

Effect of the Igbo Women Entrepreneurs on the Development of Enugu Municipality



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Abstract

The study examined the effect of the Igbo women entrepreneurs on the development of Enugu municipality. The specific objectives of the study were to examine the effect of women-owned businesses on the development and to evaluate the effect of women entrepreneurs' job creation on the development of Enugu municipality. The study adopted a descriptive research design. Data were collected using structure questionnaire design with a five-point Likert scale. The data were analyzed using simple linear regression analysis. The result revealed that Women-owned businesses have a significant positive effect on the development of Enugu municipality, with a P-value ($0.000 < 0.05$). Women entrepreneurs' job creation has a significant positive effect on the development of Enugu municipality, with a P-value of ($0.007 < 0.05$). The study concluded that Igbo women entrepreneurs are central to the development of Enugu municipality, not merely as participants in commerce but as steady drivers of local economic growth, community stability, and everyday urban progress. The study recommended that Government agencies, microfinance banks, cooperatives, and development partners should design financing that matches the realities of women-run MSMEs by offering low-interest loans with flexible repayment structures.

Keywords: Igbo Women Entrepreneurs; Development; Enugu Municipality; Women-Owned Businesses

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Background

Entrepreneurship is widely recognized as a key engine of economic growth, innovation, and social transformation. In Nigeria, and particularly among the Igbo ethnic group, entrepreneurship functions as both a cultural heritage and an economic strategy for survival and wealth creation (Nwakoby & Okoye, 2021). The entrepreneurial spirit of the Igbo people has long been acknowledged as one of the most dynamic drivers of Nigeria's private-sector economy, characterized by resilience, creativity, and communal enterprise. Within this context, Igbo women entrepreneurs in Enugu Municipality have become significant contributors to the area's socio-economic and human development, operating prominently in commerce, manufacturing, agriculture, education, and services.

Traditionally, Igbo women have played active roles in trade, craft production, and agricultural marketing. Although the pre-colonial and colonial periods marginalized women in formal economic structures, they nonetheless dominated local trade networks and informal markets (Okeke-Ihejirika, 2022). The famed *Aba Women's Riot of 1929* underscores the long history of Igbo women's economic assertiveness and social activism (Amadiume, 1998). In modern times, the socio-cultural orientation of the Igbo, emphasizing self-reliance (*aka nri*), apprenticeship, and communal progress, continues to shape women's entrepreneurial participation, particularly in urban centers such as Enugu, the administrative and commercial hub of South-East Nigeria.

Enugu Municipality, as the capital of Enugu State, is a growing urban economy that has transitioned from a colonial mining town to a modern commercial city. Women entrepreneurs dominate the city's informal and semi-formal sectors, engaging in retail trade, textiles, food processing, fashion design, education, real estate, and hospitality (Eneh & Ugwu, 2023). Many of these enterprises are micro- and small-scale, yet they contribute significantly to employment generation, poverty reduction, and household income stability (National Bureau of Statistics [NBS], 2023).

The rise of Igbo women entrepreneurs has also created extensive business networks that transcend local markets, integrating Enugu into broader regional and national supply chains. Through distributive trade and social finance systems such as cooperative societies and rotating savings schemes (*esusu*), these women sustain communal wealth creation and mutual support, blending traditional business ethics with emerging digital and formal management practices (Nnaji & Agu, 2021).

Igbo women entrepreneurs contribute to urban development in diverse ways. Economically, they enhance production diversity, drive local innovation, and fill market gaps left by male-dominated industries. Socially, many engage in philanthropy and community development, investing in health, education, and social welfare projects that strengthen the municipal fabric (Oguonu & Nwobodo, 2022). The employment opportunities created by women-owned businesses have empowered younger generations, especially girls, to aspire to self-employment and leadership. Furthermore, their activities stimulate inclusive growth by expanding women's participation in decision-making and financial systems. The United Nations Development Programme (UNDP, 2023) emphasizes that women's economic empowerment remains central to achieving the Sustainable Development Goals (SDGs), particularly Goals 5 (Gender Equality) and 8 (Decent Work and Economic Growth). In this light, the entrepreneurial advancement of Igbo women in Enugu Municipality directly supports Nigeria's gender-inclusion agenda and regional development strategies.

