

Entrepreneurial Skills Acquisition and Job Creation for Rural Women in Abuja, Nigeria

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Abstract: *The concept of women entrepreneur is becoming a global phenomenon today. A self-employed woman is acquiring a superior position and it is letting her make a decision in her family affairs. Thus, this study aimed at investigating the effect entrepreneurial skills acquisition on jobs creation among rural women in FCT, Abuja, Nigeria. The specific objectives are to determine the effect of technical, innovation & creativity and business management skills acquisition on jobs creation among rural women in the FCT Abuja, Nigeria and examine the effect of technical skills acquisition on jobs creation among rural women in the FCT Abuja, Nigeria. The study concluded that technical, innovation & creativity and business management skills acquisition have significant and positive effect on job creation. This implies that acquisition of these skills is a critical driver job creation for self-reliance and economic development. The study, therefore, recommended that to ensure sustainable job creation amongst rural women in Abuja emphasis should be laid on entrepreneurial skill acquisition with particular reference to technical, innovation & creativity and business management skills acquisition.*

Keywords: Entrepreneurial skill acquisition, Technical skills, Innovation and creativity skills, Business management skill, Job creation, Rural women.

Introduction

The role of women in economic development has gained increasing attention, particularly in rural areas where traditional gender roles often limit their participation in the workforce. Ejeh, et al. (2024) noted that women play roles such as peace keeping, decision-making, industrial and agricultural production, food-processing and marketing in the society. Women play roles in both traditional and non-traditional settings for the benefit of their households, their communities and the society at large (Mahendra, 2025).

Entrepreneurial activity of women has gained significant interest all over the world and built up a large body of literature (Al Boinin, 2023; Mickiewicz & Nguyen, 2025; Xheneti & Madden, 2024; Usman, et al., 2025). Over the last few decades, the whole world has been attracted to the issue of women entrepreneurship. It has evolved along with the prolific growth of female owned businesses and their role in creating jobs and developing the economy in most economies (Hassan, 2021; Lubem, , 2025).

The growing emphasis on entrepreneurship skills acquisition as a tool for national growth in Nigeria has trickled down into rural areas with emphasis on women, resulting in increasing attention to the economic inclusion of women through skill acquisition programs. In most cases, such skills are honed through years of informal activities such as trade in agricultural produce, handmade crafts, and food processing. However, these efforts have traditionally been limited by low literacy levels, limited exposure to modern enterprise techniques, poor access to capital, and limited infrastructure. The gap between potential and productivity has made targeted entrepreneurial skills acquisition both necessary and transformative.

Adeyemo (2009) says that entrepreneurial skills are the skills that one needs to initiate, grow, fund and become successful in his/her own business. Olagunju (2024) considered entrepreneurial skills as those skills that one applies to utilize ideas and establish a business that may be helpful to him/herself and other people in society. The scholar outlined abilities to constitute the enablement. to make wealth and property through exploitation, creativity and initiatives. These skills could be those common skills which an entrepreneur needs to develop for success in the enterprise. Some of the common skills include planning, motivation, creativity, decision making, marketing skills and so forth. According to Ryan (2018), there are some common entrepreneurial skills like but not limited to communication, strategic formula, finance and stress management skills and so forth.

Therefore, entrepreneurial skills acquisition is essential for empowering rural women, enabling them to create sustainable livelihoods and contribute to their communities. The acquisition of these skills not only enhances their economic independence but also fosters innovation and resilience in the face of changing market dynamics. In the FCT, Abuja, where unemployment rates are high and economic opportunities are limited, the development of entrepreneurial skills among women can lead to significant job creation, both for themselves and for others within their communities (Olagunju, 2024).

Additionally, the international focus on gender equality and women's empowerment is in line with the SDGs, especially goal five, which aims at achieving gender equality and empowering all women and girls. In Nigeria, initiatives aimed at promoting women's entrepreneurship have gained traction, yet there remains a substantial gap in understanding how these efforts translate into tangible outcomes in rural settings.

