



Influence of Socio-Cultural Factors on Women Entrepreneurship Development in Benue South Education Zone C in Benue State, Nigeria

¹Donatus Offor & ²Aniobu Nneka Augustina

^{1&2}Department of Business Education, Federal College of Education,
Odugbo, Apa LGA Benue State

¹offordonatus@gmail.com, 08069249743

²augustinanneka2020@gmail.com

Abstract

This study examined the influence of socio-cultural factors on women entrepreneurship development in Benue South Senatorial Zone, Benue State, Nigeria. Specifically, the study investigated the effects of family responsibilities, cultural factors, and gender role expectations on women entrepreneurship development, measured by business growth, profitability, and expansion capacity. A correlational survey research design was adopted. The study population comprised 575 registered women-owned small and medium enterprises (SMEs) across the nine Local Government Areas of Benue South Senatorial Zone. Using Taro Yamane's formula at a 5% level of precision, a sample size of 235 respondents was determined through simple random sampling, of which 228 valid questionnaires were retrieved and analyzed, representing a 97.0% response rate. Data were collected using a structured questionnaire with a five-point Likert scale and analyzed using descriptive statistics, Pearson correlation, and multiple linear regression with SPSS version 25. The findings revealed that family responsibilities have a significant negative effect on women entrepreneurship development ($\beta = -0.382$, $p < 0.001$), cultural factors have a significant positive effect ($\beta = 0.294$, $p < 0.001$), while gender role expectations also have a significant negative effect ($\beta = -0.271$, $p < 0.001$). The regression model was statistically significant ($F = 102.44$, $p < 0.001$) and explained 57.9% of the variation in women entrepreneurship development ($R^2 = 0.579$). The study concluded that socio-cultural factors significantly shape women entrepreneurship development in the study area. It recommended that government, traditional institutions, financial institutions, and development partners should implement policies and programmes that reduce domestic burdens, eliminate restrictive gender norms, promote supportive cultural practices, and expand women's access to entrepreneurial resources and opportunities. The study contributes to the growing body of knowledge on women entrepreneurship by providing context-specific evidence on the socio-cultural determinants of entrepreneurial development in Benue State, Nigeria.

Keywords: Socio-cultural factors, Cultural factors, Gender role expectations, Family responsibilities, Women entrepreneurship development, Benue South Senatorial Zone.

Introduction

Women entrepreneurship has become a major driver of economic growth, innovation, and employment creation across both developed and developing economies. In countries such as the United States, United Kingdom, Canada, and Germany, women-owned enterprises contribute significantly to job creation and national income, particularly within the small and medium-scale enterprise (SME) sector. According to Naguib and Barbar (2025), women entrepreneurship has continued to expand globally due to improved access to education, institutional support, and gender-inclusive policies that encourage women's participation in economic activities.

Women entrepreneurship refers to the process through which women initiate, organize, and manage business ventures to achieve economic independence and contribute to societal development. Despite increased participation, women entrepreneurs still operate in environments characterized by structural and socio-economic inequalities that affect their access

to finance, markets, and business opportunities. Trinkenreich et al (2022) observed that women entrepreneurs continue to experience gender bias, unequal access to resources, and socio-cultural constraints that limit their entrepreneurial engagement and performance.

Women entrepreneurship development, on the other hand, involves the enhancement of women's entrepreneurial capabilities through access to education, skills acquisition, financial resources, supportive institutions, and enabling environments that promote business sustainability and growth. It goes beyond business entry to include survival, expansion, and long-term performance of women-owned enterprises. Chrysostome et al (2023) noted that women entrepreneurship development is strongly influenced by access to capital, institutional support systems, and socio-cultural environments that determine business growth outcomes.

However, socio-cultural factors play a significant role in shaping women entrepreneurship development across different societies. Socio-cultural factors refer to the values, beliefs, customs, traditions, norms, and social expectations that influence individuals' behaviour within a society. These factors determine women's roles in business and the extent to which they are supported or restricted in entrepreneurial activities. In many societies, cultural norms assign women primarily to domestic responsibilities, thereby limiting their participation in economic ventures (Mamman et al 2024).

In several countries across Asia and Africa, socio-cultural expectations such as gender roles, family obligations, and religious beliefs significantly influence women's entrepreneurial decisions and outcomes. Trinkenreich et al. (2022) found that caregiving responsibilities and gender bias restrict women's entrepreneurial participation, while York et al (2025) emphasized that in Sub-Saharan Africa, socio-cultural constraints remain major determinants of women entrepreneurship development, affecting entry, survival, and business growth.

In Nigeria, women entrepreneurship development is increasingly recognized as a strategy for poverty reduction, economic empowerment, and national development. Nigerian women are actively involved in agriculture, retail trade, fashion design, catering, and service-based enterprises. However, socio-cultural factors such as gender role expectations, religious beliefs, domestic responsibilities, and limited access to resources continue to influence their entrepreneurial outcomes. Muhammed et al (2025) reported that Nigerian women entrepreneurs face challenges such as limited access to credit, cultural discrimination, and societal expectations that negatively affect business expansion and sustainability.

Similarly, Muhammad et al (2023) found that culturally defined gender roles in many Nigerian communities assign domestic responsibilities primarily to women, thereby limiting their time, mobility, and capacity for entrepreneurial development. Furthermore, Ako-Nai (2020) and Jaiyeola and Aladegbola (2020) emphasized that entrenched patriarchal systems in Nigeria continue to influence women's access to education, property ownership, and entrepreneurial opportunities, resulting in persistent gender inequality in economic participation.

In Benue State, particularly within Benue South Education Zone C, women are actively engaged in small-scale entrepreneurial activities such as farming, petty trading, and craft production. However, socio-cultural expectations such as early marriage, domestic responsibilities, and traditional gender role assignments may continue to constrain their

entrepreneurial development. Therefore, it becomes necessary to examine the influence of socio-cultural factors on women entrepreneurship development in this area in order to identify existing challenges and propose strategies for enhancing women's entrepreneurial capacity and economic empowerment.

