular path and the theoretical grounds on which the research is built on Lawal, Mande, and Taiwo (2011), (Adom, Adu, Agyekum, Ayarkwa, Dwuma, Abass, and Obeng, 2016). The current section of the research paper thus aims to build a conceptual framework of the important concepts used in the study by explaining the discourses.

Menand women family life matters however, women are assigned the responsibility of family and children in the society primarily (Taiwo, et al., 2017). From the very past women are denied to have access to education, information and tools essential to their development and growth (Shetty &Vasanthi, 2019; Khan, Nasir, Jmashaid, Omer and Nasir, 2020; Alhothali, 2020). For parents it is more important to have a happily married rather a well-educated daughter (Reis, 2002). This represents women deeply embedded in the informal norms of societies.

The socio-cultural environment around the women entrepreneurs in southwest society not only influence their choice towards entrepreneurship but also influence their entrepreneurial attitudes, behaviors, motives of venture creations and obstacles they face in establishing and

carrying on the businesses. Thus, their inclination towards “cooperative entrepreneur” is shaped by socio cultural norms of the southwest society, hence, this research takes the informal norms of southwest society into consideration while exploring the subjective wellbeing of the household from the own perspective of women entrepreneurs (Taiwo, et al, 2017).

The informal institutions sometimes labeled as normative institutions are deeply embedded within a society and determine the gender roles within that society thereby affecting the desirability of entrepreneurship for women, its nature and extent (Oduwole& Isiah, (2020) Welter, Brush and Bruin, 2014). Informal institutions affect both the willingness to act as well as ability to act (Greenman, 2013). Literature shows that societies perceive and define the role of women with respect to family and household responsibilities (Jamali, 2009). Motherhood specifically in the context of household affects women more as compared to men (Brush et al. 2009). The women tend to choose those jobs that give them “convenience” and demand/supply flexible and lesser working hours so that to enable them to accommodate both job and family life (Taiwo, et al,(2017). Self-employment thus provides more flexibility and time to women to juggle with her household chores and childcare as compared to formal employment (Parker, 2018). For women, entrepreneurship is the way to earn incomes along with catering household responsibilities that further leads to their household wellbeing. Entrepreneurship provide women with opportunities that lead to financial autonomy independence and power of decision making that further enhance their personal growth and increases the overall wellbeing sustainability of selves and their households (Taiwo, et al, 2017). The study assumes that every women entrepreneur member of cooperative society perceives the reality in her own way, so as per perception of subjective sustainable development. A subjective lens of sustainability is adopted for this research study as the subjectivists look at reality as one’s own perception and not a concrete structure as the objectivists believe (Bahari, 2010). The figure 1 represents the conceptual framework of the study.

The subject of entrepreneurship is getting popular among researchers and policy makers since the last few decades. The purpose of this section is to review the extant literature on the subject matter of entrepreneurship, women entrepreneurship, its embeddedness and concept of sustainable development. As the research study aims to unleash the contributions of “cooperative women entrepreneurs” therefore, it seems essential to review the gender specific literature in order to better understand the phenomenon of “cooperative women entrepreneurship and sustainable development”.

Gender and Entrepreneurship

For the last few decades an increasing number of women are entering the field of entrepreneurship but still the number of men involved in entrepreneurship is greater than the number of women in entrepreneurship (Parker, 2018). However, if we talk about the need for money and wish to be independent, both are same for both men and women entrepreneurs (Birley, 1988). A wide body of literature suggest that the personal characteristics like self-realization, independence, need for achievement and goal orientation are same for both men and women entrepreneurs however, differences emerged in the way they manage and run their business (Buttner, 1993). The business ventures owned by women entrepreneurs are

small however they contribute towards their selves, their households, and the community by creating value to the individual level, business level, household level and community level (Lepeley, Kuschel, Beutell, Pouw,&Eijdenberg 2019). Moreover, women entrepreneurs are socially and culturally embedded in Nigeria society therefore, women entrepreneurship must be studied in its own right and not with gender neutral theories (Nkechi, N. 1996).

Women Motivation to Become Entrepreneurs

A wide body of literature identifies the reasons for which a growing number of women tend to become entrepreneurs through the support of cooperative society. Motivation and intentions are the most important elements in understanding execution of entrepreneurship. A large number of studies exist on the entrepreneurial motivations of women (Minniti&Naude, 2009). However, the choice of becoming entrepreneur is also different for women with respect to developed and developing countries as their choice is shaped by opportunity motivation in developed while more women are necessity entrepreneurs in developing countries (Brush& Cooper, 2012).

