

WOMEN IN SMALL AND MEDIUM-SCALE ENTERPRISES IN BENIN CITY, 1970-2020

Dan O. Chukwu, Ph.D

Department of History and International Studies,
NnamdiAzikiwe University, Awka

&

Mary Uhunoma Isibor

Department of History and International Studies,
University of Benin

Abstract

This study examines the emergence and growth of women's small and medium-scale enterprises (SMEs) in Benin City, Nigeria, from 1970 to 2020. The research explores the historical background of women's entrepreneurship in Benin City, highlighting the socio-economic factors that led to the establishment of women's SMEs. It also investigates the challenges Benin women entrepreneurs face in accessing resources, markets, and finance, and how these challenges have impacted their businesses. The study reveals that women's economic empowerment has had a significant impact on the development and growth of Benin City, contributing to poverty reduction, job creation, and improved living standards. Despite facing numerous challenges, Benin women entrepreneurs have demonstrated resilience and determination in building successful businesses. This research draws on various sources, including primary data from surveys and interviews with women entrepreneurs, and secondary data from existing literature. The findings highlight the importance of women's economic empowerment in driving socio-economic development in Benin City and demonstrate the need for policies and programs that support women's entrepreneurship. The study concludes by recommending strategies for promoting women's economic empowerment and addressing the challenges faced by women entrepreneurs in Benin City. These include increasing access to finance, building entrepreneurial capacity, and promoting gender-sensitive policies and programs. By shedding light on the experiences and contributions of Benin women entrepreneurs, this research aims to inform policy and practice and support the continued growth and development of women's SMEs in Benin City.

Keywords: Women Empowerment, SMEs, Benin City, Socio-Economic Development, Entrepreneurship.

Introduction

Women's empowerment is a critical component of socio-economic development, and entrepreneurship is a key driver of economic growth and poverty reduction. In Benin City, Nigeria, women have played a significant role in establishing and managing small and medium-scale enterprises (SMEs), contributing to the city's economic development and growth. Despite their contributions, women entrepreneurs in Benin City face numerous challenges, including limited access to finance, markets, and resources, gender-based discrimination, and social-cultural barriers. These challenges hinder their ability to start, grow, and sustain their businesses, limiting their potential to contribute to the city's socio-economic development. This study examines the emergence and growth of women's SMEs in Benin City, exploring the historical background, challenges, and impact of women's entrepreneurship on the city's socio-economic development. By investigating the experiences

and contributions of women entrepreneurs, this research aims to inform policy and practice, promoting women's economic empowerment and entrepreneurship in Benin City.

The literature on women's entrepreneurship in Nigeria highlights the significant contributions of women to the country's economic development, despite facing numerous challengesⁱ However; there is a paucity of research on the specific experiences of women entrepreneurs in Benin City. This study contributes to filling this knowledge gap by examining the emergence and growth of women's small and medium-scale enterprises (SMEs) in Benin City from 1970 to 2020. The findings of this research which was documented through historical methodology provide new insights into the historical background, challenges, and impact of women's entrepreneurship on Benin City's socio-economic development, highlighting the need for policies and programs that support women's economic empowerment and entrepreneurship.

The study's focus on Benin City is significant, as the city has a rich history of women's entrepreneurship and a growing SME sector. Understanding the factors that support and hinder women's entrepreneurship in this context can provide valuable insights for policymakers, development practitioners, and entrepreneurs themselves. Through a retrospective analysis of the impact of women's SMEs on Benin City's socio-economic development, this research aims to contribute to the existing body of knowledge on women's entrepreneurship and economic empowerment. By exploring the challenges and opportunities faced by women entrepreneurs, this study seeks to identify strategies for promoting women's economic empowerment and entrepreneurship in Benin City, ultimately contributing to the city's sustainable development and growth.

In the next section, the study explores the historical background of women's small and medium-scale enterprises in Benin City, examining the socio-economic factors that led to the emergence of women's SMEs. It further examines the Benin women's entrepreneurship quest for socio-economic development. The research also discusses the challenges faced by women entrepreneurs, including gender-based discrimination, limited access to resources, and social-cultural barriers that have hindered their ability to start, grow, and sustain their businesses.

