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WOMEN ENTREPRENEURSHIP AND HOUSEHOLD DEVELOPMENT IN OBIO -AKPOR LOCAL GOVERNMENT AREA, RIVERS STATE

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Abstract

The study examined women entrepreneurship and household development in Obio -Akpor Local Government Area, Rivers State. Two objectives, two research questions and two corresponding null hypotheses guided the study. This study adopted a descriptive research design. The population of the study comprised 3,334 registered women entrepreneurs in Obio-Akpor Local Government Area, Rivers State. A sample size of 357 women entrepreneurs was obtained using Taro Yamane minimum sample formula and stratified sampling technique. A self-designed questionnaire titled: Women Entrepreneurship and Household Development Questionnaire (WEHDQ)'' was used for data collection. The test–retest method was employed to determine the reliability coefficient of the instrument, using Pearson Product Moment Correlation coefficient. The computed reliability coefficient was 0.79. The research questions were answered using tables, mean, standard deviation, and rank order statistics. The null hypotheses were tested using the z-test at a 0.05 level of significance. The findings of the study revealed that women entrepreneurship plays an important role in promoting household development in Obio-Akpor Local Government Area, Rivers State. Access to business finance enables women entrepreneurs to establish and expand their businesses, increase their income, provide basic household needs. Business management skills equip women entrepreneurs with the knowledge and abilities required to plan business activities and to manage financial resources. Based on the findings, the study recommended among others that, government, financial institutions, and non-governmental organizations should provide accessible and affordable loans, grants, and microcredit facilities to women entrepreneurs in Obio-Akpor Local Government Area to enable them to establish, expand, and sustain their businesses for improved household development.

Introduction

Household development is a key component of social and economic development and is about the improvement of the living standards, welfare and general well-being of the family. It is about the ability of the household to provide for its members, to create a good family environment and to improve the standard of living over time. Household development can be

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measured through a range of indicators including household income, food security, access to health care, the educational opportunities available to children, quality of housing, access to clean water and sanitation and the ability to meet the basic needs of the family. The NBS (2022) defines household well-being in terms of health, education, living standards and employment. The World Bank (2022) identifies education, access to basic infrastructure and monetary welfare as the key dimensions in terms of understanding household poverty and living standards. These indicators clearly show that household development is not simply about having money, it is about the household's ability to provide for its members. In order to achieve household development you need to have a sustainable source of income and productive economic activities, including the involvement of women in entrepreneurship.

In relation to these indicators, women's entrepreneurship has become a significant mechanism through which households can improve their economic and social standing. Women's entrepreneurship is the process by which women set up, run, manage and grow businesses in order to generate income, create employment and achieve economic independence. The type of business may be any of the following: trading, catering, fashion design, hairdressing, food processing, farming, tailoring and so on. Women entrepreneurs are able to contribute to household development by providing additional income, reducing the household's reliance on the income of other members of the household and thereby helping to meet the various needs of the family. Ebong et al (2021) found that women's involvement in small businesses was significantly linked to household income and family well-being in Yala LGA of Cross River State. Onwee (2021) looked at women's basket weaving enterprises in the southeast of Nigeria and found that women's entrepreneurial activities have the potential to be a vehicle for poverty reduction. The evidence therefore suggests that women's entrepreneurship is not just an economic activity but a potential means of improving the welfare of the family. It is therefore necessary to examine the significance of women's entrepreneurship in terms of how the income and resources that they generate are used to support various aspects of household development.

