



Exploring the Role of Women Entrepreneurs in Advancing Socially Inclusive Economic Growth in Anambra State, Nigeria

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Abstract

Original Research Article

Several opportunities exist for women entrepreneurs in Anambra State such as access to microfinance loans, technology and Digital Marketing and government Support Programs. They make significant contributions such as job creation, fostering innovation and increase GDP through small and medium enterprises (SMEs), etc. Despite these contributions they face substantial challenges and barriers that impede their full potential. This study employed a descriptive survey research design and gender theory as its theoretical framework. A structured questionnaire was utilized as the data collecting tool, and Cochran's method was employed to calculate the sample size of 190. In order to reduce mistakes and assess the instrument's dependability, the instrument was validated using expert judgments; a pilot study was also conducted. The study used SPSS as its statistical analysis tool and employed descriptive statistics, frequencies, and percentages to analyze the data. According to the study, the majority of female entrepreneurs face numerous obstacles, including limited access to markets and customers, a lack of opportunities for business training and skill development, high operating costs, and discrimination based on gender. There are sufficient government programs that support their business such as access to digital technology, e-commerce and digital marketing, microfinance institutions and cooperatives. These programmes provided adequate financial support for women-owned businesses. Therefore, this study concludes that women entrepreneurs contributed to social inclusive economic growth in Anambra State. Finally, the respondents suggested the best policies or intervention from government to support women entrepreneurs in Anambra State such as: providing incentives that will enhance their business, put an end to insecurity issues in the state by tightening their security measures and stabilize the environment so that there will be more confidence in women in entrepreneurship in operating their businesses

Keywords: Women, entrepreneurs, economic growth, Anambra State.

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1. Introduction

The process of a woman or a group of women managing, developing, and starting a firm is known as women's entrepreneurship (Babli, 2024). United Nations Industrial Development

Organization (UNIDO, 2014) defined woman entrepreneur as the female leader of a company who takes the initiative to start a new business, networks with other business women, uses entrepreneurial skills to create new business



opportunities, accepts the associated risks and the financial, administrative, and social responsibilities, and effectively oversees the day-to-day operations of the company. In recent years, women's involvement in entrepreneurship has become a potent driver for economic expansion. They are not only questioning gender norms but also advancing local and global economic development. These days, women own companies in a wide range of sectors, including the creative arts, social enterprises, technology, and finance (Biswajit, 2024). However, because women make up the majority of the 1.5 billion people who live on \$1 per day or less and make slightly more than half of what males make on average, women are now considered the world's poor (UNDP, 2016). The Global Entrepreneurship Monitor (2012) states that women's contributions to different economies have led to an increase in global attention throughout time. In lower-middle-income economies, women entrepreneurs are quickly emerging as a significant employer and revenue-generating sector that boosts a nation's GDP (Yusuf & Norashidah, 2016).

In Nigeria, women are essential to their families' and communities' economic growth. To get beyond family and household limits, they nevertheless engage in microbusinesses including farming, business centers, bakeries, restaurants, hair salons, livestock, etc. (Ekpe, 2011; Yusuf & Norashidah, 2016). Due to Nigeria's economic turmoil, more perverse women are pursuing entrepreneurial endeavors as a way to alleviate their financial hardships (Kuzulwa, 2005). The majority of female entrepreneurs want to make money from their businesses. Women in Anambra State are becoming more and more involved in a variety of entrepreneurial endeavors, which has greatly improved the state's economy. They work with micro to medium-sized businesses in industries like services, trade, and agriculture. According to research, women entrepreneurs in the area have significantly decreased poverty by using their entrepreneurial abilities and pursuits (Igwebuike & Barnabas, 2018).

Several opportunities exist for women entrepreneurs in Anambra State, such as access to microfinance loans, technology and Digital

Marketing, and government Support Programs like the Nigerian Women's Empowerment Fund (NAWEF) that encourage female entrepreneurship. They contribute significantly by creating jobs, encouraging innovation, and boosting GDP through small and medium-sized businesses (SMEs). Growth is still being driven by female entrepreneurs in a number of industries, such as commerce, manufacturing, and agriculture. Additionally, through their increased participation in lending schemes (Salia & Mbwambo, 2014) and the creation of jobs through micro-enterprises (Kuzulwa, 2005), women entrepreneurs support the economic growth of their nations' rural and urban areas. The government's efforts to promote inclusive economic growth can be complemented by the contributions played by women entrepreneurs. According to Yusuf and Norashidah (2016), these include making wise business decisions, having the proper motivation, trying to obtain the necessary training, having a solid network, having business experience or skills, innovation, market knowledge, and so on.

