

## **Social Protection Programs and Women's Entrepreneurship: Implications for Nigeria's Economic Development.**

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### **ABSTRACT**

*The importance of social protection programs on Nigeria women entrepreneurs is an integral part of economic development in Nigeria. In fact, women play an essential and dynamic role in economic life, theory adapt easily to change and very creative. This study is guided by the following research question (i) why is social protection programs needed for the women in development of Nigerian economy? (ii) what are the areas government can implement social protection programs for Nigerian women entrepreneurs? (iii) what are the economic benefits of social protection programs for Nigerian women towards economic development of the country. In the methodology, the research shall employ a descriptive survey design and the sources of data shall be both primary and secondary data. The need for social protection programs for Nigerian women cannot be over emphasis because of the recent contribution of Nigeria women in sustainable economic development activities. According to Global Entrepreneurship Monitor (GEN, 2014), annual survey shows that "women are represented when it comes to starting a business in Nigeria. It is now obvious that the future of the Nigerian national economy is in its women active involvement in economic activities, so therefore it has become expedient that through social protection programs Nigerian government will support and protect women entrepreneurship and as well as provide necessary assistance for the women in order to accelerate the pace of economic growth and development in Nigeria. This study finds that women entrepreneurs contribute to the economic growth and development of Nigeria and social protection programs for women entrepreneurs is a key objective in improving the Nigerian economy. The study recommends that, government should develop a social protection policy exclusive for women entrepreneur, private institutions should collaborate with the government to advance the social protection program for women entrepreneurs and government should make social protection program for women entrepreneurs a top priority because women entrepreneurship is a key factor or objective in improving the Nigerian economy.*

**Keywords:** Social, Program, Entrepreneurship, Economic Development, Women, Nigeria

### **INTRODUCTION**

Policy makers, academics and practitioners have often used social protection as the same thing with such terms as welfare, social, security, safe nets, or social insurance mechanism. While these terms might be part of the social protection, both of them standing along can be viewed broadly as all public and private initiatives that provided income or consumption transfer to the poor, protect the vulnerable against destitution, and enhance the social status and rights of the marginalized; with the overall objective of objective of reducing the economic and social vulnerability of the poor and marginalized groups (Derereux, 2021).

Social protection can say to be a set of policies and program designed to reduces and prevent poverty and vulnerability among the members of a society.

The social protection policy for Nigeria is an umbrella policy framework that incorporates related social agenda paradigms intended to reduce poverty and provide a life of dignity for all the citizens. Social protection is a multi-sectorial and multi-disciplinary approach that contributes to poverty reduction, articulating policy priorities of government towards sustainable development (Oduwale, 2022).

The importance of economic integration of people in a nation cannot be overemphasized especially as it pertains to women who have been under appreciated for a very long time in developing economics. Women all over the world play important roles in the social, economic and political life of any nation. Women entrepreneurs in both developed and developing nations of the world stimulate the economy and create new jobs. Women entrepreneurs have been identified by Organizations for Economic Cooperation and Development (OECD, 1997) as major force innovation, Job creation and economic growth.

The role of women in sustainable development has become increasingly an important issue in recent years and this has been due to the shift of emphasis away from equity concern to the recognition of productive roles women play and the contribution they can make to the economic growth and development (Barrientos, 2019).

Study has shown that there is no effective development strategy in which women do not play a central role. Mounting evidence demonstration that the increase in women income leads to improvement in children's health, nutrition, and education. Therefore, in present day sceneries, sustainable development of women is considered as a landmark of progress for any; hence the economic sustainability of women is of utmost importance to social science, economist, policy makers, reformers, and non-governmental organization (Egwu, 2019).

According to Global Entrepreneurship Monitor (GEM, 2023) annual survey shows that women are well represented when it comes to starting a business in Nigeria. According to survey, 41 percent of early-stage businesses are by female entrepreneurs as opposed to 39 percent of males.

Data from the National Bureau of Statistics indicated that as of 2023 Nigeria's population was about 230 million, out of which women constituted more than 50 percent of the population about 30 percent of the registered entrepreneurs in Nigeria are owned by women.

