



## ABSTRACT

The paper examines the popularity of the female entrepreneurs and their importance in creating vitally required jobs right on demand in breaking the vicious cycle of poverty. It additionally identifies the challenges confronted by these lady entrepreneurs, by means of reviewing a number of literatures and gives some recommendation on overcoming these obstacles. Women these days have emerged as a key participant in financial improvement of the nations. Today, women have an important place in the economic development of the country. But social change is not over yet. Women entrepreneurs

# NIGERIA'S FEMALE ENTREPRENEURS WITHIN FEMALE ENTREPRENEURSHIP'S MACROCOSM

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## Introduction

Half of the world population are women consequently they are known as the better half of the society. They were confined to the four walls of houses performing household activities in traditional societies, but in modern societies they have come out of the four walls to participate in all sorts of business activities. Women have been performing exceedingly well in different spheres of activities like academics, politics, administration, social work and so on according to the global evidences. They have now successfully started plunging into industry also and running their enterprises.

Recently female entrepreneurs have been moving rapidly into manufacturing, construction and other industrial filed from their known traditional fashion, food and other services sector businesses. Almost in all countries, Women owned business are lightly increasing. Entrepreneurial potential of women that was hitherto hidden has gradually been changing with the growing sensitivity to the role and economic status in the society in the service of man and humanity. Running a business successfully women have the potentials, skill, knowledge and adaptability to defy all odds to succeed.

Across the globe, the rate at which females are starting their businesses is in a geometric increase. In the United States, for example, female folks own 9.1 million firms, or 38 percentage of all U.S. companies. From 1987 to 1999, the variety of woman-owned companies in the United States elevated by over 103 percent; employment with the aid of lady groups rose 320 percent; and, even greater astounding, income grew by over 436 percent. Female-owned corporations in the United States generate greater than \$3.6 trillion in annual sales, and lady entrepreneurs appoint greater human beings than the whole Fortune 500.

Although the United States might also be the most stated instance of the upward shove of female entrepreneurs within the industrialized world, woman-owned organizations are on the upward jostle everywhere. In



encounter problems not only in the process of establishing a business, but also in the process of sustaining a business. All over the world, they have become important players in promoting social and economic development. In the last few decades, women have made significant progress in the workforce. This change is a result of equality and equal pay policies; fair work; changing social norms for women in the workplace; and organizations seeking qualified women in management positions to create a positive image. In the last few decades, women have made significant progress in the workforce. This change is a result of equality and equal pay policies; fair work; changing social norms for women in the workplace; and organizations seeking qualified women in management positions to create a positive image. Many women are learning more and the idea that women should stay at home, take care of the children, cook, go to the market, look after the children and family is not in fashion. The number of women in business is increasing day by day. Women entrepreneurs face many challenges in the process of reaching their goals. Initially they face social problems, then they face financial problems. Commercial and intellectual barriers make it difficult for them to start a business. Problems arising from their own fears and their behavior in business decisions are another important factor in the uncertainty of female entrepreneurs. However, they have proven that they can't just run a small business, they can be successful at running a bigger business. After all.

**Keywords:** Entrepreneurial Success, Female Entrepreneurship, Female Entrepreneurs, Challenges, MSME

Germany, female entrepreneurs have created a 1/3 of the new organizations considering the fact that reunification in 1990, supplying 1 million new jobs and contributing U.S. \$15 billion to the German gross countrywide product. Female entrepreneurs in different transition economies, like Russia, Hungary, Romania, and Poland, are making a comparable impact. In Latin America, in accordance to the World Bank, absolutely 1/2 of all economic boom in the remaining decade all through the location is attributable to the creativity and tough work of female entrepreneurs. In South Asia, female entrepreneurs now outnumber men counterparts as commercial enterprise owners. And in Southeast Asia lady owned corporations have been at the forefront of that region's financial turnaround when you consider that the "Asian flu" arrived in 1997.

Research shows that trends in female entrepreneurs in emerging economies are similar compared to developed countries. GEM (2013). Approximately 40 percent of Nigerian female folks are entrepreneurs. The sub-Saharan region has the highest rate of female entrepreneurs worldwide (Mohammed et al., 2017).