Despite their contributions to social inclusion and economic growth in Anambra State, women entrepreneurs still face significant obstacles that prevent them from reaching their full potential. Women's access to financing is still severely hampered by issues like information asymmetry, a lack of collateral, and the inability to find guarantors (Metu & Nwogwugwu, 2022). Women's participation in entrepreneurial activities is further restricted by cultural norms and societal expectations, which limits their potential influence on economic development. Economically active women are sometimes viewed as disrespectful by the overbearing character of some society conventions, which further deters them from engaging in business. Furthermore, many women lack the skills and expertise needed to maintain and expand their enterprises due to a lack of entrepreneurship education and training. Their ability to successfully negotiate the complexity of the business environment is hampered by this educational mismatch.

A thorough examination of the unique difficulties, possibilities, and contributions of women entrepreneurs in Anambra State is

scarce, despite the fact that certain studies have touched on this subject. The opportunities, contributions, and difficulties experienced by female entrepreneurs in Anambra State's social inclusive growth were examined in this study.

2. Literature Review

2.1. Theoretical Framework

Gender theory, propounded by Judith Butler, an American philosopher, in 1990 in her book *Gender Trouble* (1990), which has its roots in earlier feminist and sociological work, was used. She introduced the concept of gender performativity, suggesting that gender is constituted through repeated performances. In entrepreneurship research, gender theory examines how being identified as female influences one's entrepreneurial journey, including access to resources, networking opportunities, and societal support. It highlights the importance of considering gender-specific challenges and experiences to develop tailored interventions that promote women's entrepreneurial activities. The theory argues that gender is socially constructed rather than purely biological. It challenges traditional ideas that gender is fixed based only on biology. She suggests that gender is shaped by culture, language and social expectations, social constructions of gender and how these perceptions shape individual identities and societal roles.

2.2. Review of empirical literature

The contribution, possibilities, and problems of women entrepreneurs to socially inclusive economic growth in Anambra state have been the subject of numerous studies. Oyebamiji, F. (2020) investigated the contribution of female entrepreneurs to sustainable economic growth in Nigeria. Five hundred and fifty (550) women entrepreneurs who registered with the Small and Medium Enterprises Development Agency of Nigeria in South-Western Nigeria were chosen using a judgmental sampling technique. This study uses a descriptive survey design. The data was analyzed using Chi-Square, mean, frequency, and simple percentage. The findings

show that women's positive attitudes about entrepreneurship have raised family standards of living, assisted in giving young people jobs, and decreased the rate of poverty. Instead of participating in the "Trader-Moni scheme" by providing interest-free loans to certain market women nationwide, the study suggests that the government should create a financial institution that will offer interest-free loans to vibrant and active women entrepreneurs. The role of women entrepreneurs in economic systems and inclusive economic development in Ukraine was studied by Chaikin, O. and Kirieieva, E. (2020). The study used logical generalization, comparison, abstract-logical, monographic, economic and statistical, pictorial, and heuristic approaches based on general scientific and particular methods of economic phenomena and cognitive processes. The results demonstrated that entrepreneurship strengthens political and social stability, including gender issues in the labor market, by helping the middle class grow. Sayyad et al. (2023) analyzed women entrepreneurs' contribution to social and economic development in India using a deductive approach and an interpretivist research philosophy. The study focused on four themes: empowerment and economic impact, institutional and governmental support, challenges and obstacles, and innovation and diversity. The study investigates the new responsibilities that women-owned businesses play by using a descriptive methodology and collecting secondary data. While acknowledging their significance, the paper permits certain limitations, such as possible regional variations and dependence on historical data. The findings demonstrate that in order to fully realize the potential of this industry, an environment that supports Indian women entrepreneurs must be established. This ecology must be directed by specific legislation and institutional support. Agrawal, R. (2017) investigated how female entrepreneurs contribute to emerging markets' socio-regional economic growth. The study used interviews to examine the activities of eighteen female entrepreneurs in Uttar Pradesh, India, who have employed hundreds of underprivileged, illiterate, unskilled, and unemployed women who live in poverty in their community. Journals, government and

commercial agency reports, polls, and websites were the sources of the secondary data. The majority of women entrepreneurs established micro and small businesses, which typically used underutilized indigenous resources and required little financing.

Using a gender-based growth model, Oyedele et al. (2021) investigated the role of women entrepreneurs in developing economies. 31 in-depth interviews and artifacts of Nigerian women entrepreneurs in the garment manufacturing industry were used to analyze the data, which was gathered using two sampling techniques: intentional and snowball sampling. The findings indicate that three key elements of enterprise development in women entrepreneurs are money (availability and utilization), market (customer intelligence), and management (nonformal education and experience). In addition to having an impact on business development, motherhood (home obligations) and meso- and macro-environments (socioeconomic and cultural issues) also limited women entrepreneurs' access to and usage of capital, markets, and management, which influenced their business development strategies. The complex effects of women's entrepreneurship on Indian society were examined by Kaushik, S., and Rastogi, M. (2024), with an emphasis on the idea of inclusive innovation. A doctrinal research technique was used in this survey-based investigation. According to the research, women's entrepreneurship stimulates inclusive innovation, which promotes economic expansion, the creation of jobs, and the eradication of poverty. The dynamic role of women entrepreneurs in India's economic progress was examined by Karuna et al. (2024), who highlighted their contributions in a variety of industries and geographical areas. The report highlights the significant influence of women-led businesses on employment and economic diversity by examining the current state of women's entrepreneurship and providing data, important activity sectors, and regional variances. In order to improve the entrepreneurial ecosystem and spur future growth, the report also identifies new prospects in the digital and sustainable sectors, highlighting the significance of ongoing support

and policy development. Allen (2008) examined the role of women in African economic development using a one-sample t-test. The study's conclusions demonstrated that social capital, or networks, generates chances for entrepreneurial action, which results in performance.