Statement of the Problem

Women entrepreneurship has been widely acknowledged as a key instrument for economic development, poverty reduction, and employment generation across both developed and developing economies. Despite increasing global recognition and policy support for women's participation in entrepreneurial activities, evidence suggests that women-owned enterprises still experience slower growth rates, limited expansion, and higher failure tendencies compared to their male counterparts. Studies have attributed these disparities to persistent socio-cultural constraints that shape women's access to resources, decision-making power, and entrepreneurial opportunities (Naguib and Barbar, 2025; Trinkenreich et al., 2022).

In Sub-Saharan Africa, although women constitute a significant proportion of small-scale entrepreneurs, their businesses are often characterized by low capitalization, informal structures, and limited scalability. This situation has been linked to deeply rooted socio-cultural norms such as patriarchal values, gender role expectations, and restrictive family obligations that influence women's economic participation and business performance (Mamman et al., 2024; York et al., 2025). These socio-cultural constraints continue to limit women's ability to fully benefit from entrepreneurial opportunities available within their environments.

In Nigeria, women play a vital role in entrepreneurship, particularly in agriculture, trading, fashion, and service-oriented enterprises. However, despite their active involvement, many women-owned businesses remain small-scale and struggle to grow into sustainable and competitive enterprises. Research has shown that socio-cultural factors such as gender-based role assignment, early marriage, limited mobility, religious constraints, and unequal access to financial resources significantly affect women entrepreneurship development in the country (Muhammed et al., 2025; Muhammad et al., 2023). Furthermore, entrenched patriarchal systems continue to restrict women's ownership rights, access to education, and participation in formal economic structures (Ako-Nai, 2020; Jaiyeola and Aladegbola, 2020).

In Benue State, particularly in Benue South Education Zone C, women are actively engaged in small-scale entrepreneurial activities such as farming, petty trading, and craft production. Despite their contributions to household income and local economic activities, many of these enterprises remain underdeveloped and unable to expand beyond subsistence levels. This situation may be associated with prevailing socio-cultural factors such as traditional gender role expectations, domestic responsibilities, early marriage, and limited decision-making autonomy for women within households and communities.

However, despite the recognized importance of socio-cultural factors in shaping women entrepreneurship development, there appears to be limited empirical evidence specifically focusing on how these factors influence women entrepreneurship development in Benue South Education Zone C. Most existing studies have focused on broader national or regional contexts, leaving a contextual and empirical gap at the local level. This gap in

knowledge creates uncertainty regarding the specific socio-cultural factors that most significantly affect women entrepreneurship development in the study area. It is against this backdrop that this study seeks to examine the influence of socio-cultural factors on women entrepreneurship development in Benue South Education Zone C, Benue State, Nigeria.

Objectives of the Study

The main objective of this study is to examine the influence of socio-cultural factors on women entrepreneurship development in Benue South Education Zone C, Benue State, Nigeria.

Specific Objectives

The study seeks to achieve the following specific objectives:

- i. To determine the influence of cultural beliefs on women entrepreneurship development in Benue South Education Zone C.
- ii. To examine the influence of gender role expectations on women entrepreneurship development in Benue South Education Zone C.
- iii. To assess the influence of family responsibilities on women entrepreneurship development in Benue South Education Zone C.

Research Questions

The following research questions will guide the study:

- i. How does cultural belief influence women entrepreneurship development in Benue South Education Zone C?
- ii. In what way does gender role expectation influence women entrepreneurship development in Benue South Education Zone C?
- iii. How do family responsibilities influence women entrepreneurship development in Benue South Education Zone C?

Research Hypotheses

The following null hypotheses will be tested in the study:

- H0₁:** Cultural beliefs do not have a significant influence on women entrepreneurship development in Benue South Education Zone C.
- H0₂:** Gender role expectations do not have a significant influence on women entrepreneurship development in Benue South Education Zone C.
- H0₃:** Family responsibilities do not have a significant influence on women entrepreneurship development in Benue South Education Zone C.

Theoretical Framework

Socio-Cultural Theory of Entrepreneurship

Over the years, a number of theories have been used to explain the impact of socio-cultural environment on entrepreneurial emergence. These theories tried to explain the social and cultural characteristics which cause people to be or not be entrepreneurs. Max Weber (1905) argues that social and cultural systems shape individuals' values, behaviors, and

entrepreneurial tendencies. Religion, traditions, and community norms can either encourage entrepreneurship (e.g., through values of hard work and thrift) or discourage it (e.g., when women are confined to domestic roles). This theory is relevant to Benue State where cultural norms, religious beliefs, and gender expectations strongly influence women's business decisions and opportunities. However, the weakness of this theory is that it tends to be overly deterministic assuming that culture alone defines entrepreneurial outcomes, while downplaying individual agency and the role of globalization, markets, or government policies.

This study is anchored on Gender Role Theory

This study is anchored on Gender Role Theory, developed from the works of Eagly (1987) in social psychology. The theory explains how society constructs and assigns different roles, behaviours, and expectations to males and females based on cultural norms rather than biological differences. It posits that gender roles are socially created through cultural beliefs, family upbringing, religious teachings, and societal institutions, which collectively shape individuals' behaviour and opportunities.

Gender Role Theory assumes that society is structured in a way that assigns men and women different responsibilities, where men are typically associated with instrumental roles such as leadership, decision-making, and economic provision, while women are associated with expressive roles such as caregiving, home management, and nurturing. It further assumes that these roles are learned through socialization processes and that individuals tend to conform to them in order to gain social acceptance and avoid disapproval or sanctions. The theory also assumes that these socially constructed roles influence access to resources, opportunities, and participation in economic activities, including entrepreneurship.