Women's entrepreneurship is key to household development as it can enhance a household's ability to meet its financial commitments and improve the standard of living. The income from a woman's business can be used to buy food, pay for her children's school fees, access healthcare, improve the quality of housing and purchase other household necessities. It can also be used to save, acquire productive assets, play a role in household decision making and lead to greater financial independence. Akpor-Robaro and Afolabi (2024) found that women's entrepreneurial income was positively associated with the provision of healthcare, education, clothing and housing for low income families in Nigeria (the association with food provision was not statistically significant in their study). Odunaike and Ajiboye (2020) looked at how low income women entrepreneurs in Badagry, Lagos State, were able to sustain their households and their businesses, and found that women's entrepreneurship was a key contributor to household sustainability. The benefits of entrepreneurship however may be contingent upon a range of factors including the amount of business capital available, access to credit, level of entrepreneurial skill, market opportunities and the stability of the business income. So while women's entrepreneurship can be of benefit to household development, the extent of that benefit will be dependent on the resources available to the women and the circumstances of their business.

There is clearly a link between women's entrepreneurship and household development as entrepreneurial activity can provide the funds required to improve household welfare. Women running viable businesses will be in a better position to contribute to family income, to pay for their children's education, to provide healthcare, to improve housing and in general to enhance the financial security of the household. This is borne out by evidence from Nigeria. Iji et al. (2021) found a significant relationship between women's participation in small business, household income and family well-being. Akpor-Robaro and Afolabi (2024) found that women's entrepreneurial income was positively linked to a number of family needs including healthcare, education, clothing and housing. On a wider scale Uche et al. (2024) in their study on entrepreneurship and household well-being in the Next-11 economies found that entrepreneurship had a positive effect on household well-being with female entrepreneurship making a significant positive contribution. It would be wrong to assume that entrepreneurship in all circumstances leads to household development though as the outcomes may be influenced by the level of business profitability, access to finance, family responsibilities and other wider economic factors. The findings do provide a basis for looking at the relationship between women's entrepreneurship and household development in the specific socio-economic context of Obio-Akpor Local Government Area, Rivers State.

Access to business finance is a key element of women's entrepreneurship as it is about the availability of financial resources that women need in order to set up, run and grow their businesses (Kime et al., 2025). These resources can be drawn from personal savings, bank loans, microfinance institutions, co-operative societies, government grants and various forms of credit. Access to adequate finance allows women entrepreneurs to purchase the necessary equipment, buy raw materials, employ staff, increase their stock and improve the quality of their goods and services. However, women entrepreneurs in Nigeria frequently encounter problems in securing business loans due to lack of collateral, high interest rates, lack of guarantors and a general lack of information on the range of financial options available (Metu & Nwogwugwu, 2024). Access to finance is also intimately linked to household development as a viable business will generate income which women will then use to provide their families with food, pay for their children's school fees, afford healthcare, improve the quality of their housing and meet other family needs. A woman entrepreneur in Obio-Akpor Local Government Area of Rivers State for example, who has access to sufficient business finance will be in a better position to expand her business, increase household income, reduce her family's financial dependence and improve the overall standard of living for her family. Hence improved access to affordable and reliable business finance can contribute to household development through increased income generation, poverty reduction and improved family well-being (Hajara et al., 2025).

Business management skills are the knowledge, abilities and competencies that women entrepreneurs need in order to plan, organise, direct and control their business activities (Popoola, 2025). These skills encompass financial management, record keeping, budgeting, marketing, customer relations, decision making, time management, inventory control and business planning. Women entrepreneurs with adequate management skills are in a better position to monitor their business income and expenditure, set appropriate prices, manage business risks, attract customers and make sound decisions about business growth. Popoola (2025) found that financial literacy can enhance women's business management skills, improve their access to finance and in turn promote business growth. James and Onoshakpor (2025) also point out the management problems that informal female entrepreneurs in Nigeria face in the

course of running their businesses, namely the problems of running the business and the difficulties of juggling the business with family responsibilities. Business management skills are linked to household development in that effective management will lead to better business performance, improved financial discipline and better allocation of business earnings between reinvestment and household expenditure. For instance, a woman entrepreneur in Obio-Akpor Local Government Area who keeps proper records and prepares a realistic budget would be in a much better position to separate business capital from personal expenditure, save for contingencies, pay household bills and be able to invest in her children's education. It follows that the development of women's business management skills through entrepreneurship training, mentoring and financial education will go a long way to improving the sustainability of their businesses and will in turn lead to improved household income, better quality of life and the general well-being of the family (James & Onoshakpor, 2025).