There are two broad kinds of entrepreneurs of which one is the Opportunity-Driven entrepreneur while the other is Necessity-Driven entrepreneur. An Opportunity-Driven entrepreneur is the one who recognize opportunity in the form of business idea and exploit it (Udimal, Luo, Liu & Mensah, 2020), in order to prove their identity and abilities (Jamali, 2009). On the other side a Necessity-Driven entrepreneur is the one who is driven by the need of self-realization or other circumstances like lack of job opportunities and financial needs (Kobia, &Sikalieh, 2009; Udimal et al., 2020).

Obstacles on the Way of Women Entrepreneurs

Although women entrepreneurship is increasing day by day however there are a number of challenges and obstacles on the way of these women entrepreneurs. The major obstacles among them include lack of finance and market place facilities as well as many social constraints (Sharma et al., 2012). Lockyer (2012) identified lack of training and financial risk as the major obstacles in way of women entrepreneurs. Some other major hurdles are illiteracy of women entrepreneurs in rural areas, lack of risk bearing capability, infrastructural facilities and lack of awareness (Sharma et al., 2012). Though, the financial problems are also confronted by men entrepreneurs very often however these are not always the biggest problems for them (Brush, 1992). On the other side despite of the high level of qualification, expertise and personal abilities, investors and finance providers still hesitate to provide funds to women entrepreneurs. Thus, the lack of financial capital deprived many potential ventures from being opening up (Moriss et al., 2006). In addition to this, literature identifies the social and cultural norms of the society that further affects women entrepreneurship in Nigeria (Roomi, 2013).

Women Entrepreneurship as a Culturally and Socially Embedded Phenomenon

The literature highlights women cooperative entrepreneurship as deeply embedded in social and cultural context. These variables are exogenous and women have very less or no control over changing the societal development (Brush et al., 2009). It is therefore very difficult to isolate the study of women cooperative entrepreneurship from these contexts while exploring the role of their entrepreneurial activities in their household wellbeing. The social and cultural

norms (informal institutions) not only effect the number of women entering into cooperative entrepreneurship and the opportunities they have but also the way these women and other people view their businesses (Lerner, Brush&Hisrich, 1997; Brush, Bruin and Welter, 2009; Welter & Small bone, 2010). A woman's social responsibility is more towards building strong family relations rather than achieving success, growth and independence in her business (Brush, 1992; Jamali, 2009; Moriss, Miyasaki, Watters& Coombes, 2006). Children, family and household chores are the primary responsibilities of women (Henry, 2009). Mostly in Muslim countries where the role of women is strictly bound by the religious ideology and cultural norms of the society, women mostly tend to start home based businesses. Ventures creations outside the homes are mostly seen as "Breaking out the norms" of women behavior (Welter & Small Bone, 2010).

Empirical review

Taking a clue from Lawal, et al(2011) findings on the need for 'cooperative entrepreneurs' diagnostic study reveals that large number of women involved in cooperative enterprise as a result of the serious and commitment participation in cooperative business. Lawal,(2014) on Leadership competencies for cooperative society renewal the research shows that the rate at which women are involved in leadership position is increasing most especially in the south west of the Nigeria due to the failure of men negligent of their responsibility. Lawal, et al (2017), the results of their studied indicates that level of women famers engaged in promoting rural livelihood through farmers Multipurpose cooperative societies was significantly on alarming rate. Nwachukwu, Ihiabe&Ibraheem, (2023) investigated the influence of loan accessibility on the promotion of cooperative entrepreneurship among members of cooperative societies in Federal College of Agriculture, Ishiagu, Ebonyi State, Nigeria. Survey research design was adopted with the aid of structured questionnaire to elicit useful information relevant to the research from the sampled 281 respondents. Results from the findings revealed that the major determinants of loans accessibility among members of the cooperative societies by cooperative members and activities that promote entrepreneurship had significant influence on the promotion of cooperative entrepreneurship among members of the cooperative societies. The study concluded that determinants of loan accessibility and activities that promote entrepreneurship had significantly influenced the promotion of cooperative entrepreneurship. Lawal,Taiwo, Omotayo, Okechukwu&Musa (2023) Comparative Analysis of Savings Behaviour Of Non-Co-Operative And Co-Operative Entrepreneurs In Lagos State, Nigeria, the determinants of savings among co-operative and non-co-operative entrepreneurs; to compare the amount and frequency of savings of non-co-operative and co-operative entrepreneurs; and to determine the relationship between the co-operative membership and propensity to save among non-co-operative and co-operative entrepreneurs in the State. Population of the study comprised of 500 members of fifteen purposively selected registered entrepreneurs' multipurpose co-operative societies in Lagos State. The descriptive survey research design was adopted. A total sample of 444 respondents (222 cooperative entrepreneurs and 222 non-cooperative entrepreneurs) was selected using multi stage sampling technique. Study revealed that cooperative membership stood out as a significant determinant of savings in the comparison of non-cooperative and cooperative entrepreneurs were women. In addition, there is a significant difference in both amount and frequency of savings of non-cooperative and cooperative entrepreneurs. Co-operative entrepreneurs mostly women saved more than non- co-operative entrepreneurs. The studies