A recent BBC survey found that around 40% of Nigerian women are entrepreneurs; this is a higher percentage than anywhere else in the world (BBC). With the rise of women entrepreneurs in Nigeria, research on these businesses has become timely, important and relevant.

The growth of women's businesses is clearly good for business. The rise of female entrepreneurs also benefits society and women themselves. Those who want to see women improve around the world have discovered that caring and supporting female's entrepreneurship is of immense value to the society. The benefits of women starting and running their own businesses are significant because: it increases self-confidence, quality of life and life expectancy, and reductions in infant mortality, In emerging economies, research reveals comparable tendencies amongst the female entrepreneurs when compared to the developed countries. GEM (2013) in its document indicates that about 41% of ladies mounted new organizations as against to 29% amongst the men in Nigeria and Zambia.



It has been estimated that 40% of Nigerian ladies are entrepreneurs. The best possible percentage of female entrepreneurs in Sub Sahara Africa (Mohammed et al., 2017). A current survey through the BBC suggests that about 40% of Nigerian ladies are entrepreneurs and this is greater than somewhere else in the world (BBC). With the upward increase in female entrepreneurship in Nigeria, a study about of them is timely, vital and relevant.

#### **OBJECTIVE OF THE STUDY**

- To promote the idea of female entrepreneurship as a tool that may employed and deployed as a game changer towards poverty reduction in Nigeria.
- To highlight the challenges of female entrepreneurship in Nigeria.
- To mobilize the female folks for economic prosperity leveraging on female entrepreneurship.

#### **RESEARCH METHODOLOGY.**

This paper adopted a qualitative research design which entailed a review of literature on the roles of female entrepreneurship in economic growth and development which could be deployed effectively to emancipate the womenfolk from excruciating poverty as a result of their entrepreneurial failures. The study adopted a conceptual approach. The use of systematic literature review.

#### **UNRAVELING THE MYSTERY OF FEMALE ENTREPRENEURS**

Female entrepreneurs refer only to women who are fully involved in the business, take risks, and pool resources in a special way to use insight into their environment through production and services (Chinonye & Qima, 2010). Olumide (2012) defines female entrepreneurs as women business leaders who start new businesses. In addition, female entrepreneurs accept the risks and social responsibilities involved in changing their daily activities. Women entrepreneurs are also known as women who enter business life by using their knowledge, skills and creative ideas.

Ganesamurthy (2007) defines women entrepreneurs as thoughtful and innovative private women who are required individually or through collaboration to achieve financial independence for themselves and create jobs for others. However, people initiate, develop and demonstrate a sense of adventure consistent with their family and public activities

Female entrepreneurs are women who plan and manage businesses (Pandian & Jesurajan, 2011). They generate incomes for their families and employment for their communities," Female entrepreneurs are essential for the economic development, poverty and unemployment reduction in a nation. Women entrepreneurs come to families, provide communities with products and services that add new value to business and the world around them. "Women entrepreneurs are important for the economic development of a country and the reduction of poverty and unemployment. They have roles to play in the social, economic, and political existence of any nation. Moore and Buttner (1997) in Farr-Wharton and Brunetto (2007) described female entrepreneurs as: "women who use their information and assets to strengthen or create new enterprise opportunities, who are actively concerned in managing their businesses, own at least 50 per cent of the commercial enterprise and have been in operation for longer than a year.

Female Entrepreneurship is one of the best tools to ensure gender equality and women's advancement in society. Investing in women-specific projects can affect the country's economic development. The aim is not only to reduce the gap between women and men, but also to eliminate economic and social discrimination, programs and practices that prevent women from participating in business life.

#### **FEMALES' ENTREPRENEURIAL TRAITS**

Female business owners have two characteristics (women first, business second). For this reason, Chinonye & Chima (2010) noted that the characteristics of female entrepreneurs include power and internal control, quick thinking and needing for a long time, adaptability, innovation/creativity (Schumpeter, 1934, Drucker 1985), managing expertise, responsibility, and credit risk taking.