This research endeavors to examine the link between skills acquisition for entrepreneurship and employment generation for women in the rural areas within the Federal Capital Territory (FCT). Through the analysis of the current state of women's entrepreneurship, the obstacles confronting them, and the skills required for success, the research hopes to generate useful information that will help address these issues. This will include helping rural women acquire entrepreneurial skills.

Literature Review

Conceptual Review

Entrepreneurial Skills

The concept of entrepreneurship skills is generally acknowledged, particularly in industrialized countries, and success in sustained enterprise requires extraordinary abilities and personality attributes. Ogueze et al. (2023) to assert that the acquisition of entrepreneurial skills is necessary and fulfilling means of self-employment, employment generation, and economic survival in any given society. Entrepreneurial skills include creativity, innovation, willingness to take risks, financial, marketing, interpersonal, resourcefulness, confidence, progressive behavior and thought, imagination, thirst for success, and foresight (Anho, 2019). Entrepreneurship skills are essential for starting and growing enterprises in a variety of industries (Ewubare, 2021). Afolabi, Omoluwa, and Oyetayo (2011) argue that successful entrepreneurs must possess the ability to identify opportunities, manage resources, communicate effectively, and adapt to changing market conditions.

Agu, Chiaha, and Ikeme (2021) and Swarland (2019) note that formal definitions and descriptions of entrepreneurial skills acquisition are the capacity to believe in self, boldness, persistence, passion, empathy, willingness to take professional advice, willingness to achieve fast outcomes, vision, and ability to recognize opportunities.

Entrepreneurial skills acquisition has gained prominence as a strategic tool for economic empowerment, particularly in developing regions where formal employment is scarce and informal economies dominate. Scholars widely agree that acquiring entrepreneurial competencies is essential for fostering self-reliance, innovation, and sustainable livelihoods (Adeyemo, 2009; Agarwal, 2021). Chauhan (2023) observes that traditional gender roles often restrict women's mobility and decision-making power, thereby limiting their participation in entrepreneurial activities.

Job creation

Job creation is a cornerstone of economic development, social stability, and individual empowerment. It refers to the process by which new employment opportunities are generated within an economy, often through new venture creation, business expansion, entrepreneurship, public investment, and innovation. At its heart, job creation is not merely about increasing the number of jobs, it is about fostering productive, sustainable, and inclusive employment that contributes meaningfully to both personal livelihoods and national growth. Job creation is not just an economic metric but a moral and political decision that defines the trajectory of societies. Also, job creation is more than a policy goal, it's a reflection of a society's values and vision.

Recent literature underscores that entrepreneurial activities led by rural women not only generate employment but also catalyze broader socio-economic transformation. Agarwal (2021) argues that rural women's entrepreneurship serves as a powerful mechanism for job creation, especially in contexts where traditional employment opportunities are scarce. By establishing micro and small enterprises, these women not only create jobs for themselves but also for others within their communities, thereby fostering local economic resilience. Ghosh and Dey (2022) highlight the structural barriers that rural women face such as limited access to education, financial capital, and market networks which often constrain their entrepreneurial potential and observe that despite these challenges, when provided with targeted support, rural women entrepreneurs demonstrate remarkable capacity for innovation and employment generation. Chauhan (2023) emphasizes that entrepreneurship development programs tailored to rural women's needs—such as vocational training and microfinance access can significantly enhance job creation outcomes. These programs not only equip women with the skills necessary to launch and sustain businesses but also help dismantle socio-cultural norms that traditionally inhibit female economic participation.

Jabeen et al. (2020) and Ogunmodede et al. (2020) reveal that agribusiness and artisanal sectors are particularly fertile grounds for rural women's entrepreneurship, offering scalable opportunities for employment and sustainable development. Entrepreneurship by rural women is encumbered with multiple issues that prevent its optimal exploitation. Such issue includes sociocultural conventions that emphasize domestic duties over economic activities (Chauhan, 2023); educational barriers (Ghosh & Dey, 2022) and technological gaps that prevent rural women from leveraging digital tools for enterprise development (Hamid & Ahmad, 2021).