revealed that cooperative membership have strong effect in the propensity to save. It was recommended that co-operative societies should be seen as critical partners in economic empowerment and be given a pride of place in different economic sectors in Lagos State.

The effectiveness and efficiency of African Women Entrepreneurship Programme (AWEP), 56(68.4%) of the respondents claimed they have no idea of the effectiveness of the programme, 64(74.2%) claimed the programme has not been effective, 46(29.3%) claimed it has been fairly effective, 45(16.0%) claimed the programme has been effective while 64(72.1%) claimed that the programmes have been very effective. Therefore, conclusion could be made that when compared the responses of those asserted to the effectiveness of the programme, affirmation could be made that those agreed to the effectiveness of the programme were more than those claimed it has not been effective.

Gap in the Literature

Based on available materials reviewed, the empirical studies show that little or less emphasis were laid on women involvement in cooperative entrepreneurship development and its efforts toward attaining sustainable development goals - agenda in North Central Nigeria and how to promote the entrepreneurial capacity of cooperative societies, particularly among women. The researchers also found few studies in the literature concerning entrepreneurship skills training capacity, particularly among women in the Study Area.

Methodology and Procedure

The Qualitative approach is adopted to explore and keenly understand the dynamic phenomenon of women entrepreneurship as strongly embedded in cultural ethos of the society in the North Central of Nigeria, as Raco (2018) stated that Qualitative method is best suitable to understand the intangible factors like values, norms, emotions, culture and traditions as understanding entrepreneurship means knowing in-depth about it and meanings attached to this concept.

In Cooperative entrepreneurship explorations, many of the findings are based on artificial assumptions about entrepreneurship that are established prior to conduct the studies. These research studies see entrepreneur as an object and not as a subject who has his/her own unique perceptions and meanings that he/she attaches to their unique and multiple realities. Moreover, women entrepreneurs particularly belonging to cooperative society are bound by certain social and cultural limitations in shaping their choices towards entrepreneurship. Therefore, it is not a straight forward or objective phenomenon hence, the research study is difficult to explain in terms of fixed assumptions like that of the positivism. Therefore, the assumptions of interpretivism shall be followed. Primary data through purposive and snow ball sampling techniques were collected by face to face in depth interviews of 60 women entrepreneurs working in different districts in North Central Nigeria.

Findings and Results

The data collected via in-depth interviews of 60 women entrepreneurs in North Central, was analyzed thematically. An Intelligent Verbatim transcription style is adopted to translate and convert each single recorded tape in to written document. Initial and merged codes are generated manually to reduce the bulky data and to find what is of interest for the researcher.

Themes, subthemes and categories are generated from the merged codes. The first category discusses the informal norms and values shaping the choice of women towards entrepreneurship in society of North Central.

Table:1 *Contributions of Women Entrepreneurs towards Their Household Wellbeing*

Category	Themes and Sub Themes	Merged Codes
Contributions towards household education	Better Mental Health	Being busy keeps active and younger Business aided in dealing health issues Contributions towards family's health expenditures Mental relaxation Curing depression
	Personal education	Business contribution in getting higher education
	Education of household members	Meeting university transport costs, Hostel Fee, Children's education in well reputed education institutions Meeting education expenses of extended family members
Contribution towards raising the living standard of household	Transition in consumption pattern	Healthy and good food Purchasing luxuries Branded products Traveling northern areas
	Housing	Purchasing house Purchasing plot Maintenance and repairing of house Payment of house rent Payment of utility bills Day to day household expenditures
	Contributions towards household expenditures	Daughter's marriages expenses

Source: Researchers Interviewer/Interviewee, 2023.