### CONCEPT OF FEMALE ENTREPRENEURSHIP.

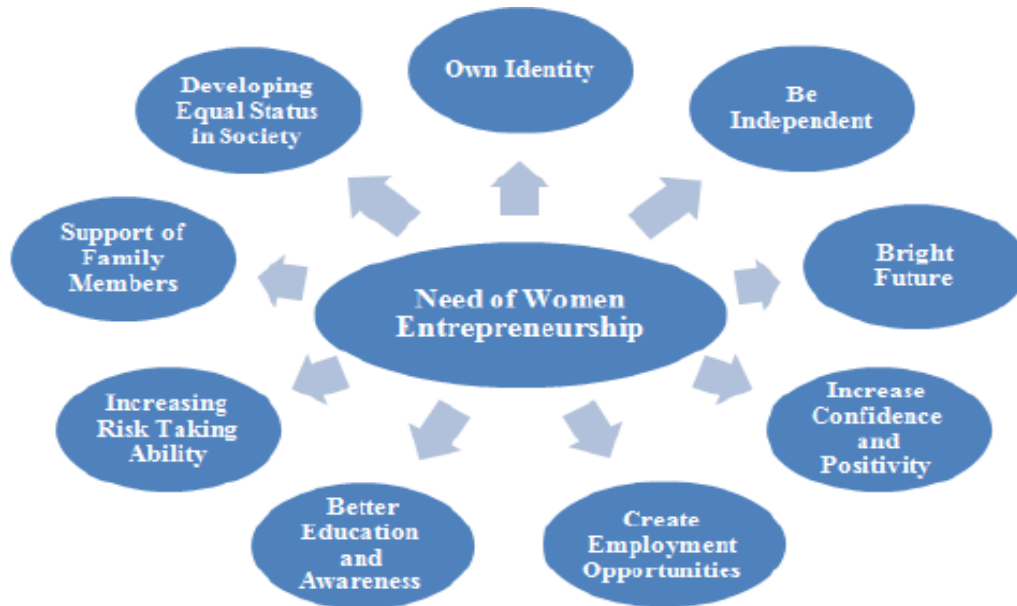
Female entrepreneurship is an economic undertaking that entails starting an enterprise, gather and organize each and every one of the factors of production, delegate responsibilities, bear risks and manage the economic vulnerability involved in growing a commercial enterprise.

Throughout the world, female entrepreneurs constitute themselves as significant supporters of the economy because they make their impacts felt the financial field. They contribute their thoughts and a lot of energy coupled with capital assets to their networks, and produce jobs seekers and provide other side project business linkages.

The women business has undergone changes and has finally risen, but it still has a long way to go before it becomes a productive business. The importance of female entrepreneurship for families and businesses is well documented. Women's entrepreneurship makes a special contribution to economic growth in low- and middle-income countries. Women entrepreneurs around the world are important supporters of the business world due to their influence in the financial sector. They advise with energy and resources important to their networks and create jobs such as sidelines for providers and other business contacts.

They are imaginative and innovative women that are fit for accomplishing self-financial freedom exclusively or in coordinated effort, provide work openings for other people however starting, building up and showing the venture and supporting her own family and public activity Ganesamurthy (2007),

### WHY FEMALE ENTREPRENEURSHIP?



### The Need of Women Entrepreneurship

**Source:** Sonu Garg1 andParul Agarwal(2017): Problems and Prospects of Woman Entrepreneurship. A Review of Literature.

### THE ATTRACTIONS OF FEMALE ENTREPRENEURSHIP

Women's participation in business development has increased in the last two decades. Women's employment and personal property became a global problem (Butler, 2003). In the United States, for example, women-owned companies have grown one and a half times over the size of other small businesses over the past 15 years and now account for about 30 percent. all businesses. Today, four out



of ten business owners (40 percent) in the United States are women. Women entrepreneurs make up 8 percent of the workforce and 4.3 percent of total income (USCCF, 2016). Although women entrepreneurs are involved in economic growth and prosperity, women's business worldwide also faces challenges (Kelley et al., 2017). Out of the 49 economies surveyed by GEM in 2018, only 6 have the same TEA rates for men and women; 2 of them are in East and South Asia (Indonesia and Thailand), 1 in Latin America (Panama) and 3 in the Middle East. and Africa (Qatar, Madagascar and Angola). Today, many women entrepreneurs are struggling with sustainability issues. They cannot reduce their costs due to business failures, which causes unemployment and poverty (Franco & Haase, 2009).