According to the above data and information from GEM, it is very clear that the future of the Nigeria national economy is in its women active involvement in entrepreneurship activities. Therefore, it has become expedient that the Nigerian government embraces women entrepreneurship and provide them with the necessary assistance as well as support to run their businesses in order to accelerate the pace of economic growth and development in Nigeria.

## **STATEMENT OF THE PROBLEM**

Women entrepreneurs are faced with many challenges which include the following: competition from the well-established male dominated enterprise, lack of access to current and accurate information on the nation's economic condition, inadequate financial support for expansion, violence and insecurity around their business environment, risk taking propensity, female domestic commitments and stereo type among others.

The unfolding sceneries have generated a number of pertinent problems associated with this research work captioned "the impact of social protection programs on women entrepreneurs in Nigeria economic development"

1. Women entrepreneurs are at high risk of losing their business ventures during violence act and insecurity in the society.
2. Experience has shown that majority of the violence act are targeted on women entrepreneurs.
3. Women entrepreneurs are yet to enjoy and benefit from social protection program.
4. Women entrepreneurs have been sidelined, neglected and unrecognized in economic development in Nigeria.
5. Majority of the women are unaware of the numerous benefits of social protection programs on women entrepreneurs and as such reduce their involvement in entrepreneurship.
6. How social protection programs can improve women entrepreneurs towards economic growth and development.

## **STUDY OBJECTIVES**

The objectives of this study were to consider.

1. What are the various categories of social protection programs that government should implement to support Nigerian women entrepreneurs?
2. Why are social protection programs necessary for women entrepreneurs for economic development?
3. What are the economic benefits of social protection programs for women entrepreneurs towards economic development in Nigeria?

## **UNDERLYING THEORY**

This study was supported by the theory of human rights. The term “human right” came into usage after the Second World War particularly with the founding of the United Nations in 1945. It replaced the phrase natural rights because it became of great controversy and the later phrase the rights of man were not understood universally to include the right of women. Some writers traced the origin of the concept of human rights back to the Dutch Jurist Hugo Grotius (1583-1645).

For the idea of human rights to take hold as general social need and reality, certain basic changes in the beliefs and practices of society had to take place. These basic changes and practices began from thirteenth century and too place till the decline of feudalism.

Furthermore, when resistance to religious intolerance and political, economic bondage began, the long transition to liberal nations of freedom and equality, particularly in relation to the use of the modern concept of human rights.

As a matter of fact, according to the theory of human right, social protection program is a fundamental human right of women entrepreneurs which will help to protect and improve their entrepreneurial activities and contributes to the economic development of the nation. In addition, social protection programs are designed to alleviate poverty and reduce vulnerabilities by providing support to individuals through various policy measures. These measures are increasingly being assessed and designed within a human rights framework, which emphasizes the universality and indivisibility of human rights, ensuring that all individuals including women entrepreneurs can access vital protections without discrimination. The integration of the human rights approach into social protection initiatives ensures that gender-specific challenges and rights violations faced by women are addressed, promoting equality and empowerment.

Human rights frameworks, when integrated into social protection policies, can enhance their effectiveness by aligning them with international human rights standards. This integration can

ensure that programs not only provide economic aid but also contribute to the broader empowerment of women by enhancing their access to rights and resources necessary for entrepreneurial activities. Such frameworks encourage best practices and offer lessons that can be adapted contextually, benefiting women's entrepreneurship globally.

## **OVERVIEW OF WOMEN ENTERPRENEUSHIP.**

Entrepreneurship as a concept is a business transaction that assumes psychological and financial risks of creating new venture (Gartner, 2020). It has also recognized as the bed rock of economic growth which contributes more than 60% of nation's Gross Domestic Product (GDP) and Gross National Product (GNP).

Chionye (2010) further observed that; women entrepreneurs are simple women that participate in total entrepreneurial activities, who take risks involved in combining resources together in a unique way so as to take advantage of the opportunity identified in their immediate environments through the production of goods and services.