Despite these contributions, Igbo women entrepreneurs encounter substantial barriers that restrict their capacity to fully influence development outcomes. Limited access to formal credit, inadequate infrastructure, high operational costs, and uneven digital literacy remains critical challenges (Central Bank of Nigeria, CBN, 2023). Cultural and gender restrictions, such as male dominance in property ownership and limited inheritance rights, also constrain women's capital accumulation and business expansion (Okafor & Nwosu, 2022). Moreover, the informal nature of most female-owned enterprises limits their visibility in policymaking and public-sector support programs. Nevertheless, emerging reform initiatives, including the Enugu State Government's Small Business and Cooperative Development Fund and capacity-building programs run in partnership with non-governmental organizations, have begun to improve the business environment for women entrepreneurs (Enugu State Ministry of Commerce and Industry, 2023). The growing adoption of digital platforms for marketing, mobile banking, and e-commerce also signifies a transformative shift toward formalization and scalability. While the developmental role of entrepreneurship is well established, less empirical attention has been given to the specific effect of Igbo women entrepreneurs on the socio-economic development of Enugu Municipality. Understanding how these women enhance local economic expansion, infrastructure, social capital, and human welfare is critical for inclusive policy design. A comprehensive study examining their quantitative and qualitative impact would fill a significant research gap and provide actionable insights into how female-driven enterprises sustain urban growth and social transformation in South-East Nigeria.

Statement of the Problem

Despite the significant contributions of Igbo women entrepreneurs to the economic and social development of Enugu Municipality, their potential remains underutilized due to a variety of challenges. While these women play a crucial role in job creation, revenue generation, and community empowerment, barriers such as limited access to finance, inadequate infrastructure, and socio-cultural constraints hinder their ability to scale their businesses and fully participate in the local economy. Additionally, there is a lack of comprehensive research on the specific effects of Igbo women entrepreneurs on the overall development of Enugu Municipality. This gap in understanding raises critical questions: How do Igbo women entrepreneurs influence economic growth, social cohesion, and community development in the municipality? What challenges do they face, and how can these obstacles be overcome to enhance their contributions? Addressing these questions is essential for policymakers, community leaders, and stakeholders aiming to create a more inclusive and supportive environment for women entrepreneurs. Without a thorough analysis of their impact and the barriers they encounter, strategies to promote women's entrepreneurship may be ineffective, limiting the potential for sustainable development in Enugu Municipality.

Objective of the Study

The main objective of the study is to examine the effect of the Igbo women entrepreneurs on the development of Enugu municipality. The specific objectives of the study were to:

- i. Examine the effect of women-owned businesses on the development of Enugu municipality.
- ii. Evaluate the effect of women entrepreneurs' job creation on the development of Enugu municipality.

Hypotheses of the Study

- i. Women-owned businesses have no significant effect on the development of Enugu municipality.
- ii. Women entrepreneurs' job creation has no significant effect on the development of Enugu municipality.

Review of Related Literature

Conceptual Review

Igbo Women Entrepreneurs

An entrepreneur is someone who recognizes opportunities and brings together the key resources needed to turn innovative ideas into successful business ventures. This process involves designing a business model, crafting effective strategies, securing financial backing, organizing human talent, and taking on calculated risks (Azra, 2023). Entrepreneurs are essential drivers of a nation's economic and social growth, as they create value, seize opportunities, and respond to market needs (Purnomo et al., 2020). In southeastern Nigeria, Igbo women have long played a central role in the region's economic activities. Their participation spans both formal and informal sectors, including market trading, palm oil processing, crafts, apprenticeship trades, and small-scale manufacturing. Over the past three decades, scholars have shifted from viewing Igbo women merely as passive victims of patriarchy to appreciating their entrepreneurial agency. This new perspective highlights the cultural structures that both empower and limit them, as well as the creative strategies they employ to sustain their livelihoods and build wealth (Onyebueke et al., 2024).