Theoretical Review

The Schumpeter's Innovation Theory

The Schumpeter's Innovation Theory is a foundational framework in entrepreneurship research. Developed by the Austrian economist Joseph Schumpeter in the early 20th century, this theory positions the entrepreneur not merely as a business owner, but as an agent of transformation who disrupts economic equilibrium through innovation (Mehmood, 2019). Schumpeter viewed innovation as the engine of economic development, arguing that progress occurs when entrepreneurs introduce new products, methods of production, market strategies, sources of supply, or organizational structures. This process which he called "creative destruction" shakes up existing systems and paves the way for new industries and employment opportunities.

In the context of entrepreneurial skills acquisition and job creation among rural women in the 21st century, Schumpeter's theory provides a powerful lens. Rural women, often constrained by structural disadvantages such as limited access to education, capital, and formal employment, can become key innovators when they are empowered with entrepreneurial skills. These skills enable them to recognize opportunities within their local environments, be it in agriculture, local craft production, food processing, or even service delivery and creatively transform traditional practices into income-generating ventures.

As Schumpeter emphasized, innovation is not necessarily about high-tech breakthroughs; it is about doing things differently and better. For rural women, this can mean repurposing indigenous knowledge, introduce new cultivation techniques, or leverage mobile technology to reach broader markets. The ripple effect of such innovation is multifaceted: it elevates individual household income, fosters local employment, and reshapes community economies. Women-led innovations often reflect a blend of necessity and creativity, showing how constraints can lead to resourceful solutions that, in turn, fuel sustainable development.

What's particularly compelling is how Schumpeter's vision aligns with inclusive growth. By reframing rural women not as passive beneficiaries but as dynamic change-makers, this theory helps us understand the broader economic implications of entrepreneurial skill-building. It shifts the narrative from charity-driven interventions to strategic investments in human capital that unlock latent potential and generate long-term economic resilience.

Empirical Review

In Latin America, Romani et al. (2021) analyzed data from the Global Entrepreneurship Monitor (GEM) and GUESSS projects, revealing that entrepreneurship education positively influences innovation and employment outcomes, though disparities exist across countries due to cultural and institutional differences. In Asia, Agogbua and Mgbatogu (2024) reviewed over fifty studies and concluded that while entrepreneurial skills acquisition generally leads to increased self-employment, mediating factors such as social motivation and institutional backing are essential for sustained impact.

In Sub-Saharan Africa, empirical studies highlight the region's unique entrepreneurial landscape, where women constitute a significant proportion of the informal and microenterprise sectors. Gaddis et al. (2018) note that Africa is the only region where more women than men choose entrepreneurship as a primary economic activity, driven largely by necessity and limited formal employment opportunities. Nkomo and Schoole (2023) examined rural universities in Nigeria and South Africa, revealing that while entrepreneurship education enhances human capital and stimulates local development, institutional constraints and underfunding hinder its transformative potential.

Olanipekun (2023) found that entrepreneurial education significantly influences graduates' self-employability status, with regression analysis revealing a robust relationship between skill acquisition and job creation. Similarly, a study conducted at Olabisi Onabanjo University showed that exposure to entrepreneurship education improved students' confidence and capacity to initiate business ventures for self-employment. Achor et al. (2020) study revealed that over 90% of students who participated in entrepreneurship education programs acknowledged increased competencies and a fraction transitioned into actual business ownership, suggesting that structural support remains critical for translating skills into sustainable enterprises.

In Taraba State, Nigeria, a survey by Nwosu and Olamide (2025) found that entrepreneurship training significantly improved youth capacity for income generation and financial independence, reinforcing the importance of post-training mentorship and access to startup capital. Ojong et al. (2021) and Nziku & Henry (2020) emphasize that women entrepreneurs contribute to local economies by creating jobs, supporting families, and stimulating grassroots development.