Women entrepreneurship is very important in the society. It is increasingly recognized across the world for their success and for their important contributions to their country's economic development. According to International Financial Corporation (2023), women entrepreneurship has been recognized in the last decade as an important untapped source of economic growth. It creates new jobs for women and others, and by being different it also provides society with solutions to manage organized business problems as well as to exploit entrepreneurial opportunity.

Woman entrepreneurs in Nigeria is one of the most effective tools for ending poverty and achieving sustainable development in any economy. Women entrepreneurs have been described as an integral part of economic development, women owned businesses are steadily growing in the state and across the country, contributing to household incomes and national economic growth. Today, their businesses are evolving in different sectors including agriculture, textile, restaurant, jewelry making, blogging, rental services, child care, and Hair stylish, farming, retail stores among others (Bayhebo, 2021).

Women entrepreneurs makes enormous impact on future generations. Women entrepreneurs invest back in the family, spending more on their children's health and education in comparison to their male counterpart. Women entrepreneurs provides opportunities for innovations, Job creation and economic development.

Women in Nigeria are no longer at the background waiting for their daily allowance to be dropped on their table. Many, in fact, own successful profitable businesses worth millions and also contribution to the overall economic development of the state (Victoria, 2017).

## **SIGNIFICANCE OF THE STUDY**

The significance of the study is founded on the fact that information generated would be of immense value to a number of institution and organization in solving some societal problems.

- It will be very useful for the government in the formulation and implementation of policies.
- It gives adequate information on the impact of social protection programs on women entrepreneurs towards economic growth and development.
- It will expose the need and benefits of social protection programs on women entrepreneurs.
- It will also help to generate additional information for academic field on the impact of social protection programs on women entrepreneurs in Nigeria Economic Development.

## METHODS FOR IMPLEMENTATION OF SOCIAL PROTECTION PROGRAM ON WOMEN ENTERPRENEUR

1. **SOCIAL ASSISTANCE:** Social assistance is direct, regular and predictable, cash or in-kind, material or resources transfer to women entrepreneurs. It is usually provided by the state and financed by national taxes. Support from donors is also very important because it helps to sustain and improve the business of women entrepreneurs.
2. **CASH TRANSFER:** Are direct, regular and predictable transfers that raise and smooth incomes to reduce poverty and vulnerability among women entrepreneurs. There are two methods of cash transfer (i) Unconditional Cash Transfer (UCTs) and for the beneficiary to decide how to spend. (ii) Conditional Cash Transfer (CCTs) are given with the requirement that the beneficiary meets certain conditions attached to the cash transfer.
3. **IN-KIND TRANSFER:** Are economic and livelihood assets transfer to women entrepreneurs to facilitate income generation. They tend to take an integrated approach linking the transfer with skills training and other activities.
4. **SOCIAL INSURANCE:** These are contributory programs where participants such as women entrepreneurs make regular payments to a scheme that will cover costs related to life-course events, for example, maternity, and illness. Sometimes costs are matched or subsidized by the scheme provider. It can be provided formally through a bank or employer, internally through a community based pooled fund. This will enable the women entrepreneurs to save money in order to sustain the businesses.
5. **LABOUR MARKET INTERVENTION:** Labour market intervention provide protection for women entrepreneur and poor people who are able to work, and aim to ensure basic standard and rights. Interventions can be active or passive. Active labour market policies aim to help the women entrepreneurs unemployed and the most vulnerable find jobs, through interventions such as jobs centers, training and policies to promote small and medium sized enterprises. Passive interventions include maternity benefits, injury compensation and sickness benefits for those already in work, financed by the employer. A passive intervention also includes changes to legislation for example establishing a minimum wage or safe working conditions.
6. **TRADITIONAL OR INFORMAL SOCIAL PROTECTION:** Formal protection systems do not offer complete coverage and inevitably exclude parts of the population. Traditional community- based forms of social protection distribute risk within a community and full some of the gaps left by formal interventions. They are often self-funded, for example funeral insurance savings groups but can be externally funded by the state or donors. Formal social protection should be carefully managed to enhance, rather than disrupts existing informal system.
7. **SOCIAL CARE AND SUPPORT:** It is highly complementary to social protection, and sometimes considered to be social protection, and sometimes considered to be social protection, as a form of social assistance. UNICEF recognizes that social support helps address the interventions between social and economic vulnerability, through services such as home-based care and family support services which allows women entrepreneurs to focus more on their entrepreneurial activities and make more income.
8. **GOVERNMENT OR PRIVATE SECTOR SUBSIDY:** This could be classified as social protection programs that enhance access for the poor and act as safety nets. Subsides can keep prices low for basic goods and services consumed by the citizens which women entrepreneurs are among.