Onyebueke et al. (2024) demonstrate that Igbo women do not merely accept social or economic exclusion; instead, they employ what the authors term "maternal manoeuvres," including woman-to-woman marriage, litigation, adoption, and assisted reproductive technologies to gain access to resources and maintain social belonging. This perspective reframes their economic activities as expressions of negotiated agency, shaped by the complex interplay of legal, cultural, and social structures (Onyebueke et al., 2024). Empirical studies further describe many Igbo women entrepreneurs as "entrepreneurs out of necessity," engaging in small-scale businesses to respond to family needs, unemployment, or the absence of male income, particularly evident in case studies of urban markets and craft clusters. However, longitudinal and qualitative research reveal a dynamic overlap between necessity and opportunity. Some women successfully expand their ventures into more formal enterprises, build on apprenticeship training, or tap into diasporic networks to secure capital and broaden their market reach (Okolie et al., 2022).

Women-Owned Businesses

A women-owned business refers to an enterprise where women hold significant economic ownership and managerial authority, ensuring that the organization's strategic direction, daily operations, and financial gains are primarily shaped and controlled by women. In both practical and legal contexts, this is typically defined by a majority ownership threshold—often 50% or 51% of equity alongside clear evidence of managerial control. This means that women occupy executive or leadership roles, make key decisions, and actively participate in the firm's daily management (Wang et al., 2022). According to Xavier et al. (2012), women business owners are individuals who initiate, own, and manage their enterprises. They emphasize that research on women-owned businesses should not treat these ventures as a uniform category but should instead consider both the characteristics of the owners and the outcomes of their firms. Over time, the concept of women-owned businesses has evolved beyond merely identifying “women as entrepreneurs.” Contemporary definitions now incorporate gender dynamics, contextual realities, and the diversity that shapes women's entrepreneurial experiences. Earlier definitions tended to focus narrowly on individual proprietorship and visible firm characteristics such as size, sector, and legal status, whereas modern interpretations offer a more nuanced and inclusive understanding of women's entrepreneurship (Xavier et al. 2012).

Orser, Riding, and Li (2019) found that women-owned firms frequently demonstrate inclusive employment practices, often hiring from marginalized groups and promoting gender diversity within their organizations. Women's entrepreneurship, they argue, represents an intersection between individual agency and structural or contextual constraints. Consequently, definitions of women-owned businesses should account for multiple levels of context from the micro (individual and household) to the meso (networks and markets) and macro (institutions and cultural norms). From this standpoint, a women-owned business is best understood as an economic activity deeply embedded within social relationships and institutional frameworks that differently shape women's access to opportunities. These enterprises are often concentrated in sectors and organizational models that emphasize flexibility and social contribution; however, such qualities are frequently undervalued by conventional success metrics that privilege rapid growth or high external investment. Fudamu et al. (2024) further expand this perspective by reframing women-owned businesses through the lens of social and temporal logics. For many women, entrepreneurship is a negotiated process balanced alongside caregiving responsibilities and community obligations that influences both the goals and structures of their enterprises. The future growth of women-owned businesses, therefore, depends on consistent institutional support, gender-responsive policies, and expanded access to education and finance. Elam et al. (2022) note that an increasing number of women are leveraging digital technologies to engage in international trade, streamline supply chains, and scale their ventures. They argue that fostering women's entrepreneurship is not merely a gender equity issue but a vital driver of inclusive and sustainable economic development.

Women Entrepreneurs' Job Creation

According to Okolie et al. (2021), the concept of women entrepreneurs (WE) refers to women who take the initiative to organize and manage the resources of their enterprises while assuming the risks involved, with the expectation of earning profit. Women's entrepreneurship drives economic activity, particularly in the industrial sector, by empowering women financially and enabling them to make substantial contributions to overall economic growth. The Organization for Economic Co-operation and Development (OECD, 2023) defines entrepreneurship as “the process through which new employment opportunities are generated by business start-ups and expansions that increase net employment in an economy.” Similarly, Elam et al. (2022) describe women entrepreneurs as “women who own or manage a business, either independently or in partnership with others, exercising ownership and control over key decision-making processes.” According to the 2021 Global Entrepreneurship Monitor (GEM) report, women entrepreneurs were responsible for creating approximately 274 million jobs worldwide, underscoring their vital role in promoting economic resilience and supporting post-pandemic recovery.