The study is based on social role theory (Eagly, 1987; Eagly & Wood, 1999). The theory posits that people's behaviour and the roles they perform are shaped by the social roles that society assigns to them. Social role theory suggests that the division of labour between the sexes (i.e. the roles that are expected of men and women) will have a significant impact on their economic activity, their family roles and their opportunities for personal development. The traditional expectation has been that women will be the ones to take on the domestic responsibilities (childcare, cooking, cleaning etc.) and that men will be the primary earners. Women's participation in entrepreneurship allows them to be directly involved in the generation of household income whilst still being able to carry out their family duties.

The theory is pertinent to the study as it provides a rationale for how women's entrepreneurial activities can contribute to household development in the Obio-Akpor Local Government Area of Rivers State. Women can generate income through entrepreneurship, thereby improving the household's financial position, providing for food, paying for their children's education, accessing health care and improving housing. Women entrepreneurs who are able to acquire business management skills and access sufficient finance are likely to be in a better position to sustain their businesses and meet the needs of their households. The theory also highlights the social and cultural constraints which may limit women's opportunities in entrepreneurship (e.g. unequal access to finance, the domestic burden). Hence social role theory provides a suitable theoretical framework within which to examine the relationship between women's participation in entrepreneurship and household development and the extent to which social expectations may affect their contribution to household welfare.

In the Obio-Akpor Local Government Area of Rivers State women can be involved in a wide range of entrepreneurial activities from petty trading and food vending through to retailing, catering, fashion designing, beauty services and a host of other small and medium enterprises. The income from such activities may in turn contribute to household development in terms of better access to food, education, health, adequate housing and so on. The degree to which women entrepreneurs will be able to achieve this however will be contingent on their access to business capital, the existence of viable markets, the cost of doing business, their level of entrepreneurial knowhow and their ability to juggle the demands of running a business with the demands of the household. There is no doubt that studies have been carried out on the link between women's entrepreneurship and household welfare in other parts of Nigeria but the findings from those studies cannot be automatically transposed to every household in Obio-Akpor. There is therefore a need to look at the relationship between women's entrepreneurship

and household development in Obio-Akpor in particular in terms of household income, food security, children's education, access to health care and housing. This would provide useful empirical evidence for women entrepreneurs, for households, for government and for development agencies who are interested in promoting women's economic participation and in improving household welfare.

Statement of the Problem

Household development is a key indicator of societal development in that it shows to what extent households are able to meet their basic needs, improve their standard of living, provide quality education for their children, access adequate health care and achieve some degree of financial stability. Despite the increasing involvement of women in entrepreneurial activities, there are still many households which are not able to meet their day to day needs, pay their children's school fees, provide adequate food and improve their standard of living. In Obio-Akpor LGA of Rivers State the researcher has observed that some of the women are engaged in small scale business, trading, catering, fashion designing and other forms of entrepreneurship to support their families. The income generated from these activities may not be sufficient to meet the household's needs in view of the poor business finance, poor business management skills, high operating costs and other economic problems. This may in turn limit the ability of the women to grow their businesses and make a significant contribution to household development.

It would seem that women's entrepreneurship has the potential to increase household income, provide greater educational opportunities for the children, improve access to healthcare and improve the quality of housing. However, it is possible that these benefits will not be fully realised if the women are not in a position to access affordable business finance and have the requisite business management skills. The researcher has also observed that some women entrepreneurs may find it difficult to juggle the demands of running a business with the demands of their domestic responsibilities, thus leaving them with little time and resources to devote to the expansion of the business and the improvement of the household. If this is the case then the potential of women entrepreneurs to contribute to the development of the household may be somewhat limited. The degree to which access to business finance and business management skills is linked to household development in Obio-Akpor LGA therefore warrants empirical investigation. It is in this context that the researcher is concerned with the relationship between women's entrepreneurship and household development in Obio-Akpor LGA of Rivers State.