Nonetheless, the difficulties encountered by female entrepreneurs were investigated. In order to overcome obstacles and improve economic empowerment, women entrepreneurs have been found to benefit from networking and collective action. Nwosu (2021) investigated how Nigerian women entrepreneurs use group action to enhance their economic empowerment and attain gender parity using a qualitative narrative investigation. According to the findings, involvement in networks and associations can boost women's entrepreneurship by facilitating knowledge sharing, offering support systems, and advocating for legislation that favor it. Singh (2008) examined the causes and driving forces underlying women's entry into entrepreneurship. He described the features of their companies in the Indian setting as well as the difficulties and barriers. He stated that the main barriers to women's entrepreneurship growth are a lack of interaction with successful business owners, social rejection as female entrepreneurs, family responsibilities, gender discrimination, a lack of network, and bankers' low priority for lending money to female entrepreneurs. He recommended corrective actions such as encouraging micro-businesses, opening up the institutional framework, and projecting and pulling to expand and assist the winners. The study promotes creating synergy between the economic ministry, the women's ministry, and social and welfare development.

3. Research Methodology

3.1. Research Design

Because a structured questionnaire was required to collect the data needed for the investigation, this study used a descriptive survey research methodology. To provide a detailed image of a particular situation, a descriptive survey necessitates the methodical gathering and

presentation of data (Eboh, 2009; Madueke et al, 2022).

3.2. Study Location, Target Population, and Sampling Method

This study is conducted in Anambra State, which includes urban, semi-urban, and rural areas with a high concentration of female-owned companies. The study's population, Awka, Onitsha, and Nnewi, were the main locations for data collecting. These three regions were chosen from among other towns and local governments in Anambra State since they are the state's largest metropolis. As a result, the researcher employed the purposive sampling method. The sample size is determined using Cochran's formula, which is based on the projected number of female entrepreneurs. A statistical technique for figuring out the right sample size for a survey or experiment is Cochran's formula. When estimating a population proportion with a given degree of confidence and margin of error, it is especially helpful. The expression for the formula is:

Sample size (n) =
$$\frac{Z^2 \cdot P \cdot 1(1-P)}{E^2}$$
 where n = needed sample size, Z = Z-score (corresponding to the desired confidence level, e.g., 1.96 for 95% confidence), p = estimated population proportion, and E = margin of error.

3.3 Data Collection Instrument

The main tool used in the study to collect data was a structured questionnaire with six sections: Section B: Business attributes; Section A: Demographic data. Section C: Challenges faced by women entrepreneurs. Section D: Prospects for female entrepreneurs. Section E: Women entrepreneurs' contributions to economic growth

that is socially inclusive. Section F: Concluding remarks and policy recommendations

3.4. Reliability and Validity/Limitation

To determine the questionnaire's trustworthiness, a reliability test was conducted, and the instruments utilized were flawless and unique. Expert judgments were used to evaluate the instrument in order to remove mistakes and assess its reliability. There was a pilot study. Some of the female entrepreneurs who participated in this study left with their questionnaires, while others were too shy to answer our questions.

3.5 Method of Data Collection and Data Analysis

A questionnaire was utilized as the data collection tool, and it was distributed face-to-face by trained research assistants who obtained consent from respondents and made sure their privacy was protected. The purpose of the questionnaire was to gather data on the opportunities available to female entrepreneurs, the difficulties they encounter, and their contributions to socially inclusive economic growth. Only 190 of the 200 questionnaires that were given to the respondents were properly completed and used for the study. Descriptive statistics, such as means, percentages, and frequencies, were used to analyze the quantitative data from the questionnaires. SPSS was used for the statistical analysis.

3.6 Ethical Considerations

Before taking part in the study, each respondent gave their informed consent, guaranteeing their voluntary participation. Strict protocols were put in place to protect responder privacy by preserving anonymity and confidentiality.