According to Elam et al. (2021), data from the Global Entrepreneurship Monitor (GEM) reveal that women are increasingly reaching parity with men in startup activity, with high-growth female entrepreneurship contributing significantly to job creation and sustainable development. Despite persistent structural barriers, women entrepreneurs have shown resilience and adaptability, often establishing businesses that not only generate income but also address community needs and social challenges.

A study by Egwu (2019) in Nigeria involving 399 respondents found that women entrepreneurs contribute meaningfully to economic development through job creation and financial participation, although the relationship between their business activities and broader economic indicators was not statistically significant. This suggests that while women-led enterprises are active, their impact is constrained by structural limitations.

Research Hypotheses

Based on the above literature review, the following three hypotheses were tested in this study:

H01: Technical skill acquisition does not have positive and significant effect on jobs creation among rural women in the FCT Abuja, Nigeria.

H02: Innovation and creativity skill acquisition does not have positive and significant effect on jobs creation among rural women in the FCT Abuja, Nigeria.

H03: Management skill acquisition does not have positive and significant effect on jobs creation among rural women in the FCT Abuja, Nigeria.

Methodology

Cross-sectional survey research design approach was adopted because of its advantage for accurate data collection. The study population consists of rural women residing in the six Area Councils of the Federal Capital Territory (FCT), Nigeria, namely: Abuja Municipal, Abaji, Bwari, Gwagwalada, Kuje, Kwali. The population is estimated at 673,067 (NBS, 2020). Krejcie and Morgan’s (1970) formula was used to determine sample size of 384 with 95% confidence interval and 0.05 degree of accuracy and the samples were selected through stratified proportionate and convenience sampling techniques. Questionnaire designed on 5-point Likert’s scale was used as instrument of data collection. The validity of the research instrument was ascertained using content validity by seeking the opinions of senior academics, professional entrepreneurs and other experts whose inputs were used to refine the questionnaire to ensure it measures accurately the variables in the study. The reliability of the instrument was ascertained through pilot study conducted with 40 questionnaires administered to women entrepreneurs in Nasarawa State. Upon analysis of the responses using SPSS Version 26, the overall Cronbach’s Alpha value for the questionnaire is 0.84. From literature, research instrument with Cronbach’s Alpha coefficient greater than 0.7 is considered reliable and should be accepted Kothari (2004). The questionnaires were administered to the rural women by the researcher with the help of two qualified research assistants. For those that could not read and write, the statements on the questionnaire were read to them and their responses documented by the researcher or the research assistants. Multiple regression analysis through SPSS Version 26 was used for data analysis.

Results

Hypothesis H01: Technical skills acquisition has no significant effect on Jobs Creation among rural Women in the FCT Abuja, Nigeria

Table 1: Model Summary for technical skills acquisition on jobs creation among rural women in the FCT Abuja, Nigeria

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.818 ^a	.736	.708	.494531480606073
a. Predictors: (Constant), Hard Skill, Soft Skill				

Source: Authors’ Computations, 2026

The model overview of the impact of acquiring technical skills on the development of jobs among rural women in the Federal Capital Territory of Abuja, Nigeria, is shown in Table 1. R-square is 0.736 which suggests that the development of technical skills accounts for roughly 73.6% of the variation in the creation of jobs among rural women in the Federal Capital Territory (FCT) of Abuja, Nigeria, while other factors not included in the model account for the remaining 26.4%.

Table 2: ANOVA for the Effect of technical skills acquisition on jobs creation

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	28.720	2	14.360	29.358	.000 ^b
	Residual	58.450	523	.245		
	Total	87.170	524			

a. Dependent Variable: Jobs creation
 b. Predictors: (Constant), Hard Skill, Soft Skill

Source: Authors' Computations, 2026

The ANOVA table of the model is presented in Table 2. The test statistic is represented by the F-value as 29.358 with its p-value as 0.000. Thus, the null hypothesis H_{01} is rejected as the F-value is statistically significant.