9. **PRICE SUPPORT:** This is a state intervention to protect market prices for the goods produced by the women entrepreneurs, which can smooth income. There is a tendency for these temporary measures to become permanent, which institutionalizes unprofitable production.

## **BENEFITS OF SOCIAL PROTECTION PROGRAMS ON WOMEN ENTERPRENEURS**

- 1) Social protection program will contribute to their human dignity, equity and social justice as a member of a political community.
- 2) It will serve as an empowerment for women and enhance a more stable development of democratic institutions.
- 3) It will help to cushion the impact of economic crisis among women entrepreneurs. It serves as a macroeconomic stabilizer by increasing demand, creating multiplier effects and by enabling women to better overcome poverty and social exclusion-paying particular attention to women entrepreneurs, protecting and empowering them different economic activities.
- 4) To improve income entrepreneurship by providing basic income security through social transfers such as pensions for the elderly and persons with disabilities, child benefits, income supports benefits and or employment guarantees and services for the unemployed and working poor.
- 5) Women entrepreneurs benefits from social protection programs because it provides universal access to essential affordable social service in health, water and sanitation, education, food, security, housing among others. Which they enjoy as a virtue of being a member of Nigerian State.
- 6) Social protection programs will enable the women entrepreneur help in the fight against poverty and hunger through their entrepreneurship activities.
- 7) Social protection program on women entrepreneur will contribute to sustainable and inclusive growth in the economic development of Nigeria.
- 8) Social protection program in women entrepreneurs will contribute significantly to economic growth in two main ways. First, by improving access to health care of the family education of the children and additional income to the household, it tends to unlock the full productive potential of a country, increase labour market participation and entrepreneurial activity. Second, it acts as a stabilizer in times of economic crisis by helping to maintain a minimum level of purchasing power and therefore, prevents demand from dropping sharply. It helps to maintain household consumption such that people are enabled to overcome the risk of poverty and social exclusion.

## **METHODOLOGY**

The study employed descriptions survey using conversation and disclosure analysis. These entail the descriptive phenomenon and characteristic associated with the subject population in the study which shall focus on social protection programs and women entrepreneurship in Nigeria economic development.

The study covers the twelve (12) wards in Umuahia North Local Government Areas of Abia State. The female population of the twelve (12) electoral wards in Umuahia North Local Government Area of Abia State is One hundred and ten thousand, five hundred and thirty-nine (110,539), (2006 National Census Figures). The choice of all the wards in Umuahia North L.G.A is justified on account that the case study is on a particular L.G.A.

The sampling technique adopted is stratified random sampling a sizeable number of women were chosen from the twelve (12) wards.

**Table 1: population of females in the twelve (12) wards in Umuahia North Local Government Area in Abia State**

S/N	WARDS	FEMALE POPULATION
1	AFUGURI	4,024
2	ISINGWU	6,011
3	IBEKU EAST I	11,052
4	IBEKU EAST II	9,102
5	IBEKU WEST	10,077
6	NKWOACHARA	3,012
7	NDUME	4,096
8	NKWEGU	6,049
9	UMUHU	4,012
10	UMUAHIA URBAN I	25,002
11	UMUAHIA URBAN II	15,098
12	UMUAHIA URBAN III	13,004
	TOTAL	110,539