4.0: RESULTS AND DISCUSSION

4.1 Descriptive Statistics

Table 4.1: Demographic Information

Variable	Category	Frequency	Percentage
Age	18 - 25 years	91	48.1%
	26 - 35 years	65	34.4%
	36 - 45 years	33	17.5%
	46 - 55 years	0	0%
	56 and above	0	0%
Marital Status	Single	107	56.6%
	Married	82	43.4%
	Divorced	0	0%
	Widowed	0	0%
Educational Level	No formal edu	0	0%
	Primary	0	0%
	Secondary	16	8.5%
	Tertiary	140	74.1%
	Postgraduate	33	17.5%
Household Size	1 -2	40	21.2%
	3 -5	107	56.6%
	6 -8	34	18%
	9 and above	8	4.2%

Source: The Researcher's Field Survey, (2025)

Table 4.1 shows the characteristics of women in entrepreneurship in the urban area in Anambra state, using frequency and percentage tables. The study shows that 190 women in entrepreneurship business in the urban area in Anambra state are within the age bracket of 18 – 25 years. This number represents about 48.1% of the sampled population. While 65 of them, representing 34.4%, fall within the age bracket of 26 – 35 years, 33 of the urban women entrepreneurs are between 36 - 45 years, represent 17.5% of the total women studied. Obviously, a good number of young women in the urban area are engaged in entrepreneurial businesses. The number of single women who engage in entrepreneurship in the urban area is 107, representing 56.5% of the total number sampled. Married women constitute 43.4% of the total sample, while those who are either divorced or widowed represent 0% of the sample population. Again, single and

married women represent a good number of entrepreneurs in the urban area in Anambra state. In terms of educational qualification, the majority of the participants attained secondary school education. 16 women, representing 8.5% of the total women studied schooled up to secondary school level. While 140 and 33 women, representing 74.1% and 17.5%, completed tertiary and postgraduate education, respectively, 0% did not have primary or formal qualifications. Furthermore, the table revealed that 40 women in entrepreneurship in the urban area have a household size of 1-2, representing 21.2% of the entire households. While 107 and 34 women entrepreneurs have 3-5 and 6-8 household size, about 56.6% and 18% respectively. Then, 8 women have a household size of 9 or above, representing 4.2% of the entire household.

Table 4.2: Distribution of responses on the type of business

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid agriculture/agribusiness	40	21.2	21.2	21.2
manufacturing trade/retail	98	51.9	51.9	73.0
service industry	33	17.5	17.5	90.5
Others	18	9.5	9.5	100.0
Total	189	100.0	100.0	

Source: Researchers Field Survey, 2025

From table 4.2, about 21.2% responded that they are into agriculture/agribusiness, while 98 entrepreneurs representing 51.9% are into manufacturing /retail trade. Also, 33

entrepreneurs representing 17.5% responded that they are in the service industry, while 9.5% are in other entrepreneurial businesses.

Table 4.3: Distribution of responses on the number of years in business

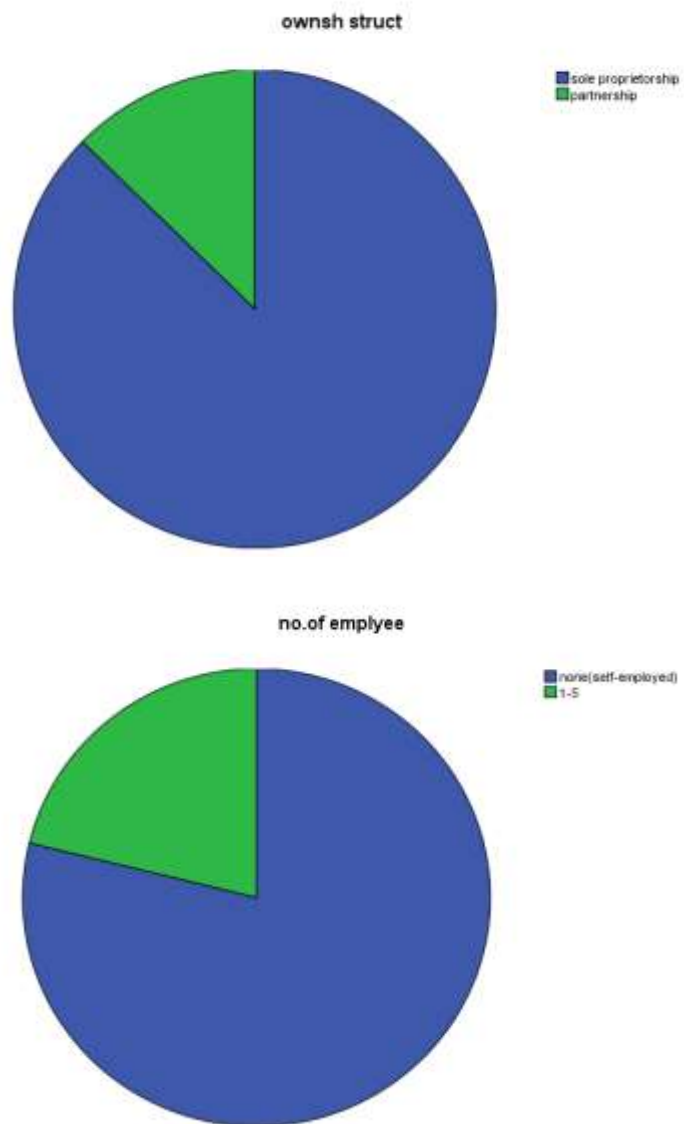
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid less than 1 year	58	30.7	30.7	30.7
1-3 years	82	43.4	43.4	74.1
4-6 years	33	17.5	17.5	91.5
7-10 years	8	4.2	4.2	95.8
more than 10 years	8	4.2	4.2	100.0
Total	189	100.0	100.0	