A Brief Historical Background to the Emergence of Women's Establishment of Small and Medium-Scale Enterprises, 1970-2020

Women play significant roles in the social, political, and economic spheres of every culture. Research has demonstrated that women entrepreneurs worldwide, in both developed and developing countries, make a substantial contribution to the expansion and advancement of their respective countries' economies. However, in the past, women were typically seen as homemakers in particular regions who had nothing to do with the socioeconomic advancement of their nation. The majority of Asian Nations, including Pakistan and India, genuinely held this view regarding the contribution of women to economic advancement.ⁱⁱ But in the majority of African nations, such as Nigeria, women were known to have supported commercial endeavors.

According to Usman Amina Hassan, "A cursory look at our various communities: rural and urban, reveals that women have established themselves as pillars of families 'economic well-being by engaging in small, medium, and large-scale economic activities through which many families are being sustained.'" ⁱⁱⁱThe involvement of women in the organization, promotion, and development of small and medium-scale enterprises, today, cannot be overemphasized. Studies have shown that women, generally, are known to be strong and resourceful. The women are also naturally talented, creative, and innovative.^{iv} All of these

characteristics combined have distinguished and made them successful in the administration of their small and medium-scale business enterprises. While it can be said that women in different countries or parts of the world in their quest and desire to contribute economically and socially to the development of their countries were faced and are still being faced with diverse challenges, on the contrary, however, their experiences are peculiar and vary from one country to the other due to cultural differences.

Benin women filled the economic void left by the Igbo people's migration from Benin City back to their Eastern homeland during the Nigeria-Biafra war in 1967-1970. Since they had dedicated most of their time to farming, the Igbo traders dominated the commercial space in the city before the war. From a distance, the women had observed and appreciated the Igbo people's thriving businesses in Benin, particularly their trading in apparel, shoes, and household goods. As soon as the conflict broke out, and following the Igbo families' departure, empty spaces and shuttered storefronts appeared in the marketplaces. These presented an opportunity for the typical Benin lady, who had not previously owned a shop, to develop her business.^v An impeccable source claims that the Igbo did not instantly return to Benin to go on with their pre-war activities when the war ended in January 1970. During this interim time, the women traders from Benin had assumed control of small enterprises. According to our source, the 30-month conflict that had destroyed the Igbo settlements east and west of Niger and forced them to return home would take some time for the Igbo families to recover from its terrible effects, even after the war ended in 1970.^{vi}

Following the acquisition of power in the trade sector, some women from Benin started going to remote locations to purchase goods in bulk for the Benin marketplaces. Many of the Benin City women who had previously rented out their buildings to Igbo traders and had lock-up stores in front of them started trading in the same goods the Igbo had traded before the war. As a result, this freed many Benin women from their husbands' financial dependence.^{vii} A well-known businesswoman in Benin City named Madam Felicia Onaiwu stated that the Igbo population's huge exodus from Benin City in 1967 contributed to the expansion of her enterprise. She claimed to have started hawking her wares around Benin City and the Oba Market neighborhood. She stated:

I opened a shop in the market and started my clothing business when the Igbo moved to the East, at the start of the hostilities. Since then, she has expanded greatly and subsequently grew to become an international merchant.^{viii}

Madam Omoruyi Abieuwa stated that men in Benin started to focus more on their employment for the government than on running small and medium-sized businesses over time, particularly with the gradual emergence of white scholar jobs. She claimed that as a result, women in Benin began to progressively assume leadership roles and become more involved in business.^{ix} Subsequently, "there has been a shift from efforts to support equal opportunities in gender to issues relating to unemployment," disclosed Imade Ojo further.^x This puts entrepreneurship in a position to create jobs through its ability to hire people for itself as well as through job opportunities. As a result, the study of female entrepreneurship is now primarily concerned with identifying hitherto untapped avenues of economic expansion.

To reinforce this, in a different interview with Mrs. Osagie Imose, she mentioned that:

women provide between sixty to eighty percent of the food intended for family consumption and that some developed and

developing countries economic growth can be attributed to female entrepreneurs. Many people in Benin believe that women produce the majority of the food consumed there, especially in rural areas, because figures show that women make up over 60% of the country's population.^{xi}

Specifically, in Benin, like in Nigeria, generally, there has been a traditional lopsided existing relationship between men and women. Within the broad-based Nigerian experience, Makama, A. Godiya opines thus; “In Nigeria, it is observed that the womanhood is reduced to a mere infidel and a second-class citizen, hence, there is the commonality of a general belief system that the best place for women is in the ‘Kitchen.’”^{xii} It is sad and ironic to observe that this trend has brought about the tremendous misrepresentation of women's rights from the family level, community, and society at large.