The above category depicts, women entrepreneurs in North Central are making tremendous contributions towards their own as well as their household's education through their small and medium entrepreneurial ventures. Many of the women entrepreneurs revealed during interviews that they are self-financing their education expenses. Many are financing their

children's higher education in well reputed education institutions in Nigeria and are making significant contributions in making their future brighter.

"I have to send money each month to my son in boarding school. As he has to pay for his food and accommodation etc., so it became a huge amount in total I use my income for paying my children's education costs since their childhood. Now they are studying in semester system which costs heavy amount of fees. I pay all of my children's semester fees. In addition to this," (IdIs, 2023)

Not only their children but some of the women entrepreneurs are also financing the education of their family members other than their children. The data further revealed health of the household as another important indicator of sustainability wellbeing. The above category explains the contributions of women entrepreneurs not only towards their own physical and mental health but also towards the health expenditures of their other family members. A number of women cooperative entrepreneurs revealed the positive effects of their involvement in entrepreneurial activities on their mental health. Many women entrepreneurs during the phase of data collection revealed that their involvement in entrepreneurial activities is a way out of depressive incidents in their life.

"I left all my business activities. I was suffering with extreme depression those days. My husband advised me to restart my business activities. I restarted gradually and my business helped me in being out of that severe depression. It keeps me busy and I do not get time to get depress even. In 2020 my parents died with high blood pressure. It was the most difficult phase of my life.

The research further unveils the contributions of business in keeping women away from old age depression. The old age women entrepreneurs experience a happier and healthier life which they won't be experiencing without their involvement in entrepreneurship.

"My work is keeping me away from old age depression. My business is keeping me as active even I forgot my age that I am in my early is 60s years but my work is keeping me active and healthy." (IdIs, 2023)

The category further explored the contributions of women entrepreneurs in curing their own as well as family member's physical illness. Thereby, leads to their household wellbeing.

The research study explored the household wellbeing of women entrepreneurs as per their own evaluations of wellbeing. Thus, women entrepreneurs narrated a number of indicators depicting the raised living standards of their households. After a detailed analysis of the data, contributions of women entrepreneurs towards improving their living standards are found as multifaceted. They with their incomes raised through entrepreneurial ventures are improving their living standards in a variety of ways.

Almost all of the women entrepreneurs are contributing a major part of their incomes in their household expenditures. A majority of them have significantly contributed in alleviating the

financial crises of their family. For them the basic motivation to start up was to help and financially assist their male counterparts.

“My husband is unemployed since I got married. I also spent days when there was nothing to eat at home. I am very thankful to God that we are also eating better food now. If I leave this work there would be nothing to eat and wear for my children.” (IdIs, 2023)

The results in the above category further explored improvement in the living standards of women entrepreneurs and their households. Among many factors indicating a raised living standard, housing has been found as a major indicator. Many women entrepreneurs from poor families running their small entrepreneurial ventures disclosed the contributions of their small businesses in paying rent of their houses.

“No, this house is on rent. We pay 250, 000 per month for this house and credit goes all to my business” (IdIs, 2023)

In addition to this, many women entrepreneurs who were earlier living in rented houses were able to purchase land and build houses with their own income as income is the core determinant of house affordability (Milligan, 2006; and Lawal, Mande, and Taiwo 2011).

“I have contributed a lot in building the house. Without my financial contributions it would not be possible for my husband alone to build our new house. Our new big house is in phase of construction now days. I will be having a big space for my parlor over there and my business will flourish. I am very excited about that as I can extend my business activities when I will be having a bigger space. No doubt” (IdIs, 2023)

It has been found that women through their incomes rose through their entrepreneurial ventures become capable of benefiting their household in a variety of ways.