Source: Researchers' Field Survey (2025)

From Table 4.3, 30.7% of the responded that they have stayed less than 1year in the entrepreneur business, 82 entrepreneurs representing 43.4% have stayed between 1-3

years. 17.5% are there for 4-6years while 4.2% are there for7-10years. About 8 entrepreneurs representing 4.2% have stayed more than 10years in the entrepreneurship business.

Figure 4.1 & Figure 4.2: Distribution of responses on the ownership structure of your business and the number of employees



Source: Researchers' Field Survey 2025

From Figure 4.1, most of the entrepreneurs are sole proprietors, followed by partnerships, while none are into Cooperative and limited liability

companies. Moreover, Figure 4.2 shows that most of the entrepreneurs are self-employed, while a few have 1 to five employees.

Table 4.4: Distribution of responses to the monthly income from the business

Monthly income	Frequency	Percent	Valid Percent	Cumulative Percent
Valid below N50,000	75	39.7	39.7	39.7
N50,000 -N100,000	81	42.9	42.9	82.5
N101,000 - N500,000	9	4.8	4.8	87.3
N501,000 - N1,000,000	24	12.7	12.7	100.0
Total	189	100.0	100.0	

Source: Researchers’ Field Survey (2025)

Table 4.4 shows that 39.7% estimated monthly income from the business is below #50,000, while 42.9% earned between #50,000 and

#100,000. Also, 4.8% and 12.7% earned between #101,000 - #500,000 and #501,000 - #1,000,000 as their monthly income, respectively.

SECTION C: CHALLENGES FACED BY WOMEN ENTREPRENEURS

Table 4.5: Distribution of responses on access to finance (loans, grants, credit facilities)

	Frequency	%	Valid %	Cum %
Valid no challenge	76	40.2	40.2	40.2
moderate challenge	16	8.5	8.5	48.7
significant challenge	68	36.0	36.0	84.7
severe challenge	29	15.3	15.3	100.0
Total	189	100.0	100.0	

Source: Researchers’ Field Survey (2025)

From Table 4.5, 40.2% faced no challenges in access to finance, 8.5% faced moderate challenges, 36% faced significant challenges, while 15.3% responded that they faced severe challenges in accessing finance for their

entrepreneurial businesses. This implies that almost all most of the entrepreneurs faced challenges in accessing loans, grants or credit facilities.

Table 4.6: Distribution of responses on lack of business training and skills development opportunity

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid no challenge	24	12.7	12.7	12.7
minor challenge	83	43.9	43.9	56.6
moderate challenge	16	8.5	8.5	65.1
significant challenge	49	25.9	25.9	91.0
severe challenge	17	9.0	9.0	100.0
Total	189	100.0	100.0	

Source: Researchers’ Field Survey (2025)

From Table 4.6, 24% entrepreneurs responded that they did not lack business training and skills development opportunities, while 35.4% faced minor challenges. 26.5% and 12.7% faced

moderate and significant challenges, respectively, while 12.7 responded that they have severe challenges seeking business training and skills development.

Table 4.7: Distribution of responses on limited access to markets and customers

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid minor challenge	41	21.7	21.7	21.7
moderate challenge	33	17.5	17.5	39.2
significant challenge	24	12.7	12.7	51.9
severe challenge	91	48.1	48.1	100.0
Total	189	100.0	100.0	

Source: Researchers’ Field Survey (2025)

From the analysis in Table 4.7, about 12.7% of respondents said they have no limited access to markets and customers, while 43.9% of the entrepreneurs said they have minor challenges.

About 8.5% & 25.9% said they have moderate and significant challenges. Therefore, 9% have a severe challenge with limited access to customers and markets.

Table 4.8: High cost of business operations (rent, power supply, raw materials)

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid minor challenge	41	21.7	21.7	21.7
moderate challenge	33	17.5	17.5	39.2
significant challenge	24	12.7	12.7	51.9
severe challenge	91	48.1	48.1	100.0
Total	189	100.0	100.0	

Source: Researchers’ Field Survey (2025)

From Table 4.8, 21.7% the entrepreneurs said they have a minor challenge with the high cost of business operation. 17.5% said they have moderate challenges, 12.7% responded they have significant challenges, while 48.1% have

severe challenges. This implies that the cost of rent, power supply and raw materials is very high for all the entrepreneurs in the State. This means that most of the respondents face a high cost of business operation.