The Benin case, like the Nigerian State generally, is patriarchal. Narrating further typically, the nature of the issues of gender inequality in Nigeria is a structure of a set of social relations with a material base that enables men to dominate women. Between 1970 and early 1990s, Women were discriminated against from, in most cases, acquiring formal education, mistreated and perpetually kept as house-help; the average Nigerian woman then was seen as an available object for prostitution, forced marriage, street hawking, an instrument of wide-range trafficking, and a misfit in the society. However, the story gradually changed in the late 1990s. The trend of globalization contributed to this shift, women gradually reclaimed their status in the socio-economic development of society, although the recognition was minimal it however upgraded women's status.

In support of this, I. O. Aina goes on to write inter alia:

About half of the people in the Nigerian state are women, and they are well-known for their important responsibilities as mothers, producers, managers, and community organizers, and developers. Due to their twin responsibilities in the reproductive and productive domains, women also contribute more than half as much to the social and economic development of societies as do males. However, their involvement in formal and informal procedures and institutions, where choices about the allocation of society resources produced by men and women are made, is still minimal. One of the main characteristics of a traditional society is patriarchy, which characterizes Nigerian society.^{xiii}

Scholars describe this scenario as a mere structure of a set of social relations with a material base that enables men to dominate women. Makama adumbrated that; “It is a system of social stratification and differentiation based on sex, which provides material advantages to males while simultaneously placing severe constraints on the roles and activities of females.”^{xiv} The patriarchal society, according to K. Odijie, and Golley, O. Doris “lays the groundwork for women's intrinsically unequal status in families and markets by accepting gender-specific definitions of legal adulthood and inheritance rights, by supporting unequal pay for work that is comparable to or equal to that which is done, and by tacitly tolerating sexual and domestic abuse.”^{xv} Male dominance has been ingrained in the structure of the social organization and institution at all levels of leadership for generations due to tradition, culture, and religion, which have governed men's and women's relationships. The authors go on to say, "Patriarchy

justifies the marginalization of women in politics, business, education, the economy, the labor market, the family, domestic matters, and inheritance."^{xvi}

Let us reiterate the importance of keeping in mind that this patriarchal culture is a major factor in male dominance over females, as confirmed by O. Iyiola and D. Azuh's research: men will tend to stay in the family to maintain the family name and lineage while women will marry outside of it.^{xvii} Thus men are being trained for leadership activities while women are confined to domestic activities; roles ascribed to them by a culture that affects them later in life, thereby making them lose self-confidence/worth and have low self-esteem in their career in adult life, politics inclusive. Ironically, despite the pronounced commitment of various agencies and organizations from both local and international communities to gender equality to bridge the gender gap in the formal political arena, the problem of gender discrimination has continued to face and still facing many communities today, especially, here in Benin, where the present research is mirrored. Today, there is no doubt that the lopsided practice of inequality between men and women in society has become very prominent in the last few decades. Proponents of women's rights have challenged the stereotypes that depict women as weak, reliant, and even beneath men. Moreover, as women begin to perform more tasks on par with men, these traditional beliefs are progressively losing ground.^{xviii}

Like any other traditional African community, Benin City is patriarchal. Many women in Benin started to free themselves from the burdens of patriarchy during the decade when the feminist movement gained prominence. Many Benin women moved to Europe and the United States of America in search of financial independence between the 1980s and the early 2000s. Married women who had been through a violent relationship, divorce, or widowhood made up the initial groups of migrants. Some ladies left their spouses to take their children and themselves abroad in search of a better life.^{xix}

Women in Benin City were inspired to make radical contributions to development by the feminist idea. Many of the women who left Benin in the 1980s to migrate overseas made a substantial contribution to the education of girls in Benin through their remittances. Between 1985 and 2005, remittances from mothers or sisters in Europe and America accounted for seventy percent of the female schooling in Benin City. Due in part to their increased demand for locally produced food, these women abroad also improved local businesses by encouraging more women to create food for import. The majority of mothers in Benin City who send their daughters abroad to pursue careers become businesswomen^{xx}