In relation to this study, Gender Role Theory explains that socio-cultural expectations significantly influence women entrepreneurship development in Benue South Education Zone C. Cultural beliefs may discourage women from engaging in entrepreneurial activities perceived as male-dominated, while gender role expectations may confine women to domestic responsibilities, thereby limiting their time and capacity for business development. Similarly, family responsibilities such as childcare and household duties may reduce women's ability to fully engage in entrepreneurial activities. Religious and societal norms may also restrict women's mobility, decision-making power, and access to financial and business resources, all of which are critical for entrepreneurial success.

The theory is therefore highly relevant to this study because it provides a clear explanation of how socio-cultural factors such as cultural beliefs, gender roles, family responsibilities, religious practices, and societal attitudes shape women's entrepreneurial behaviour and performance. It also offers a strong conceptual foundation for understanding gender-based disparities in entrepreneurship development and how these disparities are sustained within social systems. Consequently, Gender Role Theory is appropriate for explaining the dynamics of women entrepreneurship development in Benue South Education Zone C, Nigeria.

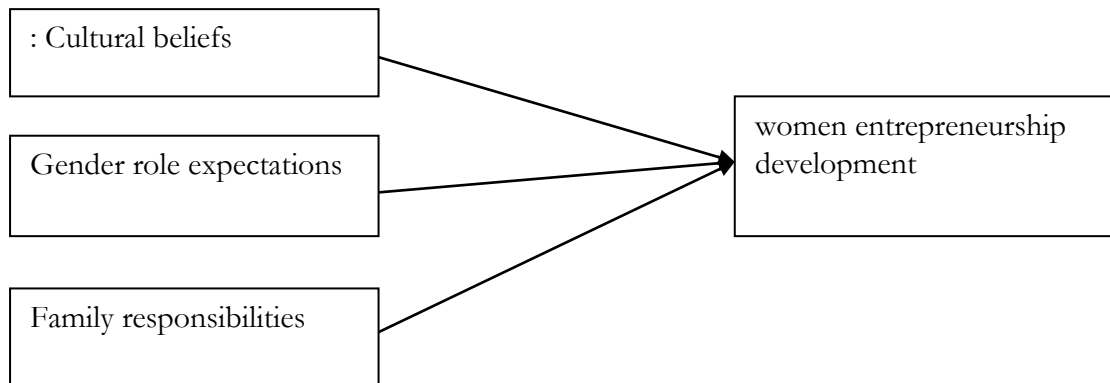
Review of Related Literatures

Conceptual framework

Independent variable

socio-cultural factors

Dependent variable



Source: Researchers' Concept, 2026

Conceptual Issues

Socio-Cultural Factors

Socio-cultural factors refer to the social and cultural conditions that shape individuals' beliefs, values, attitudes, and behaviours within a society. These factors include traditions, customs, religion, family structures, gender roles, language, norms, and community expectations that influence individuals' participation in entrepreneurial activities. Socio-cultural factors are widely recognized as important determinants of entrepreneurship because they influence individuals' willingness to establish businesses, manage risks, and utilize available opportunities. According to Engidaw (2021), socio-cultural determinants such as family background, social expectations, and cultural orientation significantly influence entrepreneurial intentions and participation in business ventures, thereby affecting the development of small and medium-scale enterprises.

In addition, socio-cultural factors determine the level of support individuals receive from family members, social networks, and communities in establishing and sustaining enterprises. Cultural values and societal expectations influence trust, cooperation, and networking behaviour, which are essential for enterprise growth and sustainability. Dauletova and Al-Busaidi (2022) emphasized that socio-cultural traditions and shared community values significantly affect entrepreneurial motivation, social relationships, and access to resources necessary for business development. Similarly, Vlasov, Polbitsyn, Olumekor and Oke (2022) noted that socio-cultural factors influence innovation and economic behaviour by shaping how individuals interact within social systems and adapt to changing business environments.

Recent empirical evidence also indicates that socio-cultural norms and gender expectations can either promote or hinder entrepreneurial participation, particularly among women entrepreneurs. Cultural stereotypes, religious practices, and traditional beliefs may limit women's access to education, finance, and property ownership, thereby affecting their ability to establish successful enterprises. Al-Mamary, Abubakar and Alfalah (2025) reported that socio-

cultural beliefs and gender stereotypes significantly influence women's participation in entrepreneurial ventures and access to institutional support. Therefore, socio-cultural factors remain critical in shaping behavioural patterns, influencing social relationships, and determining participation in enterprise activities (Engidaw, 2021; Dauletova & Al-Busaidi, 2022; Vlasov et al., 2022; Al-Mamary et al., 2025).

Cultural Beliefs on Women Entrepreneurship Development

Cultural beliefs refer to the shared values, traditions, customs, and societal expectations that guide behaviour and define acceptable roles for individuals within a community. These beliefs significantly influence women entrepreneurship development because they shape how society perceives women's participation in economic and business activities. In many societies, cultural beliefs define gender roles that assign women primary responsibilities for household duties, which may limit the time, mobility, and opportunities available for entrepreneurial engagement. Recent studies show that cultural values and societal expectations strongly influence women's access to entrepreneurial opportunities and their ability to start and manage businesses effectively. For instance, Nwoko, Agbo and Adoh (2025) found that cultural values, customs, and religious beliefs significantly influence the development of women-owned enterprises in Nigeria, affecting their participation, business growth, and sustainability.