Table 4.9: Distribution of response on Discrimination and gender bias in business opportunities

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid no challenge	82	43.4	43.4	43.4
minor challenge	8	4.2	4.2	47.6
moderate challenge	50	26.5	26.5	74.1
significant challenge	41	21.7	21.7	95.8
severe challenge	8	4.2	4.2	100.0
Total	189	100.0	100.0	

Source: Researchers Field Survey, (2025)

From Table 4.9, 43.4% were not discriminated base on their gender in business opportunities; this is because business opportunities are opened to all the entrepreneurs irrespective of their gender. While 4.2% faced minor challenges,

26.5% & 21.7% faced moderate and significant challenges, respectively. And about 4.25% faced severe challenges. This means that entrepreneurs in Anambra state have no discrimination or gender bias in operating a business.

Table 4.10: Distribution of response on balancing business and family responsibilities

	Frequency	Percent	Valid Percent	Cumulative Percent
no challenge	34	18.0	18.0	18.0
minor challenge	40	21.2	21.2	39.2
moderate challenge	32	16.9	16.9	56.1
severe challenge	17	9.0	9.0	65.1
Total	66	34.9	34.9	100.0
Total	189	100.0	100.0	

Source: Reseachers’ Field Survey, (2025)

The analysis from Table 4.10 shows that 18% of respondents have no challenges in balancing business and family responsibilities, while 21.2% & 16.9% said they have minor and moderate challenges. Then, 9% and 34.9% said

they have significant and severe challenges. Most of the respondents find it difficult to balance their business with family responsibilities.

Table 4.11: Distribution of response on insecurity and instability in the business environment

	Frequency	Percent	Valid Percent	Cumulative Percent
no challenge	49	25.9	25.9	25.9
minor challenge	8	4.2	4.2	30.2
moderate challenge	40	21.2	21.2	51.3
significant challenge	68	36.0	36.0	87.3
severe challenge	24	12.7	12.7	100.0
Total	189	100.0	100.0	

Source: Researchers’ Field Survey, (2025)

Table 4.11 shows that 25.9% have no challenge on insecurity and instability in the business environment, 4.2% & 21.2% said they have minor & moderate challenges, while 36% &

12.7% responded significant and severe challenges, respectively. The respondents face serious insecurity and instability in business.

Table 4.12: Distribution of Response on limited access to technology and digital business tool.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid no challenge	80	42.3	42.3	42.3
minor challenge	25	13.2	13.2	55.6
moderate challenge	43	22.8	22.8	78.3
significant challenge	25	13.2	13.2	91.5
severe challenge	16	8.5	8.5	100.0
Total	189	100.0	100.0	

Source: Researchers' Survey, (2025)

From Table 4.12, 42.3% said that they have no limited access to technology and digital business tools. About 13.2% and 22.8% said they have minor and moderate challenges, while 13.2% &

8.5% responded that they have significant and severe challenges. This shows that most of the women entrepreneurs have no challenges accessing technology and digital business tools.

SECTION D: OPPORTUNITIES FOR WOMEN ENTREPRENEURS

Table 4.13: Distribution of Response on sufficient government programs supporting women entrepreneurs in Anambra State

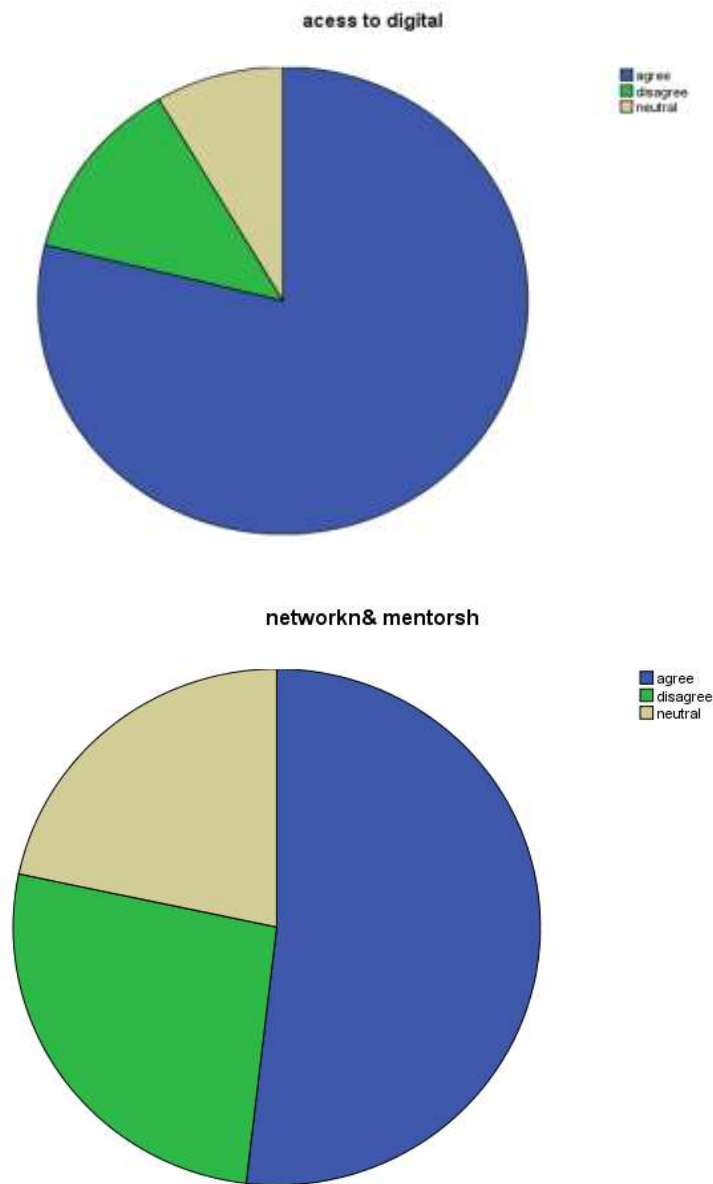
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid agree	65	34.4	34.4	34.4
disagree	75	39.7	39.7	74.1
neutral	49	25.9	25.9	100.0
Total	189	100.0	100.0	