Table 3: Regression Coefficient for the Effect of technical skills acquisition on jobs creation

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.879	.330		2.661	.008
	Hard Skill	.484	.074	.404	6.571	.000
	Soft Skill	.187	.061	.194	3.054	.003

Source: Authors' Computations, 2026

Table 3 shows the coefficients of the effect of technical skills acquisition on job creation. The findings indicate that the coefficient values of hard skill and soft skill are significant at 0.484 and 0.187, respectively. since their p-values of 0.000 and 0.003 are less than the level of significance at 0.05 indicating positive and significant effect on job creation.

Hypothesis H_{02} : Innovation and creativity skills acquisition has no significant effect on jobs creation among rural women in the FCT Abuja, Nigeria.

Table 4: Model Summary for the of innovation and creativity skills acquisition on jobs creation among rural women in the FCT Abuja, Nigeria

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.667 ^a	.585	.577	.383312288256300

a. Predictors: (Constant), Networking Skill, Strategic Thinking and Planning Skill

Source: Authors' Computations, 2026

Table 4 presents the model summary of the of innovation and creativity skills acquisition on jobs creation among rural women in the FCT Abuja, Nigeria. The table shows R-square to be 0.667. This implies that Networking, Strategic Thinking and Planning Skill explained about 66.7% of variation in jobs creation among rural women in the FCT Abuja, Nigeria.

Table 5: ANOVA for the Effect of innovation and creativity skills acquisition on jobs creation among rural women in the FCT Abuja, Nigeria

Model		ANOVA ^a			F	Sig.
		Sum of Squares	Df	Mean Square		
1	Regression	39.246	2	19.623	66.778	.000 ^b
	Residual	41.728	523	.147		
	Total	80.974	524			

a. Dependent Variable: Jobs Creation

b. Predictors: (Constant), Networking Skill, Strategic Thinking and Planning Skill

Source: Authors' Computations, 2026

The test statistic of the output was $F=66.778$ while its P value was 0.000. This means that the test statistic was statistically significant. In turn, this means that the model is significant, hence implying that the null hypothesis H_{02} is rejected.

Table 6: Regression Coefficient for the Effect of innovation and creativity skills acquisition on jobs creation among rural women in the FCT Abuja, Nigeria

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		

1	(Constant)	.902	.220		4.099	.000
	Networking Skill	.181	.062	.168	2.913	.004
	Strategic Thinking and Planning Skill	.318	.057	.355	5.529	.000

Source: Author’s Computations, 2026

Analysis of the impact of innovation and creativity skill development on job creation for rural women in Abuja, Nigeria, was carried out to show that Networking, Strategic Thinking and Planning Skills have significant coefficients (0.181 and 0.318). The significance of Networking Skills and Strategic Thinking & Planning Skills were attributed to their p-values (0.004 and 0.000 respectively) which is less than the significance level (0.05). The coefficients for Networking Skills and Strategic Thinking & Planning Skills are both positive implying that they both have a positive impact on job creation.

Hypothesis H₀₃: Effect of business management skills acquisition on jobs creation among rural women in the FCT Abuja, Nigeria

Table 7: Model Summary on business management skills acquisition on jobs creation among rural women in the FCT Abuja, Nigeria

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.716 ^a	.651	.631	.4322012112365

a. Predictors: (Constant), Team Management Skill, Decision Making Skill

Source: Author’s Computations, 2026

Model summary statistics on the influence of acquisition of business management skills on job creation is presented in Table 7. It reveals that the value of R-square is 0.651. This means that acquisition of business management skills explains 65.1% of variability in job creation amongst rural women in the FCT Abuja, Nigeria while other factors explain 34.9%.