In addition, cultural beliefs influence women's motivation, decision-making, and access to financial resources necessary for enterprise growth. In societies with strong patriarchal traditions, women may face restrictions in owning property, securing loans, or making independent financial decisions, which limits business expansion and innovation. Awang, Othman and Shaari (2025) observed that cultural heritage and gender roles play important roles in shaping women's entrepreneurial motivation through family influence and socialization, while Boubker (2024) reported that patriarchal cultural systems significantly affect women's entrepreneurial success by limiting access to resources and decision-making authority. Therefore, cultural beliefs remain critical factors in women entrepreneurship development because they shape attitudes toward women's economic roles and determine the level of societal support available to female entrepreneurs (Nwoko et al., 2025; Awang et al., 2025; Boubker, 2024).

Gender Role Expectations on Women Entrepreneurship Development

Gender role expectations refer to the socially constructed roles, responsibilities, and behaviours that societies assign to men and women based on cultural norms and traditions. These expectations significantly influence women entrepreneurship development because they determine the extent to which women can participate in economic and business activities. In many societies, women are traditionally expected to prioritize domestic responsibilities such as childcare, household management, and family care, which may limit the time, energy, and mobility required to establish and manage businesses. Such expectations often restrict women's ability to pursue entrepreneurial opportunities, particularly in environments where societal norms discourage women from engaging in commercial or leadership roles. According to Bastian, Sidani and El Amine (2023), gender role expectations continue to shape women's entrepreneurial participation by influencing access to resources, time allocation, and societal acceptance of women as business owners.

Furthermore, gender role expectations influence women's access to education, finance, professional networks, and decision-making authority, which are essential components of successful enterprise development. In societies where traditional gender norms are strongly enforced, women may face challenges in obtaining financial support, property ownership, and institutional backing needed to expand their businesses. Recent empirical findings indicate that restrictive gender expectations reduce women's entrepreneurial confidence and limit their involvement in growth-oriented enterprises. For instance, Ojong, Simba and Dana (2024) reported that persistent gender stereotypes significantly affect women's business growth and sustainability by limiting leadership opportunities and access to productive resources. Similarly, Alene (2022) found that gender role expectations influence women's entrepreneurial intentions and performance, particularly in developing economies where cultural norms strongly define women's economic roles. Therefore, gender role expectations remain a critical socio-cultural factor that can either promote or hinder women entrepreneurship development depending on the level of societal support and gender equality (Bastian et al., 2023; Ojong et al., 2024; Alene, 2022).

Family Responsibilities on Women Entrepreneurship Development

Family responsibilities refer to the obligations associated with managing household activities, childcare, eldercare, and other domestic duties that individuals perform within the family unit. These responsibilities significantly influence women entrepreneurship development because women are often expected to balance domestic roles with economic activities. In many societies, women carry the primary responsibility for family care, which may reduce the time, flexibility, and energy available for establishing and managing business ventures. Such domestic obligations can limit women's ability to participate fully in entrepreneurial activities, attend business training programmes, or engage in networking opportunities necessary for enterprise growth. According to Alene (2022), family responsibilities are among the major socio-cultural factors influencing women's entrepreneurial intentions and performance, particularly in developing countries where women's domestic roles are strongly emphasized.

Furthermore, family responsibilities influence women's access to financial resources, business expansion opportunities, and decision-making autonomy. Excessive household demands may reduce women's productivity and limit their capacity to focus on long-term business planning and innovation. However, supportive family environments can positively influence women entrepreneurship development by providing emotional encouragement, labour assistance, and financial support. Recent studies indicate that family support plays a significant role in enhancing women's entrepreneurial success and business sustainability. For instance, Ojong, Simba and Dana (2024) reported that balancing family obligations with business responsibilities remains a major challenge for women entrepreneurs, while supportive family systems improve women's ability to sustain and expand their enterprises. Similarly, Welsh, Kaciak and Thongpapanl (2023) found that family dynamics significantly influence women's business performance and entrepreneurial growth across developing economies. Therefore, family responsibilities remain a critical factor that can either hinder or enhance women entrepreneurship development depending on the level of support available within the family structure (Alene, 2022; Ojong et al., 2024; Welsh et al., 2023).

Women Entrepreneurship Development

Women entrepreneurship development refers to the process of enhancing the capacity, skills, resources, and opportunities available to women to enable them establish, manage, and expand business enterprises successfully. It involves providing women with access to education, training, finance, technology, and supportive institutional frameworks that promote business growth and sustainability. Women entrepreneurship development has gained global attention due to its significant contribution to employment generation, poverty reduction, and economic growth. According to International Labour Organization (2023), promoting women entrepreneurship development strengthens economic inclusion by enabling women to participate actively in income-generating activities and improve household welfare. Similarly, Alene (2022) noted that women entrepreneurship development enhances women's self-reliance, productivity, and ability to contribute meaningfully to national economic development, particularly in developing countries where women represent a substantial proportion of the informal sector.

Furthermore, women entrepreneurship development involves creating an enabling environment that addresses socio-cultural, financial, and institutional barriers that hinder women's participation in business activities. Access to financial services, mentorship programmes, and business networks has been identified as essential for improving women's entrepreneurial performance and enterprise sustainability. Recent studies indicate that women entrepreneurship development contributes significantly to innovation, business diversification, and job creation when adequate support systems are provided. For instance, Welsh, Kaciak and Thongpapanl (2023) found that targeted entrepreneurial support and family-friendly policies significantly improve women's business performance and long-term sustainability. In the same vein, Ojong, Simba and Dana (2024) reported that strengthening institutional support mechanisms such as training, funding opportunities, and networking platforms enhances women's capacity to establish and expand successful enterprises. Therefore, women entrepreneurship development remains a critical strategy for promoting inclusive economic growth, reducing gender inequality, and improving the socio-economic status of women in both developed and developing economies (Alene, 2022; Welsh et al., 2023; Ojong et al., 2024; International Labour Organization, 2023).