Source: Researchers' Survey, (2025)

From Table 4.13, 34.4% respondents agreed that there are sufficient government programs that support women entrepreneurs in Anambra.

About 39.7% disagree, while 25.9% were neutral, implying that the programs were not sufficient.

Figure 4.3 & Figure 4.4: Distribution of Response on how access to digital technology improved their business and how networking and mentorship programs have been helpful for their business growth.

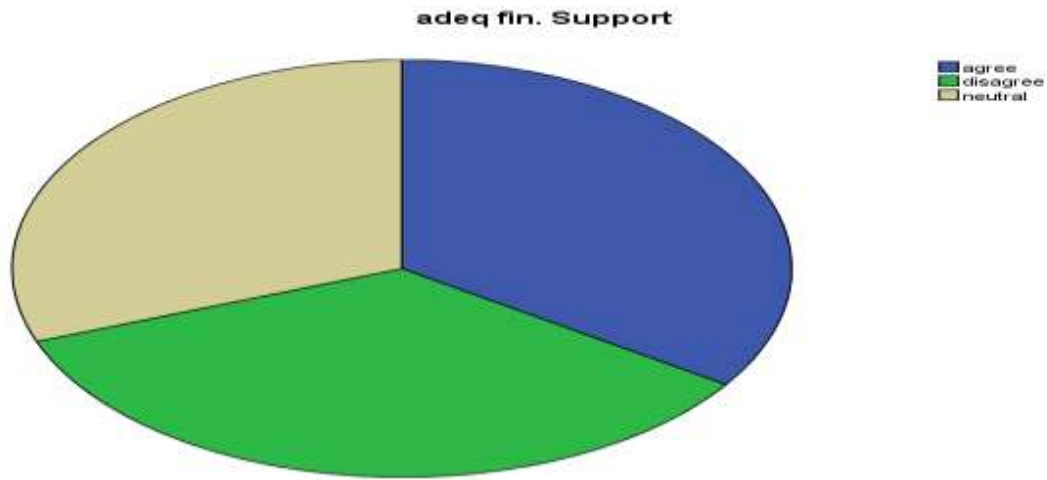


Source: Researchers' Survey (2025)

From Figure 4.3, most of the women entrepreneurs agreed that access to digital

technology improved their business, while others disagreed, and some were neutral.

Figure 4.5: Whether Microfinance institutions and cooperatives provide adequate financial support for their businesses.



Source: Researchers' Survey (2025)

From figure 4.5, 34.4% women entrepreneurs agreed that Microfinance institutions and cooperatives provide adequate financial support

for women-owned businesses, 34.9% disagree, while 30.7% were neutral.

Table 4.14: Distribution of Response on if the rise of e-commerce and digital marketing presents new business growth opportunities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	agree	141	74.6	74.6	74.6
	disagree	32	17.0	17.0	83.1
	neutral	16	8.4	8.4	100
	Total	189	100.0	100.0	

Source: Researchers' Survey, (2025)

From Table 4.14, 74.6% agreed that the rise of e-commerce and digital marketing presents new

business growth opportunities, while 17% disagree and 8.4% were neutral.

SECTION E: Contributions of Women Entrepreneurs to Socially Inclusive Economic Growth

Table 4.15: Distribution of Response on job creation in the local economy

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid no impact	8	4.2	4.2	4.2
low to moderate impact	58	30.7	30.7	34.9
moderate impact	50	26.5	26.5	61.4
high impact	57	30.2	30.2	91.5
very high impact	16	8.5	8.5	100.0
Total	189	100.0	100.0	

Source: Researchers' Survey (2025)

From the analysis in Table 4.15, 4.2% of women entrepreneurs said they did not impact on the economy through job creation. Most of the respondents contributed 30.7% & 26.5%, showing low, moderate and moderate impact.