Benin Women as Entrepreneurs and the Quest for Socio-Economic Development

Let me begin here by laying in a comparison analysis of the fact that the theory of the development stage can be equated to the stages a woman entrepreneur undergoes in her business from a low level of setting a few items such as necklaces and bangles, which require minimal capital to stock. She eventually gets to sell clothing, progressing to sell in bulk or wholesale market and exporting the products. Today in Benin, most of the Shops and business kiosks along the streets are about 70% owned and managed by women. Only a few Benin men now go into business. In a recent survey of some of the major markets around the environment of Benin, it was discovered that most of the small businesses and kiosks visited by researcher; were owned by women. When asked, why selling in the streets of the market, Imuetinyan Osagieresponded that men have left the affairs of business management in the hands of their wives, in pursuant of cooperate jobs. In her submission therefore, small

businesses, otherwise known as Small and Medium Scale Business are now more considered as an exclusive activity left in the hands of women.^{xxi}

Even though the global influence of female entrepreneurs is still relatively new, there are many of them. Today, women own over 25% of all businesses in advanced market economies as the number of female entrepreneurs rises rapidly on a global scale. Women are economically empowered and able to make greater contributions to the advancement of society through their activities, especially in business. B.A. Sam states that women's entrepreneurial activities, regardless of whether they are conducted in the formal or informal sectors, "have positive social impacts for the individual, family, and their social environment" in addition to being a method of economic development.^{xxii} Based on the aforementioned, one would concur with Faith Osasogie when she said that women's participation in these entrepreneurial endeavors assists in the efforts to reduce poverty.^{xxiii} The Benin woman has contributed to this cause of eradicating poverty by doing a number of actions, such as supporting her children's education, reducing her dependency on subsistence farming, and gaining access to healthcare and medical services.

It is inspiring to mention here, according to P. I. Nnoli that "a new woman's entrepreneurs' class is increasingly emerging each year taking on the challenge to work in a male-dominated, competitive and complex economic and business environment."^{xxiv} According to the world population record, there are signs that the number of women is greater than the number of men in most of the world today, including Benin. Women entrepreneurs play a significant role in the global, sustained economic and social advancement in today's dynamic environment. The increased educational attainment of women has significantly improved their capacity to become entrepreneurs.^{xxv} Since it is nearly impossible to attain the goal of a poverty-free society without integrating women into the mainstream economy, women's entrepreneurship has emerged as a crucial indicator in many communities in Benin City's commercial world.

Although Benin women were not granted equal opportunities in the public workforce in the beginning of the 1970s, they had started to make significant progress and penetrate the commercial world. When discussing the contribution of women to economic growth, Dr. Mrs. Grace Osagbolor stated that women are primarily engaged in small-scale commerce, market hawking, and street hawking in metropolitan areas.^{xxvi} It is ironic to note that despite this, the role that Benin women played towards its community economic up lifting is said to be non-commensurate to their wages or monetary exchange. The women's unpaid labour is twice that of men, and its economic value is estimated to be up to 30% of the nation's Gross National Product. Women's self-advancement has been curtailed by the burden of reproduction, particularly in Nigeria with a very high birth rate as well as the cultural roles associated with women –the role of child-bearing, child raising and homemaking.

Benin Women and the Challenges of Small and Medium-Scale Enterprises (1970-2020)

When compared to their male colleagues, women entrepreneurs frequently enjoy several advantages. They can quickly build a trusting relationship with their clients, which frequently results in client retention and loyalty. But no matter how tiny the firm, starting a business is not an easy undertaking. There are instances in which managing a firm presents difficulty for female entrepreneurs. In their work, Ojile-Ihotu and Okafor opine that; "Women entrepreneurs are sometimes not prepared for the shortcomings they are bound to face. The first thing they need to understand before setting up a business is that challenges will certainly happen. It is considered as an aspect of the business and they should confront each challenge with a proper solution."^{xxvii} Similarly, according to O. Thompson *et al* "women

entrepreneurs are faced with unhelpful attitudes arising from society's pessimistic state of mind towards women in businesses."^{xxviii} K. S. Tersoo in his submission, claimed that "the core issues women entrepreneurs face are lack of education and training, industry management skills, discrimination in the access to credit and the pressure of child care."^{xxix} Businesswomen generally share some common experiences, while may have a few peculiarities. In this regard, this section specifically unravels some of the challenges that Benin women faced in their operation of small and medium-scale businesses from 1970 to 2020.