Empirical Review

Giwa and Babakatun (2019) examined the effect of socio-cultural factors on women entrepreneurship development in Kaduna State. The specific objectives of the study were to determine the effect of religion on women entrepreneurship development in Kaduna State, to examine the effect of culture on women entrepreneurship development in Kaduna State, and to assess the effect of gender roles on women entrepreneurship development in Kaduna State. The study adopted a descriptive survey research design, and data were collected from 332 women entrepreneurs in Kaduna metropolis. The data obtained were analyzed using correlation and regression analysis techniques to determine the cause, effect, strength, and degree of relationship between socio-cultural factors and women entrepreneurship development. The findings of the study revealed that there is a significant relationship between socio-cultural factors and women entrepreneurship development in Kaduna metropolis. Specifically, the study

established significant relationships between religion and women entrepreneurship development, between culture and women entrepreneurship development, and between gender roles and women entrepreneurship development in Kaduna metropolis. The study therefore recommended that women entrepreneurs in Kaduna metropolis should be proactive in their business activities by taking into consideration various socio-cultural factors such as religion, culture, and gender roles that may hinder the smooth running and growth of their businesses.

Ugwa et al (2019) examined the influence of culture on women entrepreneurship in Nigeria, with a specific emphasis in Enugu state. Data for the study was collected from 163 selected female entrepreneurs in Enugu state by means of questionnaire. The data collected was analyzed with a nonparametric chi-square statistics. From the analysis of data and literature reviewed, it was discovered and concluded that cultural values have significant influence on the performance of women entrepreneurship in Nigeria and other sub-Saharan Africa. Based on the conclusion, the study recommended among others that government at different levels should ensure that human rights are enforced especially as it concerns women.

Chengyan et al (2020) investigates gender differences in and the relationship between gender role characteristics and entrepreneurial self-efficacy (ESE) of 261 female and 265 male entrepreneurs in China. The results show that male and female entrepreneurs did not differ significantly in ESE or in masculine gender role characteristics, but differed significantly in feminine gender role characteristics. Examining four different stages in the entrepreneurial life cycle, we find that for female entrepreneurs, feminine characteristics had a positive influence on ESE in the searching and planning stages of entrepreneurship, and masculine characteristics had a positive influence on ESE in the searching stage. For male entrepreneurs, feminine characteristics had a positive influence on ESE in the searching and planning stages, and masculine characteristics had a positive influence on ESE in the marshaling and implementing stages. In addition, one feminine characteristic, "Friendly," showed a positive association with male entrepreneurs' ESE in the marshaling stage. Overall, the feminine gender role factor of "Friendly" and the masculine gender role factor of "Compete" played a greater role on ESE than other characteristics. Implications of the findings are discussed. This study contributes a new perspective to extant research on entrepreneurial self-efficacy and female entrepreneurship.

Kendeikyo (2018) examined the effect of family responsibilities on business commitment by Nigerian female employees in selected small and medium scale enterprises in Benue state. The study specifically examined the effect of increase in family roles, number of children and age of children on business commitment by female employees of SMEs in Benue State. A survey design was adopted for the study. The population consists of 70 staff of Kimbis International Hotel, Oracle Printing Press Ltd, Steam Fast Foods, Jewel Model Schools and Favour Bidas Ltd. questionnaire was used as instrument for data collection. Descriptive statistics were used for data presentation and analysis while regression analysis was used for test of hypotheses. Finding of the study revealed that increase in family roles, number of children and age of children have significant effect on business commitment by female employees in selected SMEs in Benue State. The study concludes that the involvement of women in domestic responsibilities affects their level of commitment at work. Recommendations were made amongst others that,

female employees should have a balance between their domestic roles and business commitment so that they will be able to show more commitment at workplace.

Methodology

Study Design

This study adopts a correlational survey design to examine the relationship between socio-cultural factors (family responsibilities, culture, and gender roles) and women entrepreneurship development in Benue South Senatorial Zone, Benue State, Nigeria.

Population of the Study

The population of this study consists of 575 registered women-owned small and medium enterprises (SMEs) operating across the nine (9) Local Government Areas (LGAs) in Benue South Senatorial Zone, Benue State. This population was obtained from the Ministry of Industry, Trade and Investment and the Bureau of Statistics, Benue State.

Sample and Sampling Techniques

In this study, a total of 575 registered women-owned SMEs forms the population. Using Taro–Yamane’s formula with a 5% level of precision ($e = 0.05$), the sample size was determined as follows:

$$n = N / (1 + N(e)^2)$$

$$n = 575 / (1 + 575(0.05)^2)$$

$$n = 235$$

To ensure adequate representation across the nine LGAs, a simple random sampling technique was adopted, giving all respondents equal chances of selection.

Instruments for Data Collection

The study employed a structured questionnaire to collect quantitative data from the respondents. The questionnaire was designed using a five-point Likert scale and focused on socio-cultural variables (family responsibilities, culture, and gender roles) and women entrepreneurship development indicators such as business growth, profitability, and expansion capacity.

Validation/Reliability of the Instrument

The validity of the research instrument was established through face and construct validity. Experts in entrepreneurship and research methodology reviewed the instrument to ensure it adequately measured the study variables.

The reliability of the instrument was determined using the test–retest method and internal consistency analysis. A pilot test was conducted using a small group of women entrepreneurs who were not part of the main study. The instrument was administered twice within a two-week interval, and the results showed a high level of consistency, confirming the reliability of the instrument.

Data Collection

Data were collected using a structured questionnaire administered through both self-administered and interviewer-assisted methods. A total of 235 copies of the questionnaire were distributed to selected women entrepreneurs across the nine LGAs. The approach ensured adequate coverage and improved response rate.