While women entrepreneurs in developed and developing countries have many characteristics, many women in developing countries are still illiterate – even without the skills, knowledge and skills – and live in poor communities. However, women have always worked in the local economy. For example, 80 percent of food in Africa is produced by women. They make up 60% in Asia and 40% in Latin America. Most of the women not only produce food but also sell it by providing information about local markets and consumers. Most of the poor people in the world are women and children. Some of these women work in small businesses that allow them to improve the quality of life for themselves and their families. Small businesses and micro businesses are starting to gain traction. Community organizations and nonprofits have shown that investing in women is the most effective way to improve health, nutrition, sanitation and hygiene.

The International Foundation for Community Assistance (FINCA) defines women as "the best, most productive and creative members of the poor". As the problem of women gaining skills and experience in developing countries remains, and their full participation in the economy in their own communities has disappeared, the important thing should be to place women in the workplace and to create a humane and balanced job. Because of their unique leadership styles, women entrepreneurs often provide a caring, collaborative work environment that fosters personal growth and development. At the same time, the way women lead has proven to be unique in today's business world.

#### **THE DEVELOPING WORLD AND FEMALE ENTREPRENEURS**

Throughout the world, female-owned businesses represent between one-fourth and one-third of the commercial enterprise population. While female entrepreneurs in each developing nations and developed nations share many characteristics, many female entrepreneurs in the developing world stay illiterate, inexperienced, lack wisdom and stay in terrible rural communities. Nonetheless, female have continually actively participated in their nearby economies. In Africa, for example, female entrepreneurs produce eighty percentage of the food. In Asia, they produce 60 percentage and in Latin America forty percent.

Women in developing countries acquire competence and experience, and as the artificial barriers to their full participation in the economic life of their communities gradually fall, the integration of feminine values into the workplace should create a more humane and balanced work environment. Because of their unique leadership style, women-run enterprises generally provide a caring, cooperative work environment in which individual growth and development are fostered.

However, female entrepreneurs, now not solely produce meals however market it as well, giving them a well-developed know-how of neighborhood markets and customers. The majority of the impoverished in the world are ladies and children.

#### **NIGERIA' PRACTICE OF FEMALE ENTREPRENEURSHIP**

Traditionally, women are seen as housewives and caretakers in Nigerian culture. Female entrepreneurs tend to be fewer than male entrepreneurs, raise less capital through debt and equity, and rely on



internal sources of finance (households, friends, and self-protection) (Adesua-Lincoln, 2012). In Nigeria, the economic performance of women entrepreneurs is lower than that of men (Ekpe, Alabo, & Egbe, 2014).

The reason for this is institutional barriers that do not allow women to participate in economic empowerment (Ekpe et al., 2014). Women are considered to be related to the family and most of the management of the house is given to them (Motilewa, Onakaya & Oke, 2015).

The widespread use of the word "sex" in the Nigerian language suggests that women should not work in stressful and high-risk jobs. This hinders many Nigerian women from starting, running and growing commercial businesses.

Aladejebi (2020) found that the main problem faced by women entrepreneurs in Western Nigeria is not the general perception of social discrimination. He concluded that lack of adequate education, lack of start-up capital and inadequate family support, including spousal support, hindered the growth of women's business in the country.

#### **THE ROLE OF FEMALE ENTREPRENEURS IN ECONOMIC GROWTH**

It is important to understand that small businesses owned by women play an important role in the world economy, hence reasons for the failure (or success) of small businesses is critical to the stability of the global economy (Titus, 2008). Lawmakers in many countries resent the job creation potential of small businesses. The high failure rate of small businesses has caused significant waste of resources and has brought economic and human costs.

The high failure rate of small businesses has resulted in large waste products, thus incurring economic and human costs. That's why it's important to understand reasons why new small businesses fail. Most women are in small and medium-sized enterprises (MSMES), which account for more than 97% of all businesses, 60% of the country's GDP and 97% of all jobs (Ndubusi, 2004). Women's entrepreneurship mainly ranges from home-based enterprises (HBB) to micro, small and medium-sized enterprises (MSE) (ILO, 2006). Okafor and Mordi (2010) think that women have two characteristics (ie they are women first and then entrepreneurs).