**Source:** National Population Commission (2006)

The desire sample of women studied was randomly but proportionately selected from the twelve (12) wards in Umuahia North LGA of Abia State. To avoid bias in the determination of the actual sample size since the population is finite. Yamene (1973) mathematical model for selecting appropriate sample size was adopted. The model is expressed as;

$$n = 1 + N(e)^2 \frac{N}{n}$$

Where  $n$ = required sample size

$N$ = Total population of the study

$e$ =Error margin

$1$ = Constant

Applying the Yamene model to the present study we have

$$\frac{110,539}{1 + 110,539(0.05)^2} = \frac{110,539}{2,773,474} = 399$$

Thus, the overall sample size for the study is 399

However, Bowley's proportionate allocation formula was used in determining the number of questionnaires to be allocated to each of the sampled wards because of the difference in the number of the female residents. The formula as number of the female residents. The formula as quoted in Krishnaswary et al (2008) is;

$$nh = \frac{N}{N} \cdot nh$$

Where  $nh$ = number of questionnaires allocated to each ward

$N$ = Overall population of the study

$NH$ = Population of each ward

$N$ = Total sample size obtained

**Table 2: Proportionate Questionnaire Allocated**

WARD	FEMALE	NO. OF QUESTIONNAIRE ALLOCATION
AFUGIRI	4,024	15
ISINGWU	6,011	22
IBEKU EAST I	11,052	40
IBEKU EAST II	9,102	33
IBEKU WEST	10,077	36
NDUME	4,096	15
NKWOACHARA	3,012	11
NKWEGWU	6,049	22
UMUHU	4,012	14
UMUAHIA URBAN I	25,002	90
UMUAHIA URBAN II	15,098	54
UMUAHIA URBAN III	13,004	47
<b>TOTAL</b>	<b>110,539</b>	<b>399</b>

Both primary and secondary sources of data were employed. Primary data are those sourced as first-hand information. Such data are in the raw form and instruments used for collecting primary data are standardized questionnaire tests. Secondary data are those that had been used by previous researchers but are useful in the executive of the present study. They were obtained from research journals, textbooks, magazines, gazettes, newspapers and internet websites.

## DATA PRESENTATION AND ANALYSIS

A total number of 399 (Three Hundred and Ninety-Nine) questionnaire were administered to the respondents in the twelve (12) wards in Umuahia North Local Government Areas in Abia State. The analysis presented here is based on the questionnaire.

**Table 1: Distribution of responses that business organizations of women entrepreneurs contribute to the economic development in Abia State.**

RESPONSES	NUMBER OF FREQUENCY	PERCENTAGE (%)
STRONGLY AGREE	250	62.6%
AGREE	110	27.5%
STRONGLY DISAGREE	9	2.2%
DISAGREE	30	7.5%
<b>TOTAL</b>	<b>399</b>	<b>100%</b>

Source: Ugwuala et al (2023)

Table 1: shown above is the data collected from three hundred and ninety-nine questionnaire returned. 250 strongly agreed that business organizations of women entrepreneurs contribute to economic development in Abia State, 110 agreed while 9 strongly disagreed and 30 disagreed. On this table 62.6% represents the responses of those who strongly agreed that women entrepreneurs contribute to the economic development of Abia State, 27.5% Agreed, while 2.2% Strongly Disagreed and 7.5% Disagreed.

**Table 2: Are there some benefits of social protection programs on women entrepreneurs?**

RESPONSES	NUMBER OF FREQUENCY	PERCENTAGE (%)
STRONGLY AGREE	240	60.1%
AGREE	90	22.5%
STRONGLY DISAGREE	45	11.2%
DISAGREE	24	6.0%
<b>TOTAL</b>	<b>399</b>	<b>100%</b>

Source: Ugwuala et al (2023)

Table 2 above shows that 240 respondents representing 60.0% strongly agreed that social protection programs is beneficial to women entrepreneurs, 90 (22.5%) agreed while 45 (11.2%) strongly disagreed and 24(6.0%) disagreed.