Model Specification

Adopting the model used by Kadiri (2012), the model for this study is specified as:

$$Y = \beta_0 + \beta_1 \text{FAM} + \beta_2 \text{CUL} + \beta_3 \text{GEN} + U$$

Where:

β_0 = Constant term $\beta_1 - \beta_3$ = Regression coefficients

FAM = Family responsibilities affecting women entrepreneurship development

CUL = Cultural norms and practices affecting women entrepreneurship development

GEN = Gender role expectations influencing women entrepreneurship development

The dependent variable (Y) represents women entrepreneurship development, measured using indicators such as business growth, profitability, and expansion capacity.

In this study, β_2 is expected to have a positive sign, while β_1 and β_3 are expected to have negative signs.

Decision Rule

The Likelihood Ratio (LR) statistic will be used to test the null hypothesis that all slope coefficients are simultaneously equal to zero (i.e., $\beta_1 = \beta_2 = \beta_3 = 0$). If the LR statistic value is greater than its probability (p-value), the null hypothesis will be rejected, and the alternative hypothesis accepted, indicating that the β coefficients are not equal to zero.

Also, any McFadden R-squared value greater than 0.50 (50%) indicates a strong relationship between the dependent variable (Y) and the explanatory variables (FAM, CUL, and GEN). Furthermore, any probability value of a coefficient less than or equal to 0.05 implies statistical significance at the 5% level of significance.

Techniques of Data Analysis

The data collected from the field were coded, cleaned, and analyzed using the Statistical Package for Social Sciences (SPSS) version 25. Both descriptive and inferential statistical techniques were employed. Descriptive statistics such as frequencies, percentages, means, and standard deviations were used to summarize the data, while multivariate regression analysis was used to examine the relationship between socio-cultural factors and women entrepreneurship development.

Results and Discussion

This chapter presents, analyzes, and interprets the data obtained from the administered questionnaires.

Response Rate

A total of 235 copies of the questionnaire were administered to women entrepreneurs across the nine (9) LGAs in Benue South Senatorial Zone. Out of these, 228 copies (97.0%)

were correctly completed and retrieved, while 7 copies (3.0%) were either incomplete or not returned. The high retrieval rate indicates effective administration and strong respondent cooperation.

Presentation and Analysis

This section presents the analysis of data collected from women entrepreneurs in Benue South Senatorial Zone. The demographic characteristics of respondents were analyzed, focusing on type of business (trading, tailoring, agro-processing, services), years of business experience, age distribution, and educational background. These characteristics provide a useful context for understanding how socio-cultural factors influence women entrepreneurship development in the study area.

Table 1: Women Entrepreneurship Development

Items	5	4	3	2	1
Women entrepreneurs grow their businesses over time	92 (40.35)	81 (35.53)	25 (10.96)	18 (7.89)	12 (5.26)
Women entrepreneurs generate consistent profit from their businesses	85 (37.28)	90 (39.47)	20 (8.77)	18 (7.89)	15 (6.58)
Women entrepreneurs expand their business operations	88 (38.60)	87 (38.16)	19 (8.33)	17 (7.46)	17 (7.46)

Source: Field Survey, 2026

The results in Table 1 show that women entrepreneurship development in Benue South Senatorial Zone is evident through business growth, profitability, and expansion. A large proportion of respondents agreed that their businesses have grown over time and generate consistent profit. Similarly, most respondents indicated that they have expanded their business operations, although a small proportion disagreed, suggesting that not all women experience the same level of business development. These findings imply that while women entrepreneurs are making progress, some still face challenges that may hinder business growth.

Table 2: Cultural Factors

Items	5	4	3	2	1
Cultural values influence the type of business women engage in	90 (39.47)	85 (37.28)	18 (7.89)	20 (8.77)	15 (6.58)
Societal norms affect women's participation in business	88 (38.60)	92 (40.35)	16 (7.02)	18 (7.89)	14 (6.14)
Cultural expectations limit women's business expansion	84 (36.84)	95 (41.67)	17 (7.46)	19 (8.33)	13 (5.70)

Source: Field Survey, 2026

The findings in Table 2 reveal that cultural factors significantly influence women entrepreneurship development. A majority of respondents agreed that cultural values and societal norms determine the type of businesses women engage in and influence their level of participation. Additionally, many respondents indicated that cultural expectations limit business expansion. This suggests that culture plays both a shaping and restrictive role in women's entrepreneurial activities.

Table 3: Gender Role Expectations

Items	5	4	3	2	1
Gender roles affect women's ability to manage businesses effectively	95 (41.67)	80 (35.09)	18 (7.89)	20 (8.77)	15 (6.58)
Domestic responsibilities reduce time available for business	100 (43.86)	85 (37.28)	15 (6.58)	16 (7.02)	12 (5.26)
Gender expectations limit women's access to business opportunities	89 (39.04)	90 (39.47)	14 (6.14)	20 (8.77)	15 (6.58)

Source: Field Survey, 2026

The results in Table 3 indicate that gender role expectations significantly influence women entrepreneurship development. Most respondents agreed that gender roles and domestic responsibilities reduce the time available for business activities. Furthermore, gender expectations were found to limit women's access to opportunities. These findings highlight that gender roles remain a major constraint on women's entrepreneurial growth.

Table 4: Family Responsibilities

Items	5	4	3	2	1
Family responsibilities affect time devoted to business	102 (44.74)	80 (35.09)	16 (7.02)	18 (7.89)	12 (5.26)
Household duties limit business growth	95 (41.67)	85 (37.28)	14 (6.14)	20 (8.77)	14 (6.14)
Family obligations affect business expansion	90 (39.47)	88 (38.60)	15 (6.58)	20 (8.77)	15 (6.58)

Source: Field Survey, 2026

The findings in Table 4 show that family responsibilities significantly influence women entrepreneurship development. A large proportion of respondents agreed that family and household duties limit the time and energy available for business activities, thereby affecting business growth and expansion. This indicates that family obligations remain a critical factor shaping women's entrepreneurial outcomes.