The numerous market women who were interviewed in Benin and who operated their businesses actively between 1970 and 2020 provided varying accounts of the challenges they encountered, some of which also worked against their business's ability to succeed. These difficulties, sometimes referred to as restrictions, include a lack of startup funds for businesses, a lack of managerial experience for the majority of women, domestic restraints related to families, and gender discrimination. The study identified several factors that hindered the success of small and medium-sized businesses in Benin, including inadequate information, inadequate infrastructure development, poor family support, Gender discrimination, Lack of adequate experience and management skills, Lack of financial support, cultural and religious bias, and family constraints. For more clarity and comprehension, we will now take a quick look at a few of these challenges that are stated below.

Lack of Financial Capital

Access to capital was one of the major challenges that confronted the Benin women in their quest to establish and operate small and medium-scale businesses between 1970 and 2020. Narrating her experience, Madam Patience Oviasuyi "insisted that "financial constraint was one of the real challenges that prevented me from setting up small and medium scale business in the earlier 1980s."^{xxx} "I looked for financial assistance from several people to start up my business but it was to no avail, she added."^{xxxi} The majority of Benin women at this time could not work in the public sector, which means that their sole source of income came from their husbands, fathers, or brothers, who had limited options to work for the government or other public companies.

Some women are forced to rely on their resources and support systems while an inquiry about their loan request by financial institutions is ongoing. According to the report, "women who want to get loans from banks do not possess the needed skills to structure a qualified plan." Additionally, because their business plans can occasionally be less appealing to investors, women have difficulty obtaining funding from financial institutions and investors.^{xxxii} P. I.Nnoli, claimed that "financial problems were the most common challenges faced by women in their desire to set up a business enterprise."^{xxxiii} The situation was so sad that most Benin women were seen probably withdrawing from their businesses not because of business failure but because of lack of funding and insufficient financial support.

Family Constraints and Lack of Experience and Management Skills

It was also discovered in the study that family constraints and the lack of managerial skills were other challenges that bedeviled the establishment of businesses by most women in Benin. Married women, particularly those who have kids, have two lives to lead: their home life and their professional life. The ability and readiness of women to engage in significant economic endeavors is impacted by childcare and other household duties. According to Mrs.

Etinosa Enoma, whose husband is said to have passed away and left her widow and children, running a business and being a mother are extremely difficult roles to fill. Some people believe that women would be more successful at running a business if they were not responsible for raising children.^{xxxiv}

In the same vein, since women were traditionally known to be best at caring for the homes, they were by that orientation denied the opportunity to be equipped in terms of managerial skills. The Benin women, like most other women in Nigeria during the period 1970 to 1990s, were often found in the traditional sectors like farming, cooking food at home, and a few other activities. They never had access to managerial or executive work experience. So, it was believed that they could not handle business efficiently and proficiently. However, the emergence of educated women, particularly in the late 1990s improved the government work status of women. The recent impact of the COVID-19 pandemic further contributed to their growth. Many women took advantage of the period to digitalize their SMEs and develop new strategies for business development.

Gender Discriminations

Gender discrimination has been a persistent challenge to Benin women in small and medium-scale enterprises (SMEs) from 1970 to 2020. Despite their significant contributions to the economy, women entrepreneurs in Benin City have faced numerous gender-based obstacles that have hindered their ability to start, grow, and sustain their businesses. One of the primary forms of gender discrimination faced by Benin women in SMEs is access to finance.^{xxxv} Women have been consistently denied access to credit and loans, making it difficult for them to capitalize on their businesses. This is due to gender biases and stereotypes that assume women are not capable of managing finances or generating profits. Another challenge is the lack of representation in decision-making positions. Women are underrepresented in leadership positions in SMEs, which limits their ability to influence policy and decision-making processes.^{xxxvi} This perpetuates gender-based discrimination and reinforces harmful gender stereotypes. Additionally, women entrepreneurs in Benin City face gender-based violence and harassment, which creates a hostile business environment. This includes sexual harassment, intimidation, and even physical violence. Furthermore, gender discrimination in SMEs is perpetuated by societal norms and cultural beliefs that view women as subordinate to men. This perpetuates gender-based discrimination and limits women's economic empowerment. To address these challenges, it is essential to implement policies and programs that promote gender equality and empowerment. This includes providing access to finance, training, and mentorship programs for women entrepreneurs. Additionally, promoting gender-sensitive policies and practices in SMEs can help address gender-based discrimination and promote inclusive economic growth.^{xxxvii}

Gender discrimination has been a significant challenge to Benin women in SMEs from 1970 to 2020. Addressing these challenges requires a comprehensive approach that promotes gender equality and empowerment. By promoting inclusive economic growth and addressing gender-based discrimination, Benin City can unlock the full potential of women entrepreneurs and promote sustainable economic development.