While 30.2% & 8.5% have high and very high impact on job creation. These results show that women entrepreneurs actually contributed to job creation in the local economy.

Table 4.16: Distribution of Response on improvement in household income and family well-being.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid no impact	8	4.2	4.2	4.2
low to moderate impact	17	9.0	9.0	13.2
moderate impact	49	25.9	25.9	39.2
high impact	90	47.6	47.6	86.8
very high impact	25	13.2	13.2	100.0
Total	189	100.0	100.0	

Source: Researchers' Survey (2025)

From Table 4.16, 4.2% contributed nothing in improving household income and family well-being. 9.0% and 25.9% have low to moderate

and moderate impact; while 47.6% said their contribution have high impact on improvement in household income and family well-being.

Table 4.17: Distribution of Response on provision of essential goods and services in underserved communities

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid no impact	17	9.0	9.0	9.0
low to moderate impact	33	17.5	17.5	26.5
moderate impact	91	48.1	48.1	74.6
high impact	24	12.7	12.7	87.3
very high impact	24	12.7	12.7	100.0
Total	189	100.0	100.0	

Source: Researchers’ Survey, (2025)

From Table 4.17, 9% respondents said that they do not contribute to the provision of essential goods and services in underserved communities. About 17.5% and 48.1% have low, moderate and high impact, while 12.7% & 12.7% have high

and very high impact on the provision of essential goods and services. This implies that most women entrepreneurs contributed to socially inclusive Economic growth.

Table 4.18: Distribution of Response on the participation in community development and social initiatives.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid no impact	17	9.0	9.0	9.0
low to moderate impact	8	4.2	4.2	13.2
moderate impact	81	42.9	42.9	56.1
high impact	59	31.2	31.2	87.3
very high impact	24	12.7	12.7	100.0
Total	189	100.0	100.0	

Source: Researchers’ Survey (2025)

The analysis on Table 4.18 shows that 4.2% and 42.9% have low to moderate and moderate impact, while 31.2% and 12.7% have high and very high impact on community development

and social initiatives respectively. About 9.0% did have no impact at all, implying that most of women entrepreneur participated in community development.

Table 4.19: Distribution of Responses on women's entrepreneurship contribution in reducing poverty in Anambra State

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid no impact	24	12.7	12.7	12.7
low to moderate impact	9	4.8	4.8	17.5
moderate impact	8	4.2	4.2	21.7
high impact	66	34.9	34.9	56.6
very high impact	82	43.4	43.4	100.0
Total	189	100.0	100.0	

Source: Researchers' Survey, (2025)

From Table 4.19, 12.7% of the respondents said they did not contribute to reducing poverty in Anambra State. 4.8% & 4.2% of women entrepreneurs said they have low to moderate and moderate impact, while 34.9% & 43.4% of them have high and very high impact in reducing poverty in Anambra State.

5. Conclusion and recommendation

In recent years, women's involvement in entrepreneurship has become a potent driver for economic expansion. They are not only questioning gender norms but also advancing local and global economic development. According to the survey, the majority of respondents—roughly 48.1% of the studied population—are between the ages of 18 and 25, indicating that they are young women with postsecondary education. Many of them are unmarried women who live in households of three to five and work in manufacturing or retail, while some are in agriculture or agribusiness and have been in business for one to three years. The majority of business owners are self-employed sole proprietors, followed by partnerships, while a small percentage employ one to five people and make between \$50,000 and \$100,000 a month. The majority of respondents also stated that they deal with a number of difficulties, including difficult access to funding, a lack of opportunities for business training and skill development, restricted access to markets and clients, high operating costs, difficulties juggling

work and family obligations, and instability and insecurity in the business environment.

The respondents agreed that there are sufficient government programs that support women entrepreneurs in Anambra. Most women entrepreneurs agreed that access to digital technology improved their business. Also, they agreed that the rise of e-commerce and digital marketing presents new business growth opportunities to them. Even though most women entrepreneurs have challenges in accessing loans, grants, and other credit facilities, they agreed that microfinance institutions and cooperatives provided adequate financial support for women-owned businesses.

In contributing to socially inclusive growth, women entrepreneurs in Anambra state have equal gender opportunities, reduced poverty, improved their income, and essential services are provided to those underserved in the communities. Therefore, this study concludes that women entrepreneurs contribute to socially inclusive growth in Anambra State. Finally, the respondents suggested the best policies or interventions from the government to support women entrepreneurs in Anambra State, such as: providing incentives that will enhance their business, put an end to insecurity issues in the state by tightening their security measures and stabilise the environment so that there will be more confidence in women in entrepreneurship in operating their businesses.

Ethical Considerations

All respondents gave consent before participating in the study, therefore ensuring voluntary involvement. Strict measures were implemented to maintain anonymity and confidentiality, thereby safeguarding respondent privacy.

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