#### **ENABLING WOMEN THROUGH FEMALE ENTREPRENEURSHIP**

Entrepreneurship is one of the best ideas for women's empowerment and advancement in their ideas. For millions of women around the world, life is a complex web of restrictions, responsibilities and sacrifices, many of which are set from birth. The tribe or race into which a woman is born determines her rights and freedoms. The identity of the group is only part of the situation. Patriarchal family structures continue to determine many aspects of women's lives. Many women in developing countries have no other way to survive than to marry and have children.

#### **INFORMATION TECHNOLOGY AS A CATALYST FOR FEMALE ENTREPRENEURSHIP**

The use of new information and communication technologies such as the Internet is an important factor in accessing global markets.

Female owners of SMEs can now use computers to exchange information on supply and demand, market prices /and microcredit facilities. Throughout the developed world, the Internet has proven its great potential to compete in international markets as well as local ones. ICT can also contribute to important social goals by providing women and rural families with access to basic health and education services that they would not normally have.



### **CHALLENGES FACED BY FEMALE ENTREPRENEURS**

Globally, female entrepreneurs face almost the set of problems which include:

- **LACK OF EDUCATION:** the ability to find, analyze and understand ways and build a good business around them. In this sense, education is important. Experience shows that female citizens in developing countries are more educated than women in developing countries. 16 In India, 56 percent of the female population is educated, and most of them have no education outside of school. This results in businesswomen not having enough skills to understand innovation in business or business, let alone new business. Therefore, due to this deficiency, women entrepreneurs face many problems in the process of establishing and operating a business.

- **SOCIAL BARRIERS:** Factors such as gender discrimination, fear of social impact, family responsibilities and commitments combine to create social barriers to the way women do business. In India, women are seen as secondary workers and men's dependents, so it is decided that commerce is not a women's matter, because everything belongs to men.

Roles, responsibilities and family responsibilities are defined as barriers to women's entrepreneurship. Many studies have shown that this behavior is due to pressure from society because women should prioritize having children at home for other reasons. This phenomenon is reported in rural areas where women do not have or do not have time for work due to their traditional responsibilities and is important.

Women feel guilty when they do not fulfill their responsibilities in the family, which shows that they lack family support and commitment to the social development of women. This also prevents women from starting and running businesses, visiting banks, attending meetings and conferences as well as business training, attracting customers or finding more vendors.

- **FINANCIAL PROBLEMS:** Financial problems of the business, lack of sufficient capital, difficulty in obtaining loans from banks, low risk, difficulty in disseminating financing, not knowing the necessary resources, lack of responsibility, difficulty and complexity, etc. The borrowing process is long etc. Women entrepreneurs in India have always faced the problem of insufficient and insufficient capital. Due to women's limited assets and bank balances, lack of creditworthiness and originality, they are unable to obtain financing from other sources such as financial institutions.

Robert's research in non-OECD and emerging economies shows that 59% of respondents view the financial crisis as a major problem, followed by 41% finding it difficult to get a loan. To do. Decisions to ask for a loan from a female entrepreneur, when the female entrepreneur gives the product and a letter of approval to start a business from a blood relative or spouse or local leader. It is often assumed that feminist women cannot be dangerous. As a result, women entrepreneurs start businesses with low capital and low debt, and do not use much equity to manage their businesses due to their internal and external disadvantages. This financial withdrawal is due to both voluntary and involuntary reasons. Women entrepreneurs were voluntarily excluded from banking services due to a lack of cultural knowledge and complex and lengthy bank loan procedures. On the other hand, banks cannot exclude financial services due to high interest rates, low credit history, lack of credit history, insufficient credit and good relations with banks that are not interested in lending. Also, take advantage of a bank loan. 22 Moreover, women entrepreneurs are unaware that financial aids such as subsidies, incentives, tax payments from financial institutions and the state make it useless. This has caused women to rely more on small savings and loans from family and friends to manage their day-to-day operations, which is not enough to keep the business sustainable.

- **Personal problems:** Personal problems affect the personal abilities or mental health of women entrepreneurs that prevent them from taking risks in business life. In addition, the stereotypes of society regarding female characteristics such as lack of work ability, lack of self-confidence and fear of



failure, difficulty in gaining trust and support from other businesses, lack of cooperation with colleagues, etc., also personal. block.