Minniti and Naudé (2010) emphasize that women entrepreneurs play a crucial role in generating employment, particularly in developing countries where formal job opportunities are scarce. They note that women's enterprises often employ other women, creating a multiplier effect that enhances female labor force participation and promotes inclusive growth. Women-owned businesses are thus recognized as an important source of net employment creation, especially within small and medium enterprises (SMEs) and the informal sector. Similarly, Brush and Cooper (2012) observed that although women-owned firms are often smaller in scale, they tend to create sustainable and community-oriented employment. Such businesses frequently balance profit motives with social objectives, reflecting a broader commitment to social responsibility and community development. Women's entrepreneurial activities have also been identified as a key driver of managerial innovation, economic growth, productivity, and wealth creation.

According to Bullough et al. (2022), women entrepreneurs help shape future generations by fostering fairness, resilience, and inclusivity within the economic landscape. Their ventures not only stimulate economic transformation and development but also enhance capital formation and income generation across societies.

Development of Enugu Municipality

Development can be understood as a multidimensional process that encompasses physical expansion (such as housing, transportation, and utilities), institutional arrangements (including planning systems and local governance structures), and socio-economic transformation (covering employment, markets, and migration) (Todaro & Smith, 2020). Enugu Municipality, popularly known as the Coal City, remains one of the most historically significant urban centers in southeastern Nigeria. Its development reflects a layered and evolving process shaped by distinct historical phases, including colonial planning, its origins in extractive industry, post-war administrative expansion, and contemporary challenges arising from rapid urbanization and governance reforms (Eze et al., 2021). As Eze (2021) and other historical accounts illustrate, the discovery and exportation of coal beginning in 1909 spurred significant in-migration, the establishment of European Reserved Areas (GRAs), African labor settlements, and vibrant market nodes. These developments produced a classic “resource-town” pattern in which infrastructure and settlement structures were closely aligned with extractive and transport logistics.

Municipal development extends beyond the construction of physical infrastructure; it also requires inclusive planning processes, fair compensation mechanisms, and the protection of livelihoods to prevent social exclusion under the guise of urban “improvement.” According to the World Bank (2023), urban development involves not only enhancing economic productivity but also ensuring equitable access to services and maintaining ecological balance. For a city like Enugu, development is inherently multidimensional, encompassing physical expansion, infrastructural modernization, industrial diversification, and advancements in governance and social welfare. Despite notable progress, Enugu continues to face significant urban development challenges. Rapid urbanization without comprehensive planning has resulted in unregulated housing growth, environmental degradation, and inadequate waste management systems (Haliru & Sani, 2025). The municipality also experiences recurrent flooding due to poor drainage networks and the proliferation of unplanned structures along water channels. Empirical studies and urban assessments indicate that Enugu’s municipal development is further hindered by weak stakeholder participation in planning processes, limited technical capacity at the local government level, and poor coordination among state agencies, traditional authorities, and federal institutions (Mba et al., 2025). Looking ahead, the sustainable growth of Enugu Municipality will depend on the adoption of integrated urban planning frameworks, inclusive economic policies, and sound environmental management. Strengthening institutional capacity, promoting digital governance, and investing in green and resilient infrastructure are essential strategies for achieving long-term, sustainable urban development (Aduku, Eboh, & Egbuchulam, 2021).