**Table 3: Is social protection programs needed for women entrepreneurs in Abia State?**

RESPONSES	NUMBER OF FREQUENCY	PERCENTAGE (%)
STRONGLY AGREED	125	31.3%
AGREED	205	51.5%
STRONGLY DISAGREED	35	8.7%
DISAGREED	34	8.5%
<b>TOTAL</b>	<b>399</b>	<b>100%</b>

Source: Ugwuala et al (2023)

Table 3: above states that 125(31.3%) respondents strongly agreed that there is need for social protection programs for women entrepreneurs in Abia State, 205(51.3%) agreed while 35(8.7%) strongly disagreed and 34(8.5%) disagreed.

**Table 4: Is there need for Government to improve on their social protection programs for women entrepreneurs?**

RESPONSES	NUMBER OF FREQUENCY	PERCENTAGE (%)
STRONGLY AGREED	105	26.3%
AGREED	135	33.8%
STRONGLY DISAGREED	79	19.7
DISAGREED	80	20.0%
<b>TOTAL</b>	<b>399</b>	<b>100%</b>

Source: Ugwuala et al (2023)

Table 4: above shows that 105 (26.3%) respondents strongly agreed, 135 (33.8%) agreed, while 79 (19.7%) strongly disagreed and 80 (20.0%) disagreed that government should improve on social protection programs on women entrepreneur.

**Table 5: Social protection programs on women entrepreneurs is a key objectives in improving the economy.**

RESPONSES	NUMBER OF FREQUENCY	PERCENTAGE (%)
STRONGLY AGREED	163	40.8%
AGREED	122	30.5%
STRONGLY DISAGREED	45	11.2%
DISAGREED	69	17.2%
<b>TOTAL</b>	<b>399</b>	<b>100%</b>

Source: Ugwuala et al (2023)

Table 5: above showed that 163 (40.8%) strongly agreed that social protection programs on women entrepreneurs is a key objective in improving the economy, 122 (30.5%) agreed. While 45 (11.2%) strongly disagreed and 69 (17.2%) disagreed.

## SUMMARY OF FINDINGS

The focus of this research was to find out the impact of social protection programs on women entrepreneurs in Nigeria Economic Development and the study area is Umuahia North Local Government Area of Abia State, Nigeria.

From the study conducted in Umuahia North LGA of Abia State, the research found out the following results based on the instrument of analysis ie the questionnaire. The result shows that:

- Women entrepreneurs contributes to the economic growth and development of Nigeria.

- Proper implementation of social protection programs is very essential for the sustainability of women entrepreneurial activities.
- There are a lot of benefits of social protection programs on women entrepreneurs.
- There is need for Government to improve on their social protection programs on women entrepreneurs.
- Social protection programs on women entrepreneurs is a key objective in improving the Nigerian economy.

## **CONCLUSION**

Social protection programs are key elements to unlock the full potentials of women entrepreneurs which aimed at reducing poverty and increasing the productivity capacity of the country. The social protection policy for Nigeria is an umbrella policy framework that incorporates related social agenda paradigms intended to reduce poverty and provide a life of dignity for all the citizens. Social protection is a multi-sectorial and multi-disciplinary approach that contributes to poverty reduction, articulating policy priorities of government towards sustainable development.

## **RECOMMENDATIONS**

Based on the foregoing findings of this study, it can be said that social protection programs on women entrepreneur will improve the economy of Nigeria. Women entrepreneurship is a key factor for economic growth and development and as such government should make good policies to sustain the impact of social protection programs on women entrepreneurs. The study adopts the following recommendations:

1. Government should establish an agency at the various local government areas in the state to handle social protection programs for women entrepreneurs.
2. Government should develop a policy on social protection programs exclusively for women entrepreneurs.
3. Private institutions should collaborate with the government in handling social protection programs for women entrepreneurs.
4. Government should create an avenue to educate women entrepreneurs on issues concerning social protection programs.
5. Government should make social protection program on women entrepreneurs a top priority because women entrepreneurship is a key factor or objective in improving the Nigerian economy.

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