- **CONFIDENCE AND FEAR OF FAILURE** - a common feeling around the world that men are more optimistic and confident about business and entrepreneurship than women.

Lack of self-confidence is the biggest barrier for women to enter small and micro businesses.

Women have been shown to have lower self-esteem than most women. However, trust levels vary from person to person and situation to situation, so this may not be true when it comes to trust in competitive business. However, according to research by Halkias et al., there is a fear of failure that affects the social and economic conditions women business owners face. Many studies have shown that women can overcome this problem and increase their self-confidence by participating in various business education, training and seminars from government and projects.

- **LACK OF ENTREPRENEURSHIP** - A lack of entrepreneurial skills and attitudes is a personal barrier to starting and growing a business venture. In general, women are not as good as men in terms of business sense, so they do a lot of business development and training, workshops, conferences, etc. Only some women start their own business and develop their negative thoughts or misconceptions to start a business and improve their risk and performance.

- **BARRIERS TO MARKETING:** Marketing is an organization that creates, communicates and delivers value for customers. However, intense competition, weak markets, weak sales, slow payments from customers, less information in the industry and rapid demand changes. Technology is an important factor forcing women's businesses to respond quickly to changes in the economy.

Overall, female-owned SMEs have survived intense competition from manufacturers and male entrepreneurs on the basis of price, quality, standards and meeting users' needs. There is also the experience of businessmen, business knowledge and the use of new technologies in production. However, women do not have enough money to advertise their products and services, as they start businesses with little savings and little investment. Therefore, the commercial activities carried out by women entrepreneurs are limited and rely only on intermediaries, that is, intermediaries.

Distributors, retailers etc. Try to capture most of the profit, which makes profits low for the company. This has resulted in less money for expansion and modernization. Weak and inefficient technology leads to low quality products, high prices, making them uncompetitive in the market, which is one of the main causes of job loss.

Building links on your own social network is another way to market your products because it's cheaper and has an impact on the mind. It will also increase their access to information and facilitate women entrepreneurs' access to customers, suppliers and financial resources through networking.

- **IMPACT OF SKILLS:** Skills and general management are qualities that entrepreneurs acquire in their lives through past work and management, as well as through job education and training. This enables business people to identify and take advantage of better business or business opportunities. However, women entrepreneurs in India and many other developing countries face significant skills barriers.

- **ACTIVITY BARRIERS:** Many organizations have business plans to start new businesses, but when starting a business, women entrepreneurs are left to compete on their own in an uneven environment. Women entrepreneurs do not have work experience, so consulting, training, coaching and mentoring can help them overcome the problems they face in running a business that requires hard work and success. complete.

**Other problems:** These include:

- Technological obsolescence/technical development issues
- Legal formalities
- Raw material shortages
- Lack of government support / government job
- Lack of incentives
- Direct and indirect tax-related issues
- Tax-related issues





## CONCLUSION

Support for female entrepreneurs can meet many needs of the economy by creating new jobs.

Women entrepreneurs face many difficulties in achieving their ambitions. They face social problems at the beginning of the enterprise, followed by financial problems. Commercial and intellectual barriers make it difficult for them to start a business. Problems arising from their own fears and their behavior in business decisions are another important factor in the uncertainty of women entrepreneurs. But, despite all, they have proven not only their ability to run a small business, but also their ability to turn it into a large one.

A good environment can solve many problems with the support of the community (not only their families) and the government, so the government has implemented many ideas and projects to help women in business overcome these problems. There are many ideas that women can get more benefits/advantages/helps support agencies and foreign governmental organizations. Also, with higher education and better literacy, society's perspective on women entering the business world has changed. During the transition period, the government should not only widely publicize various initiatives for women entrepreneurs, but also set up a special center to assist women entrepreneurs. In addition, a window has been opened for women entrepreneurs with knowledgeable and talented people who can help women entrepreneurs manage important processes of the state and solve problems related to tax and legal compliance. In addition, a window has been opened for women entrepreneurs with knowledgeable and talented people who can help women entrepreneurs manage important processes of the state and solve problems related to tax and legal compliance.

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- <https://www.mbaknol.com/general-business-articles/female-women-entrepreneurship/>