Aim and Objectives of the Study

The aim of this study was to examine women entrepreneurship and household development in Obio-Akpor Local Government Area, Rivers State. Specifically, the objectives are to:

1. identify the ways access to business finance enhances household development in Obio-Akpor Local Government Area, Rivers State.
2. find out the ways business management skills enhance household development in Obio-Akpor Local Government Area, Rivers State.

Research Questions

The following research questions guided the study:

1. In what ways does access to business finance enhance household development in Obio-Akpor Local Government Area, Rivers State?
2. In what ways do business management skills enhance household development in Obio-Akpor Local Government Area, Rivers State?

Hypotheses

The following null hypotheses were tested at a 0.05 level of significance:

H_{01}: There is no significant difference between the mean ratings of urban and rural women entrepreneurs on the ways access to business finance enhances household development in Obio-Akpor Local Government Area, Rivers State.

H_{02}: There is no significant difference between the mean ratings of urban and rural women entrepreneurs on the ways business management skills enhance household development in Obio-Akpor Local Government Area, Rivers State.

Methodology

This study adopted a descriptive survey research design to examine women entrepreneurship and household development in Obio -Akpor Local Government Area, Rivers State. The population of the study comprised 3,334 registered women entrepreneurs in Obio-Akpor Local Government Area, Rivers State. A sample size of 357 women entrepreneurs was obtained using Taro Yamane minimum sample formula and stratified sampling technique. A self-designed questionnaire titled: Women Entrepreneurship and Household Development Questionnaire (WEHDQ)'' was used for data collection. The instrument was validated by experts in the field of Measurement and Evaluation of the Department of Educational Psychology, Guidance and Counselling of the University of Port Harcourt. The test–retest method was employed to determine the reliability coefficient of the instrument, using Pearson Product Moment Correlation coefficient. The computed reliability coefficient was 0.79. The instrument was personally administered by the researcher, and all 357 copies distributed were retrieved on the spot. The research questions were answered using tables, mean, standard deviation, and rank order statistics. A mean score of 2.50 and above was regarded as agreement, while scores below 2.50 were regarded as disagreement. The null hypotheses were tested using the z-test at a 0.05 level of significance. The weighted mean scores are as follows:

Strongly Agree (SA) = 4 points
Agree (A) = 3 points
Disagree (D) = 2 points
Strongly Disagree (SD) = 1 point

Thus, 4+ 3 +2 + 1 = $\frac{10}{4} = 2.50$

Results

Research Question 1: In what ways does access to business finance enhance household development in Obio-Akpor Local Government Area, Rivers State?

Table 1: Analysis of mean ratings and standard deviation scores of urban and rural entrepreneurs on the ways access to business finance enhance household development in Obio-Akpor Local Government Area, Rivers State.

S/N	Items	(n = 200) Urban Entrepreneurs		(n = 157) Rural Entrepreneurs		Mean Set	Rank Order	Remarks
		$\bar{x}_1$	SD_1	$\bar{x}_2$	SD_2	$\bar{x}$ $\bar{x}$		
1.	Access to business finance helps women provide adequate food for their households.	2.71	1.64	2.69	1.64	2.70	3rd	Agreed
2.	Access to business finance helps women pay their children's school fees.	2.63	1.62	2.59	1.61	2.61	4th	Agreed
3.	Access to business finance helps women provide better healthcare for their family members.	2.52	1.58	2.53	1.59	2.53	5th	Agreed
4.	Access to business finance helps women improve their household living conditions.	2.89	1.69	2.78	1.67	2.83	2nd	Agreed
5.	Access to business finance helps women meet the basic needs of their households.	3.21	1.79	3.20	1.79	3.20	1st	Agreed
	Grand mean ($\bar{x}$)	**13.96** **2.79**	**8.32** **1.66**	**13.79** **2.75**	**8.30** **1.66**			