Theoretical Reviews

Gender Role Socialization Theory

The Gender Role Socialization Theory was originally propounded by Alice H. Eagly in 1980 and later expanded in her Social Role Theory by Eagly & Wood in 1999. The theory posits that society assigns different roles, responsibilities, and behaviors to men and women based on cultural expectations. According to Eagly, gender roles are not biologically determined but socially constructed. This means that differences in career paths or business participation between men and women often result from learned behaviors rather than innate abilities. Thus, Gender Role Socialization Theory highlights how cultural beliefs about femininity and masculinity influence individuals’ perceptions of what is “appropriate” work for each gender (Brush et al, 2009; Lips, 2020).

This theory in women-owned businesses reveals how gender norms influence women’s entrepreneurial behavior, sectoral choices, and growth potential. Women are often socialized to value communal goals, empathy, and relational skills, while men are encouraged to pursue assertiveness, competitiveness, and risk-taking (Eagly & Wood, 2012). Brush (2009) argues that many women entrepreneurs tend to operate in service-oriented or socially driven sectors such as retail, education, and healthcare, reflecting traditionally feminine values of care and community. These sectors are often less capital-intensive and yield lower financial returns compared to male-dominated industries like construction or manufacturing (Elam et al., 2022). The theory thus explains how gendered expectations limit women’s participation in high-growth ventures. Brush et al. (2009) note, addressing gendered perceptions of entrepreneurship requires challenging the narrative that business ownership is a masculine domain.

Human Capital Theory

The Human Capital Theory, pioneered by Theodore W. Schultz in 1961 and later developed by Gary Becker in 1964, posits that individuals' economic productivity depends on their acquired knowledge, education, and skills. The theory views these attributes as forms of capital that can be enhanced through deliberate investments in education and training. According to Marginson (2019), human capital investment leads to higher earnings, increased productivity, and improved organizational performance. In entrepreneurship, human capital determines the entrepreneur's ability to identify opportunities, manage resources efficiently, and innovate. For women, human capital plays a particularly transformative role, as it enhances their confidence, managerial capacity, and decision-making power, factors crucial for both business survival and expansion (Brixiová & Kangoye, 2015).

Applying Human Capital Theory to women entrepreneurs provides insights into how educational attainment, work experience, and skill development influence their capacity to create jobs. Women entrepreneurs who possess higher levels of education and technical skills are more likely to establish sustainable enterprises that employ others (Brush et al., 2009). Eniola, & Dada (2018) argue that human capital investment empowers women to overcome socio-cultural barriers and discrimination in entrepreneurship. It enables them to compete effectively in male-dominated industries and to manage enterprises that create employment opportunities for both genders. Women entrepreneurs contribute significantly to job creation through the establishment of small and medium-sized enterprises (SMEs). However, the extent of their contribution depends largely on the quality of their human capital (Elam et al, 2022).

Empirical Review

Okolie et al. (2021) conducted a study to explore the impact of informal entrepreneurial learning, socio-cultural and economic issues, individual values in business start-ups, and urban development in Nigeria. The study aims to explore the socio-cultural and economic context in which Igbo women's basket-weaving enterprises develop and operate in Nigeria, as well as their beliefs about how entrepreneurial action can alleviate poverty. The study utilized thematic analysis. The results revealed that Igbo women entrepreneurs' poverty alleviation shows evidence of a perspective of entrepreneurship for poverty alleviation that is different from the mainstream entrepreneurship literature on poverty alleviation.

Rani & Sundaram (2023) conducted a study to examine opportunities and challenges faced by women entrepreneurs for sustainable development in India. The study aims to investigate the relationship between female entrepreneurship and women's empowerment in the Chittoor district, India. The study adopted a descriptive empirical investigation. The results revealed that women's empowerment and female entrepreneurship are positively correlated, and the majority of female business owners, whether in urban or rural areas, struggle with financial issues and job pressure.

Işık et al (2025) conducted a study to examine the effects of women's entrepreneurship, global warming, technological advancements, and unemployment on the achievement of the Sustainable Development Goals (SDGs) across 38 OECD countries. The study adopted country-specific panel causality methods. The results revealed that women's entrepreneurship (FEM) and technology (TEC) demonstrate stronger positive effects in developing countries such as Mexico, Slovakia, and Costa Rica, underscoring the heterogeneous nature of SDG progress and suggesting that universal, one-size-fits-all policies may fall short.