Table: 2 *Embeddedness of women cooperative entrepreneurs in Informal institutions of the society*

Category	Themes and Sub Themes		Merged codes
Embeddedness of women entrepreneurs in Informal institutions of the society	Stereotype attitude of society towards working women	Role of women in family	Domestic chores Societal and familial pressure on unmarried women
		Patriarchal culture of Southwest Nigeria	Reservations on working with men, The dilemma of early marriage
		Non-supporting family	Restrictions on business in commercial area

	Work life-family life balance	Restrictions on adapting strategic marketing strategies
Elicit factors shaping women’s choice towards entrepreneurship	Necessity entrepreneur	Unemployment of father/ husband Financial issues Motherhood and child care, Change in marital status.
	Opportunity entrepreneur	Transformation of skill into business self-realization

Source: Researchers Interviewer/Interviewee, 2023

The above category presents a clear picture of how the women entrepreneurs in North Central are embedded in the informal norms of the society. How cultural values and social perceptions about women affect them and their choice towards entrepreneurship. It is clearly evident that the utmost priority of women entrepreneurs is their family and children.

Discussion of Findings

Women entrepreneurship in North Central is highly embedded in social and cultural norms of the society. Family, childcare and coping with household chores is the first and utmost priority of women. This tends women to choose those jobs that give them “convenience” and demand flexible and lesser working hours so that to enable them to accommodate both job and family life (Lerner et al., 1997&Nkechi, N. (1996). Self-employment/ entrepreneurship thus, provide more flexibility and time to women to juggle with her household chores and childcare as compared to formal employment (Parker, 2009). The results of the research study explicitly reveal that women entrepreneurs in North Central are blessed with immense potential to utilize their abilities and unique skills in entrepreneurship and contribute towards their own as well as overall household wellbeing.

The qualitative research study found that the role of women is changing over years bringing women out of the single term “home maker” to “bread winner” as well. A huge number of women enterprises to financially assist their father/ husband and are earning more than their counterparts. Surprisingly these small ventures have remarkable effects on their household wellbeing (Roomi& Parrot, 2008). Utilizing their entrepreneurial skills, they not only achieve a level of satisfaction, self-accomplishment and recognition but contribute their income towards their household wellbeing. After collecting a huge data-set through in-depth interviews with women entrepreneurs in North Central, the research study found a number of interesting insights into women entrepreneurs and their household wellbeing.

Women in North Central are often denied from their right to education. In addition to this the increasing cost of education in Nigeria is further making it difficult for parents to send their daughters to school hence, further decreasing women's literacy rate in the region (Oduwole& Isiah,2020, Taiwo et al. (2017). However, the research study highlighted the tremendous contributions of women entrepreneurs towards their own as well as household's education. The research explored women entrepreneurs not only found women entrepreneurs making path ways to finance and avail higher education themselves but are also meeting the education expenses of their children, siblings and other family members. The results highlighted that women entrepreneur's access to adequate incomes earned through their small entrepreneurial ventures, not only influences their options for attaining better education facilities but better medical facilities for their selves as well as sick members of the household. Moreover, the research study interestingly found positive effects of entrepreneurship, on the mental health of women entrepreneurs, making them healthy, active and fresh particularly in the old age. Many are the only source of income for their family meeting the health expenses of sick husband and other household members. The research study further found a raise in the living standards of women entrepreneurs while living standard being the fundamental indicator of household wellbeing (Milligan et al., 2006 and Taiwo et al 2017). Almost all of the women entrepreneurs are contributing a major part of their incomes in their household expenditures. A majority of them have significantly contributed in alleviating the financial crises of their family. Women entrepreneurs revealed the contributions of their entrepreneurial endeavors in improving and increasing their consumption, household expenditure, housing and other facilities that are mandatory to a better standard of living.

Conclusion

The social and cultural construct in North Central of Nigeria, first and foremost emphasizes woman's primary responsibility is her family and children no matter how she grows in her business. Despite these traditional attitudes of the society and family priorities, an increasing number of women are attracted towards entrepreneurship in order to better their lives and pull their families out of poverty and contribute towards better health facilities, education and a better standard of living. Therefore, the contributions of women owned entrepreneurial ventures towards their household wellbeing must be recognized and steps should be taken to provide better financial, infrastructural and training facilities to women entrepreneurs in North Central States of Nigeria.

Recommendations

To this end, the study's major emphatic recommendation is the need for the government's assistance toward enhancing, encouraging women participation in entrepreneurial in order to compliment their men's efforts toward attaining the sustainable developments goals – agenda within the specified target, year 2030. In addition, cultural peculiarities of the region need to be accommodated in order to avoid withdrawal of the participants on the premises of ideological infringements to their beliefs and cultural practices.

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