The data in table 1 showed that mean scores of the ways access to business finance enhance household development in Obio-Akpor Local Government Area, Rivers State. For the both urban and rural respondents, items 5, 4, 1, 2 and 3 have their mean scores above the criterion mean of 2.50 agreeing that those are the ways access to business finance enhance household development in Obio-Akpor Local Government Area, Rivers State. The grand mean of 2.79 which is a summation of the mean sets of both the urban and rural entrepreneurs showed that access to business finance enhance household development in Obio-Akpor Local Government Area, Rivers State. Conclusively, the study revealed that the average mean score of 2.79 from the urban entrepreneurs and 2.75 from rural entrepreneurs showed that they both agreed on the ways business finance enhance household development in Obio-Akpor Local Government Area, Rivers State.

Research Question 2: In what ways do business management skills enhance household development in Obio-Akpor Local Government Area, Rivers State?

Table 2: Analysis of mean ratings and standard deviation scores of urban and rural entrepreneurs on the ways business management skills enhance household development in Obio-Akpor Local Government Area, Rivers State.

S/No	Items	(n = 200) Urban Entrepreneurs		(n = 157) Rural entrepreneurs		Mean Set	Rank Order	Remarks
		$\bar{x}_1$	SD_1	$\bar{x}_2$	SD_2	$\bar{x}$ $\bar{x}$		
6.	Business management skills help women increase their business income.	3.01	1.73	3.03	1.74	3.02	3rd	Agreed
7.	Business management skills help women manage household expenses effectively.	3.41	1.84	3.91	1.97	3.66	1st	Agreed
8.	Business management skills help women save money for household needs.	2.75	1.65	2.70	1.64	2.72	5th	Agreed
9.	Business management skills help women make better financial decisions for their households.	3.60	1.89	3.59	1.89	3.59	2nd	Agreed
10.	Business management skills help women provide basic needs for their family members.	2.81	1.67	2.78	1.66	2.79	4th	Agreed
	Grand mean ($\bar{x}$)	**15.58** **3.11**	**8.78** **1.75**	**16.01** **3.20**	**8.90** **1.78**			

The data in table 2 showed the mean scores of the ways business management skills enhance household development in Obio-Akpor Local Government Area, Rivers State. For the both urban and rural entrepreneurs, items 6, 7, 8, 9, and 10 have their mean scores above the criterion mean of 2.50, agreeing that those are the ways business management skills enhance household development in Obio-Akpor Local Government Area, Rivers State. The grand mean of 3.11 which is a summation of the mean sets of both the urban and rural respondents showed that business management skills enhance household development in Obio-Akpor Local Government Area, Rivers State. Conclusively, the study revealed that the average mean of 3.11 from the urban respondents and 3.20 from the rural respondents showed that they both agreed on the ways business management skills enhance household development in Obio-Akpor Local Government Area, Rivers State.

Test of Hypotheses

Hypothesis 1: There is no significant difference between the mean ratings of urban and rural women entrepreneurs on the ways access to business finance enhances household development in Obio-Akpor Local Government Area, Rivers State.

Table 3: z-test analysis on the difference between the mean the mean ratings of urban and rural women entrepreneurs on the ways access to business finance enhances household development in Obio-Akpor Local Government Area, Rivers State.

Entrepreneurs	n	$\bar{x}$	SD	df	z-cal	z-crit	Remarks
Urban	200	2.79	1.66	2			
Rural	157	2.75	1.66	379	0.30	+1.96	$H0_1$ was accepted
Total				381			

The data on table 3 showed that the z-calculated value of 0.30 was less than the z-critical value of +1.96 at 379 degrees of freedom. Since z-calculated value was less than the z-critical value, the null hypothesis was accepted. Therefore, there is no significance difference between the mean the mean ratings of urban and rural women entrepreneurs on the ways access to business finance enhances household development in Obio-Akpor Local Government Area, Rivers State.