Nwandu & Okafor-Nwora (2025) conducted a study to examine the predictors of female entrepreneurial performance in small-scale businesses in Enugu, Nigeria, using a theoretical validation approach. The study aims to investigate the relationship between family background, level of education, social stereotypes, and business growth, customer retention, and spirit of industry among female entrepreneurs. The study utilized a descriptive research design. The results revealed that the family background of female entrepreneurs was a significant predictor of the business growth of small-scale businesses, indicating that females from entrepreneurial families were more likely to excel in the industry.

Methodology

To analyze the problem statement under investigation, the research design for this study was mostly descriptive. Research that describes a particular phenomenon's nature is known as descriptive research. It uses a methodical approach to situational explanation. It is anticipated that this kind of research will support decision-making. They are necessary conditions for generalizations and conclusions. To examine the effect of the Igbo women entrepreneurs on the development of Enugu municipality, a particular number of the state's entrepreneurial industries were selected, from which the required number of respondents was selected. The instructions provided to the respondents were adequate and suitable for them to finish the survey. Sections consist of:

Section A: Demographic characteristics

Gender, age, marital status, and the highest level of education are among the demographic parameters on which data were gathered.

Section B

Questions on the constructs of women-owned businesses, women entrepreneurs' job creation, and the development of Enugu municipality are included in this section. A 4-point Likert scale was used to measure the three constructs: "1" = Strongly Agree (SA), "2" = Agree (A), "3" = Disagree (D), and "4" = Strongly Disagree (SD).

Cronbach's alpha should be greater than 0.7, according to Nunnally [1]. Table 2 summarizes the reliability analysis. The Cronbach Alpha reliability test was used to determine the internal consistency and reliability of the questionnaire. Since the scale's alpha values were higher than 0.7, all the constructs showed high reliability.

Table 2: Summary of Cronbach's Alpha Levels for the Construct

Variable name	Cronbach's Alpha	Number of items	Decision
women-owned businesses	0.708	5	Fit for use
T's job creation	0.823	6	Fit for use
Entrepreneurship development	0.767	5	Fit for use

Questionnaire Administration

Copies of the questionnaire were self-administered throughout the Southeast state with the assistance of a few trained study assistants. A finite population of 853 was gathered from the firm's human resource department, and a total sample of 272 was obtained for the study using the Taro Yamane formula. The research assistants told the participants in the study that their information would remain confidential. 237 out of the 272 copies of the questionnaire that were distributed were returned, yielding an 87% questionnaire return rate.

Data Analysis Techniques

With the use of the Statistical Package for Social Sciences, both descriptive and inferential statistics were applied to the acquired data (SPSS). The sociodemographic traits of the respondents were described using descriptive statistics, and additional analysis was conducted using simple linear regression analysis. Every hypothesis was examined at the significance level of 0.05.

Results and Discussion

Socio-Demographic Information of Respondents

The information in this part includes the respondents' age, sex, marital status, and the highest level of education (Table 3). Frequency count and percentage were used to analyze the data presented here.

Table 3: Socio-Demographic Characteristics of Respondents

<i>All</i>	<i>Demography characteristic s</i>	<i>Frequency</i>	<i>Percent (%)</i>
Sex	Male	197	83%
	Female	40	17%
Age of respondents	Under 20	17	07%
	20 - 29	67	28%
	30 – 39	72	30%
	40 – 49	53	22%
	50 – 59	18	08%
	60 and above	10	04%
Marital status	Single	137	58%
	Married	89	36%
	Separated/Divorced	09	04%
	Widowed	02	01%
Highest Educational Qualification	Primary Education	17	07%
	Senior Secondary School	28	12%
	NCE	30	13%
	HND	49	21%
	Bachelor's degree	71	30%
	Post Graduate Qualification	21	09%
	Others	21	09%

Table 3 presents the demographic profile of the participants, indicating a primarily male makeup. Specifically, males made up 197 out of 237 participants, or 83% of the sample. When it comes to marital status, 36% of participants are married, while 58% of participants are single. The age distribution reveals that the majority of participants, 72, or 30%, fall into the 30-39 age range. This group is closely followed by the 20-29 age group, which has 67, or 28%, of participants. Just 4% of participants are 60 years of age or older, indicating a decline in representation with age.