Table 8: ANOVA for the Effect of business management skills acquisition on jobs creation among rural women in the FCT Abuja, Nigeria

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	27.497	2	6.874	361.800	.000 ^b
	Residual	44.831	522	.187		
	Total	72.328	524			

a. Dependent Variable: Jobs Creation
b. Predictors: (Constant), Team Management Skill, Decision Making Skill

Source: Author’s Computations, 2026

Moreover, ANOVA statistics for the fitted regression model are shown in table 8 below. The F-statistics test shows values of 361.800 with significance probability value of 0.000, hence implying that the F-statistics obtained above are statistically significant. This implies that the null hypothesis H₀₃ is rejected

Table 9: Regression Coefficients for the Effect of Acquisition of business management Skills on Jobs Creation Among Rural Women in FCT Abuja, Nigeria

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.794	.313		2.540	.012
	Team Management Skill,	.310	.076	.281	4.101	.000
	Decision Making Skill	.259	.074	.244	3.522	.001

a. Dependent Variable: Jobs Creation

Source: Author’s Computations, 2026

Table 9 shows the regression coefficient of the impact of acquisition of business management skills on job creation for rural women in FCT Abuja, Nigeria. The results indicate that Team Management Skill has a statistically significant regression coefficient of 0.310, while Decision Making Skill has a statistically significant regression coefficient of 0.259 implying that both Team Management Skill and Decision-Making Skill have significant positive effect on creation of jobs for rural women in FCT Abuja, Nigeria.

Discussion

Hypothesis 1

The finding established the significance of technical skills acquisition on jobs creation among rural women in the FCT Abuja, Nigeria. The results proved that there is a strong relationship between the acquisition of technical skills and job creation for rural women in FCT Abuja, Nigeria with the implication that the null hypothesis is rejected. Technical skills (hard and soft skills) acquisition has a vital role in the improvement of jobs creation among rural women in FCT Abuja. In particular, entrepreneurial success among rural women requires a blend of technical 'hard skills'-such as financial management, strategic planning, and digital marketing-and interpersonal "soft skills", including adaptability, leadership, and emotional intelligence. Hard skills enable logical, data-driven decisions, while soft skills build relationships, drive team engagement, and foster resilience. This finding aligns with the work of Ojong et al. (2021) and Nziku & Henry (2020) where technical skills were found to impact positively on women entrepreneurs job creation

Hypothesis 2

The study established that innovation and creativity skills acquisition have significant effect on jobs creation among rural women in the FCT Abuja, Nigeria. This implies that innovation and creativity skills acquisition is one of the strategies to improve jobs creation. Specifically, the study showed that networking skill and strategic thinking and planning skill can help to increase the jobs creation among rural women. This finding justifies Schumpeter theory's vision which aligns with inclusive growth. By reframing rural women not as passive beneficiaries but as dynamic change-makers, this theory helps us understand the broader economic implications of entrepreneurial skill-building. It shifts the narrative from charity-driven interventions to strategic investments in human capital that unlock latent potential and generate long-term economic resilience. This finding is in agreement with the work of Egwu (2019) who observed that innovation and creativity skills of women entrepreneurs have significant effect on job creation. He posited that women entrepreneurs contribute meaningfully to economic development through job creation and financial participation.

Hypothesis 3

The results confirmed that there exists a significant relationship between business management skills acquisition and job generation for rural women implying that the null hypothesis is rejected. The two sub variables of business management skill namely team management and decision-making skills, were found to have a significant positive relationship on job generation confirming the validity of Schumpeter's Innovation Theory. This finding is in consistence with the study of Olamide (2025) who found that business management skill development significantly improved youth capacity for income generation and financial independence.

Conclusion and Recommendations

The study concludes that acquisition of technical, innovation & creativity and business management skills have significant positive effects on jobs creation among rural women in FCT, Abuja, Nigeria. The observed that integration of hard and soft skills is critical for successful entrepreneurship and sustained job creation while innovative and creative skills are critical drivers of job creation and economic empowerment. The study also established that the combination of robust team management and decision-making skills are not just essential for job creation but ensures job sustainability among the rural women. It is therefore, recommended that to ensure sustainable job creation amongst rural women, the women entrepreneurs themselves, policy makers, management development consultants and other stakeholders in entrepreneurship development should give priority to technical, innovation & creativity and business management skills acquisition.

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