Hypothesis 2: There is no significant difference between the mean ratings of urban and rural women entrepreneurs on the ways business management skills enhance household development in Obio-Akpor Local Government Area, Rivers State.

Table 4: z-test analysis on the difference between the mean ratings of urban and rural women entrepreneurs on the ways business management skills enhance household development in Obio-Akpor Local Government Area, Rivers State.

Entrepreneurs	N	$\bar{X}$	SD	Df	z-cal	z-crit	Remarks
Urban	200	3.11	1.75	2			
Rural	157	3.20	1.78	379	0.20	+1.96	$H0_1$ was accepted
Total				381			

The data on table 4 showed the z-calculated value of 0.20 was less than the z-critical value of +1.96 at 379 degrees of freedom. Since z-calculated value was less than the z-critical value, the null hypothesis was accepted. Therefore, there is no significant difference between the mean ratings of urban and rural women entrepreneurs on the ways business management skills enhance household development in Obio-Akpor Local Government Area, Rivers State.

Discussion of Findings

Ways Access to Business Finance Enhance Household Development in Obio-Akpor Local Government Area, Rivers State

The findings of research question one revealed that the ways access to business finance enhance household development in Obio-Akpor Local Government Area, Rivers State are: access to business finance helps women provide adequate food for their households, access to business finance helps women pay their children's school fees, access to business finance helps women provide better healthcare for their family members, access to business finance helps women improve their household living conditions and access to business finance helps women meet the basic needs of their households. This finding supported Ebong, et al (2021) who found that women's involvement in small businesses significantly contributed to household income and family well-being. The findings revealed that women entrepreneurs contributed financially to household needs, reduced dependence on their husbands' income, and improved their ability to provide for themselves and their families.

Ways Business Management Skills Enhance Household Development in Obio-Akpor Local Government Area, Rivers State

The findings of research question two revealed that the ways business management skills enhance household development in Obio-Akpor Local Government Area, Rivers State are: business management skills help women increase their business income, business management skills help women manage household expenses effectively, business management skills help women save money for household needs, business management skills help women make better financial decisions for their households and business management skills help women provide

basic needs for their family members. This finding supported Aninze (2023) who reported that microfinance interventions incorporating training and mentoring supported the development of women's business skills and entrepreneurial activities in Nigeria. These findings suggest that business management skills can enhance household development in Obio-Akpor Local Government Area of Rivers State by helping women entrepreneurs prepare budgets, maintain accurate financial records, control business expenses, manage stock, determine appropriate prices, attract customers, and make sound investment decisions. Such skills can improve business profitability, encourage savings, promote business expansion, and enable women to meet household responsibilities, including children's education, healthcare, feeding, and accommodation.

Conclusion

Women entrepreneurship is a key driver of household development in Obio-Akpor LGA. Access to business finance allows women entrepreneurs to set up and grow their businesses, increase their own income, meet the basic needs of their households, pay for their children's school fees, improve their access to healthcare and generally improve the quality of life of their families. Business management skills in turn enable women entrepreneurs to plan their business activities, manage their finances effectively, keep proper records, make sound business decisions and grow their businesses.

Recommendations

Based on the findings the study recommended the following for implementation.

1. The government, the financial institutions and the various NGOs should provide women entrepreneurs in the Obio-Akpor Local Government Area with accessible and affordable loans, grants and microcredit to enable them to set up, expand and sustain their businesses for the betterment of the household.
2. Government agencies, the entrepreneurship development agencies and other relevant organisations should be actively involved in organising regular training and workshops for women entrepreneurs in the areas of financial management, business planning, record keeping, marketing and decision making in order to improve their business performance and thereby the development of the household.

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