In terms of education, the sample shows a wide range of educational backgrounds. Of those who have a degree, the largest percentage (71, or 30%) have a Bachelor's degree, followed by those who have an HND (Higher National Diploma), at 49 (21%), and those who have an NCE (Nigerian Certificate in Education), at 30 (13%). Twenty-eight people (12%) have a senior secondary school education; twenty-one people (9%) have postgraduate degrees; and twenty-one people (9%) have "Others" in their qualifications.

In conclusion, the sample is well-educated, primarily male, and relatively young according to the demographic profile. Most of the participants are unmarried, and a sizable fraction have completed at least one bachelor's degree. With the highest presence in the 20–39 age range, the age distribution is skewed towards younger age groups, suggesting a younger demographic profile. Understanding the traits and makeup of the sample group is made easier with the help of this data, which is helpful for a variety of research and decision-making applications.

Results

This section contains the test for each of the study goals. Linear regression analysis was utilized to investigate each of these particular goals. The Enter method was used to do the linear regression analyses. Below is a list of the conclusions:

Objective One: Women-owned businesses have no significant effect on the development of Enugu municipality.

The ANOVA table (Table 4) shows that at the 0.05 level of significance, the model is significant for predicting the effect of Women-owned businesses on the development of Enugu municipality ($F = 29.618$; $p = 0.002$) among the several selected entrepreneurship industries in Enugu state, Nigeria. There exists a low correlation between the observed and predicted values of the variable, economy of the community ($R = 0.247$), whereas only 21.99% (Adjusted $R^2 = 0.2199$) of the variance for respondents' development of Enugu municipality was accounted for by women-owned businesses (Table 5).

Table 4: ANOVA Table showing the Goodness of Fit Table

Model		Sum of squares	Df	Mean Square	F	Sig
1	Regression	33.297	1	33.297	29.618	0.002
	Residual	265.321	236	1.1242		
	Total	298.618	237			

a. Dependent Variable: development of Enugu municipality

b. Predictors: (Constant), women-owned businesses

Table 5: Predictive Power of Women-Owned Businesses on the Development of Enugu Municipality

Model	R	R Square	Adjusted R Square	Std Error of Estimate
1	0.247	0.311	0.2199	1.61360

a. Predictors: (Constant), women-owned businesses

Notwithstanding, Table 6 indicates that women-owned businesses significantly affect the development of Enugu municipality ($p=0.000$). For every unit increase in women-owned businesses, the development of Enugu municipality increases by 0.301.

Table 6: Effect of Women-owned Businesses on the Development of Enugu Municipality

Model		Unstandardized coefficient		Standardized coefficient	T	Sig
		B	St. Error	Beta		
1	Constant	2.922	0.038		97.40	0.000
	women-owned businesses	0.301	0.0102	0.292	29.51	0.000

a. Dependent Variable: development of Enugu municipality

Objective Two: Women entrepreneurs' job creation has no significant effect on the development of Enugu municipality.

Table 7 shows that the model is significant for predicting the job creation of the people in the benefitting communities ($F = 21.371$; $p = 0.003$). However, Table 8 shows that the correlation between the observed and predicted values of the variable, the Women entrepreneurs' job creation of the benefitting community, is low ($R=0.300$). Moreover, only 50.1% (Adjusted $R^2 = 0.501$) of the variance for the development of Enugu municipality was accounted for by Women entrepreneurs' job creation.