The Impact of Women Empowerment (SMEs) on the Growth and Development of Benin City, 1970-2020

The empowerment of women through small and medium-scale enterprises (SMEs) has had a profound impact on the growth and development of Benin City from 1970 to 2020.

According to A. Adebayo women's participation in SMEs has contributed significantly to the city's economic development, poverty reduction, and improved living standards.^{xxxviii}

One of the key areas where women's empowerment has made a significant impact is in the reduction of poverty. Studies have shown that women are more likely to invest their income in their families and communities, leading to improved health, education, and welfare outcomes.^{xxxix} Furthermore, women's participation in SMEs in Benin has led to the creation of jobs and the stimulation of local economies, contributing to the city's overall economic growth.^{xl} Women in SMEs generate over 25 per cent of job creation in Benin. Another area where women's empowerment has had a significant impact is in the area of education. Women entrepreneurs are more likely to invest in their children's education, leading to improved educational outcomes and a more skilled workforce.^{xli} Additionally, women's participation in SMEs has led to the development of new industries and sectors, contributing to the city's economic diversification and growth.^{xlii}

Despite these contributions, women entrepreneurs in Benin City still face numerous challenges, including limited access to finance, markets, and resources.^{xliii} However, initiatives such as the Benin City Women's Entrepreneurship Development Programme (BWEDP) have been established to address these challenges and support women's empowerment through SMEs.^{xliiv} The impact of women empowerment through SMEs on the growth and development of Benin City from 1970 to 2020 has been significant. Women's participation in SMEs has contributed to poverty reduction, improved educational outcomes, and economic growth and diversification.

Conclusion

This study has unequivocally demonstrated the transformative impact of women's empowerment through Small and Medium-Scale Enterprises (SMEs) on Benin City's socio-economic development from 1970 to 2020. The findings of this research have revealed that women's involvement in SMEs has been a crucial driver of poverty reduction, improved educational outcomes, and economic growth and diversification. The data collected through surveys and interviews with women entrepreneurs in Benin City have provided valuable insights into the experiences, challenges, and successes of women in SMEs. Despite the obstacles faced by female entrepreneurs, including limited access to finance, markets, and resources, initiatives such as the Benin City Women's Entrepreneurship Development Programme have been instrumental in promoting women's empowerment through SMEs. These initiatives have not only provided women with the necessary skills and training to start and manage their own businesses but have also created a supportive network of women entrepreneurs who can share their experiences and expertise.

However, despite the progress made, there is still much work to be done to address the challenges faced by women entrepreneurs in Benin City. The study's findings lead to the following recommendations: Firstly, Government should implement programs that expand women entrepreneurs' access to capital, such as gender-sensitive lending practices and microfinance schemes. Secondly, provide training and capacity-building initiatives to enhance the business acumen and competitiveness of female entrepreneurs and launch awareness campaigns and mentorship programs to encourage women to start their businesses. Finally, address social and cultural barriers, as well as gender-based discrimination, that hinder women's participation in SMEs. As well as to Support research and data collection on women's entrepreneurship to inform policy and practice. By implementing these

recommendations, Benin City can unlock the full potential of women entrepreneurs, foster sustainable economic growth and development, and reap the rewards of their contributions. Ultimately, this study underscores the imperative of prioritizing women's economic empowerment as a catalyst for transformative socio-economic development in Benin City.

The empowerment of women through SMEs has far-reaching implications for the socio-economic development of Benin City. As women become more economically empowered, they are better able to contribute to their families, communities, and the broader economy. This, in turn, can lead to improved living standards, reduced poverty, and increased economic growth and diversification. Furthermore, the empowerment of women through SMEs can also have a positive impact on the social and cultural fabric of Benin City. As women become more economically independent, they are better able to challenge traditional gender roles and stereotypes, and to advocate for their rights and interests.

In light of the above, this study has demonstrated the critical role that women's empowerment through SMEs can play in driving socio-economic development in Benin City. The findings of this research highlight the need for policies and programs that support women's entrepreneurship, and provide recommendations for addressing the challenges faced by women entrepreneurs. By prioritizing women's economic empowerment, Benin City can unlock the full potential of its women entrepreneurs, and reap the rewards of their contributions to the city's socio-economic development.

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