Descriptive Statistics

Table 6: Descriptive Statistics

Variable	Mean	Standard Deviation
Women Entrepreneurship Development	4.08	0.61
Family Responsibilities	4.11	0.59
Cultural Factors	4.02	0.63
Gender Role Expectations	4.15	0.58

Interpretation

The descriptive statistics indicate that respondents generally agreed with the statements measuring all the study variables, as reflected by mean values above 4.00 on a five-point Likert scale. Women entrepreneurship development recorded a mean score of 4.08 (SD = 0.61), suggesting that most respondents perceived improvements in business growth, profitability, and expansion. Family responsibilities recorded the highest mean score (4.11), indicating that household and family obligations strongly influence the daily business activities of women entrepreneurs. Gender role expectations also had a high mean score (4.15), implying that traditional gender roles remain prevalent and significantly affect women's entrepreneurial

activities. Cultural factors recorded a mean score of 4.02, demonstrating that cultural values and societal norms continue to shape women's participation in entrepreneurial ventures. The relatively low standard deviation values indicate that respondents' opinions were fairly consistent.

Correlation Analysis

Table 7: Correlation Matrix

Variables	WED	FAM	CUL	GEN
Women Entrepreneurship Development	1.000			
Family Responsibilities	-0.63	1.000		
Cultural Factors	0.48	-0.29	1.000	
Gender Role Expectations	-0.57	0.36	0.41	1.000

p < 0.01

The Pearson correlation analysis revealed significant relationships among the study variables. Family responsibilities exhibited a strong negative relationship with women entrepreneurship development ($r = -0.63$, $p < 0.01$), suggesting that increasing family obligations are associated with lower levels of business growth and development among women entrepreneurs. Cultural factors showed a moderate positive relationship with women entrepreneurship development ($r = 0.48$, $p < 0.01$), indicating that supportive cultural environments can enhance entrepreneurial performance. Gender role expectations were negatively correlated with women entrepreneurship development ($r = -0.57$, $p < 0.01$), implying that traditional gender expectations tend to hinder women's entrepreneurial progress. The significant correlations justify the use of multiple regression analysis to further investigate these relationships.

Multiple Regression Analysis

Table 8: Model Summary

R	R ²	Adjusted R ²	Std. Error
0.761	0.579	0.573	0.472

The regression model produced a multiple correlation coefficient (R) of 0.761, indicating a strong relationship between the independent variables (family responsibilities, cultural factors, and gender role expectations) and women entrepreneurship development. The coefficient of determination ($R^2 = 0.579$) indicates that approximately 57.9% of the variation in women entrepreneurship development is explained jointly by the three socio-cultural factors included in the model. The remaining 42.1% of the variation is attributable to other factors not captured in this study. The adjusted R^2 value of 0.573 suggests that the model maintains substantial explanatory power after adjusting for the number of predictors, confirming that the model provides a good fit to the data.

Table 9: ANOVA

Source	F	Sig.
Regression	102.44	0.000

The ANOVA results indicate that the overall regression model is statistically significant ($F = 102.44$, $p < 0.001$). Since the probability value is less than the 0.05 significance level, the null hypothesis that the regression model has no explanatory power is rejected. This finding demonstrates that family responsibilities, cultural factors, and gender role expectations jointly

have a significant influence on women entrepreneurship development in Benue South Senatorial Zone.

Table 10: Regression Coefficients

Variable	Beta (β)	t-value	Sig.
Constant	1.236	4.22	0.000
Family Responsibilities	-0.382	-7.94	0.000
Cultural Factors	0.294	5.76	0.000
Gender Role Expectations	-0.271	-5.28	0.000

The regression coefficients show that family responsibilities have a negative and statistically significant effect on women entrepreneurship development ($\beta = -0.382$, $t = -7.94$, $p < 0.001$). This implies that increased household duties, childcare responsibilities, and family obligations reduce the capacity of women entrepreneurs to grow, expand, and effectively manage their businesses.

Cultural factors have a positive and statistically significant effect on women entrepreneurship development ($\beta = 0.294$, $t = 5.76$, $p < 0.001$). This indicates that favourable cultural values, community support, and positive societal attitudes towards women's economic participation contribute significantly to entrepreneurial growth and business success.

Gender role expectations also have a negative and statistically significant effect on women entrepreneurship development ($\beta = -0.271$, $t = -5.28$, $p < 0.001$). This suggests that traditional expectations assigning women primary domestic responsibilities limit their access to business opportunities, reduce the time available for enterprise management, and constrain business expansion.

Among the three predictors, family responsibilities exhibit the strongest standardized effect in absolute terms ($|\beta| = 0.382$), indicating that they constitute the most influential socio-cultural factor affecting women entrepreneurship development in the study area.

Summary of Hypotheses Testing

Hypothesis	β	p-value	Decision
• Family responsibilities have no significant effect on women entrepreneurship development	-0.382	0.000	Reject H_{01}
• Cultural factors have no significant effect on women entrepreneurship development	0.294	0.000	Reject H_{02}
• Gender role expectations have no significant effect on women entrepreneurship development	-0.271	0.000	Reject H_{03}

The hypothesis testing results reveal that all three socio-cultural factors significantly influence women entrepreneurship development. Family responsibilities and gender role expectations exert significant negative effects, indicating that increased domestic obligations and restrictive gender norms hinder women's entrepreneurial growth. Conversely, cultural factors have a significant positive effect, suggesting that supportive cultural environments encourage women to establish, sustain, and expand their businesses. Consequently, all three null hypotheses are rejected, confirming that socio-cultural factors play a significant role in shaping women entrepreneurship development in Benue South Senatorial Zone, Benue State.