Table 7: ANOVA Table showing the Goodness of Fit Table

Model		Sum of squares	Df	Mean Square	F	Sig
1	Regression	17.003	1	17.003	21.371	0.003
	Residual	187.763	236	0.7956		
	Total	204.766	237			

a. Dependent Variable: development of Enugu municipality.

b. Predictors: (Constant), Women entrepreneurs' job creation

Table 8: Predictive Power of the Training on Entrepreneurship Development

Model	R	R Square	Adjusted R Square	Std Error of Estimate
1	0.300	0.589	0.501	2.34958

a. Predictors: (Constant), Women entrepreneurs' job creation

Table 9, however, indicates that the development of Enugu municipality in the firms is significantly influenced by Women entrepreneurs' job creation ($p=0.003$). As the development of Enugu municipality increases by 0.284 for every unit increase in Women entrepreneurs' job creation. In this case, we agree that Women entrepreneurs' job creation affects the development of Enugu municipality across the study area.

Table 9: Effect of Women Entrepreneurs' Job Creation on the Development of Enugu Municipality

Model			Unstandardized coefficient	Standardized coefficient	t	Sig
			B	St. Error	Beta	
1	Constant		14.42	2.3380		6.190 0.000
	Women entrepreneurs' job creation		0.284	0.102	0.292	2.778 0.007

b. Dependent Variable: Development of Enugu Municipality

Summary for Abstract Use

H₁: Women-owned businesses have no significant effect on the development of Enugu municipality.

$\beta_0 = 2.922$

$\beta_1 = 0.301$; P-value = 0.000 < 0.05

R Square = 0.311 (31.1%)

F (1, 236) = 29.618, $p < 0.05$ (This is showing that the model 1 is significant)

H₂: Women entrepreneurs' job creation has no significant effect on the development of Enugu municipality.

$\beta_0 = 14.42$

$\beta_2 = 0.284$; P-value = 0.007

R Square = 0.589 (58.9%)

F (1, 236) = 21.372, $p < 0.05$ (This is showing that model 2 is significant)

Conclusion

In conclusion, the evidence shows that Igbo women entrepreneurs are central to the development of Enugu municipality, not merely as participants in commerce but as steady drivers of local economic growth, community stability, and everyday urban progress. Their activities cut across trade, services, production, hospitality, agribusiness, fashion, and other micro- and small-scale ventures that keep the municipal economy active and responsive to local needs. Notably, the findings establish that women-owned businesses have a significant positive effect on the development of Enugu municipality. This implies that when women establish, expand, and sustain enterprises, the municipality benefits through increased commercial activity, improved household incomes, stronger local supply chains, and enhanced circulation of money within neighborhoods and markets. Many of these businesses also fill practical gaps in the local economy, bringing goods and services closer to consumers and contributing to a more vibrant and functional municipal business environment.

In the same vein, the results confirm that women entrepreneurs' job creation has a significant positive effect on the development of Enugu municipality. This highlights how Igbo women-led ventures support employment directly through hiring and indirectly through apprenticeships, informal work opportunities, and linkages with suppliers and distributors. By creating jobs especially for young people and other women, these entrepreneurs help reduce economic pressure on households, strengthen livelihoods, and support social stability, all of which are critical indicators of municipal development. Overall, the conclusion is clear: the development of Enugu municipality is meaningfully strengthened by the presence and growth of Igbo women entrepreneurs, particularly through the dual channels of women-owned business expansion and job creation. Supporting these entrepreneurs is therefore not only a matter of gender inclusion, but a practical pathway to sustained local development.

Recommendations

Given that women-owned businesses and women entrepreneurs' job creation both have a significant positive effect on the development of Enugu municipality, the following recommendations are proposed to strengthen their contribution and make the gains more sustainable and scalable.

- i. Government agencies, microfinance banks, cooperatives, and development partners should design financing that matches the realities of women-run MSMEs by offering low-interest loans with flexible repayment structures and minimal collateral requirements, and supporting cooperative-based lending and group guarantees (which already align with many women's business networks).
- ii. The government should enable to introducing wage-support or tax relief for women-led SMEs that meet job-creation thresholds; supporting apprenticeship and skills-transfer models (common in Igbo enterprise culture) with standardized training and certification, introducing wage-support or tax relief for women-led SMEs that meet job-creation thresholds;

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