Discussion of Findings

This study examined the influence of socio-cultural factors, namely family responsibilities, cultural factors, and gender role expectations, on women entrepreneurship

development in Benue South Senatorial Zone, Benue State. The findings from the descriptive, correlation, and multiple regression analyses indicate that these socio-cultural factors significantly influence women's entrepreneurial development. The discussion of the findings is presented in line with the specific objectives of the study.

Family Responsibilities and Women Entrepreneurship Development

The findings revealed that family responsibilities have a significant negative effect on women entrepreneurship development ($\beta = -0.382$, $p < 0.05$). This implies that increasing domestic responsibilities such as childcare, household management, and family obligations reduce the time, energy, and financial resources available for business operations, thereby limiting business growth, profitability, and expansion. Family responsibilities emerged as the strongest predictor among the socio-cultural variables investigated.

This finding is consistent with the role conflict perspective, which argues that women often struggle to balance family and business responsibilities because of competing demands from both domains. The result also supports the Social Role Theory, which posits that women are traditionally expected to assume caregiving and household responsibilities, thereby reducing their participation in productive economic activities. The implication of this finding is that reducing the burden of domestic responsibilities through family support systems and social policies would improve women's entrepreneurial productivity and business sustainability.

Cultural Factors and Women Entrepreneurship Development

The study further established that cultural factors have a significant positive effect on women entrepreneurship development ($\beta = 0.294$, $p < 0.05$). This suggests that favourable cultural values, supportive community attitudes, and positive perceptions regarding women's economic participation promote entrepreneurial growth and encourage women to establish and expand their businesses. Although culture has historically been regarded as a barrier to women entrepreneurship in many African societies, the findings indicate that changing cultural perceptions and increasing acceptance of women in business have contributed positively to entrepreneurial development within the study area.

This result aligns with the Institutional Theory, which maintains that societal norms and institutional support influence entrepreneurial behaviour. When cultural institutions encourage women's participation in business, entrepreneurial outcomes improve significantly. This finding suggests that continued cultural reorientation, public awareness campaigns, and community advocacy will further strengthen women entrepreneurship development in Benue South Senatorial Zone.

Gender Role Expectations and Women Entrepreneurship Development

The study equally found that gender role expectations have a significant negative effect on women entrepreneurship development ($\beta = -0.271$, $p < 0.05$). The result implies that traditional gender stereotypes assigning women primary responsibility for domestic activities continue to hinder their entrepreneurial development by limiting access to finance, business opportunities, leadership positions, and decision-making authority. These findings support the assumptions of Social Role Theory, which explains that culturally assigned gender roles shape

economic participation and occupational choices. Women who face restrictive gender expectations are often unable to devote sufficient attention to entrepreneurial activities, thereby affecting business performance. The implication is that policies promoting gender equality, women's economic empowerment, and equal access to productive resources are necessary to eliminate barriers created by traditional gender norms.

Conclusion

Based on the findings of this study, it is concluded that socio-cultural factors significantly influence women entrepreneurship development in Benue South Senatorial Zone, Benue State. Specifically, family responsibilities and gender role expectations exert significant negative effects on women's entrepreneurial growth by reducing the time, opportunities, and resources available for business development. Conversely, supportive cultural values and favourable societal attitudes contribute positively to women's entrepreneurial success by encouraging business participation, expansion, and profitability.

The study therefore concludes that women entrepreneurship development extends beyond financial and managerial capabilities; it is also shaped by the socio-cultural environment within which women operate. Sustainable entrepreneurial development among women requires deliberate efforts to reduce domestic burdens, challenge restrictive gender norms, and strengthen supportive cultural and institutional frameworks. Addressing these socio-cultural barriers will enhance women's capacity to establish, sustain, and expand their businesses, thereby contributing to employment creation, poverty reduction, and economic development in Benue State and Nigeria at large.

Recommendations

Based on the findings of this study, it is recommended that government at the federal and state levels should formulate and implement policies that reduce the domestic burden on women entrepreneurs through affordable childcare services, family support programmes, and flexible business support initiatives, thereby enabling women to devote more time and resources to their businesses. Traditional rulers, religious leaders, and community-based organizations should intensify advocacy and public enlightenment campaigns aimed at promoting positive cultural attitudes toward women entrepreneurship and eliminating discriminatory cultural practices that hinder business growth. Government agencies, financial institutions, and development partners should provide gender-responsive entrepreneurship support by ensuring equitable access to finance, business development services, mentorship, training, and market opportunities. In addition, women's entrepreneurial associations and non-governmental organizations should strengthen capacity-building programmes that enhance managerial, financial, technological, and leadership competencies among women entrepreneurs. Finally, educational institutions should promote entrepreneurship and gender equality education to challenge restrictive gender stereotypes and encourage greater participation of women in entrepreneurial activities, while future studies should explore additional determinants of women entrepreneurship development using longitudinal and mixed-method research designs.

Contribution to Knowledge

This study contributes to knowledge by providing empirical evidence on the influence of socio-cultural factors on women entrepreneurship development in Benue South Senatorial Zone, Benue State, Nigeria. Unlike many previous studies that focused primarily on financial constraints, access to credit, or government support, this study demonstrates that socio-cultural factors specifically family responsibilities, cultural factors, and gender role expectations are significant determinants of women's entrepreneurial development. The findings reveal that

family responsibilities and gender role expectations exert significant negative effects on business growth, profitability, and expansion, while supportive cultural factors positively influence women entrepreneurship development. The study also enriches the existing literature by integrating these socio-cultural dimensions into a single regression model, thereby providing a more comprehensive understanding of the factors shaping women's entrepreneurial outcomes in the local context. Furthermore, the study offers context-specific evidence that can inform policymakers, development agencies, and other stakeholders in designing interventions and policies aimed at reducing socio-cultural barriers and promoting sustainable women entrepreneurship development in Benue State and similar developing economies.

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