

**SOCIO-ECONOMIC FACTORS SHAPING BUSINESS  
ESTABLISHMENT AMONG WOMEN ENTREPRENEURS IN  
ABIA STATE, NIGERIA**

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**ABSTRACT:** This study examined the socio-economic factors shaping business establishment among women entrepreneurs in selected communities in Abia State, Nigeria. Guided by three objectives, the study assessed the effects of access to finance, education, and social support on entrepreneurial success. A descriptive survey research design was adopted, and data were collected from 349 women entrepreneurs across selected local government areas of Abia State using a structured questionnaire. Data were analyzed using descriptive statistics, while Multivariate Analysis of Covariance (MANCOVA) was employed to test the hypotheses at the 0.05 level of significance. The findings revealed that access to finance, education, and social support each had a statistically significant influence on the success of women entrepreneurs. Women with better financial access, higher educational attainment, and stronger family and community support demonstrated improved business establishment and sustainability outcomes. The study concluded that socio-economic factors play a critical role in shaping women's entrepreneurial success in Abia State. It was recommended that policymakers and financial institutions implement flexible financing options, expand skill development initiatives, and strengthen community-based support systems to enhance women's entrepreneurship. This study contributes to existing research on women entrepreneurship in Nigeria by providing empirical evidence from subnational communities, highlighting context-specific drivers of women-led business success.

## **INTRODUCTION**

Women's entrepreneurship has gained increasing global recognition as a critical driver of economic growth, employment generation, and social development, particularly in developing economies such as Nigeria, where women constitute a substantial proportion of the workforce (Adaeze, 2020). In Nigeria, women entrepreneurs contribute significantly to household income, poverty reduction, and community development; however, their entrepreneurial efforts are often constrained by persistent socio-economic challenges that limit business establishment and sustainability (Ademola, Kazeem & Titilayo, 2025).

Socio-economic factors such as access to finance, educational attainment, and social support have been widely acknowledged as key determinants of entrepreneurial success among women (Aladejebi, 2020). In many rural and semi-urban communities in Abia State, women entrepreneurs operate within environments characterized by limited access to credit, inadequate skills development opportunities, and restrictive socio-cultural norms that shape their business decisions and outcomes (Aliyu, 2020). Financial exclusion remains prevalent, as formal financial institutions

often perceive women-owned enterprises as high-risk, largely due to limited collateral and informal business structures (Amuda & Alabduhman, 2023).

Education further influences women's entrepreneurial capacity by enhancing skills in business planning, financial management, and market analysis. Women with limited formal education often experience difficulties in record-keeping, innovation adoption, and strategic decision-making, which negatively affects business performance and growth (Brownson, 2021; Egwu & Ugwuala, 2021). In addition, social support from family, community networks, and business associations plays a vital role in facilitating access to informal finance, mentorship, and market opportunities, thereby strengthening business resilience and sustainability (Ademola et al., 2025).

Despite the growing body of literature on women entrepreneurship in Nigeria, existing studies have largely focused on national-level analyses or urban centres, with limited empirical attention given to subnational and community-level dynamics in states such as Abia. Moreover, few studies have jointly examined how access to finance, education, and social support interact to influence business establishment among women entrepreneurs within specific local contexts. This gap has resulted in insufficient context-specific evidence to inform targeted policy and intervention strategies for women entrepreneurs in Abia State.

In response to this gap, this study investigates the socio-economic factors shaping business establishment among women entrepreneurs in selected communities in Abia State, with particular emphasis on access to finance, education, and social support. The study advances the thesis that women's entrepreneurial success in Abia State is significantly influenced by these interconnected socio-economic factors, and that addressing them holistically is essential for promoting sustainable women-led enterprises and inclusive economic development.

### **Objectives of the Study**

The specific objectives are to:

1. To examine the effect of access to finance on the success of women entrepreneurs in establishing their own businesses in selected communities in Abia State.
2. To determine the relationship between the level of education and the success of women entrepreneurs in establishing their own businesses.
3. To assess the influence of social support from family and community on the success of women entrepreneurs in establishing their own businesses.

### **Research Questions**

- 1) How does access to finance affect the success of women entrepreneurs in establishing their own businesses?
- 2) What is the relationship between the level of education and the success of women entrepreneurs in establishing their own businesses?
- 3) To what extent does social support from family and community influence the success of women entrepreneurs in establishing their own businesses?

### **Research Hypotheses**

1. H<sub>1</sub>: Access to finance has a significant effect on the success of women entrepreneurs in establishing their own businesses.
2. H<sub>2</sub>: There is a significant relationship between the level of education and the success of women entrepreneurs in establishing their own businesses.
3. H<sub>3</sub>: Social support from family and community has a significant influence on the success of women entrepreneurs in establishing their own businesses.

## **LITERATURE REVIEW AND THEORETICAL FRAMEWORK**

### **Women Entrepreneurs**

Women entrepreneurs are generally defined as women who initiate, own, and manage business ventures while operating within gendered social and economic environments that often restrain their entrepreneurial opportunities (Ahl, 2006; Brush et al., 2009). Across developing economies, women's entrepreneurship has been consistently linked to employment generation, household income diversification, and poverty reduction (Minniti & Naudé, 2010). In Nigeria, empirical studies show that women entrepreneurs are disproportionately concentrated in micro and small enterprises within the informal sector, particularly in trading, agriculture, and service-related activities, largely due to low capital requirements and flexible entry conditions (Aderemi, Ilori & Siyanbola, 2012; Nwakaego & Iyiola, 2019).

There is broad agreement in the literature that women entrepreneurs make substantial economic contributions despite facing structural disadvantages such as limited access to finance, weak institutional support, and restrictive socio-cultural norms (Brush et al., 2009; Minniti, 2010). However, a key limitation of existing studies is their tendency to treat women entrepreneurs as a homogeneous group, often overlooking community-level and subnational variations that shape entrepreneurial experiences differently across contexts such as Abia State. This gap underscores the need for localized empirical evidence that reflects the realities of women entrepreneurs in specific socio-economic environments.

### **Access to Finance and the Success of Women Entrepreneurs**

Access to finance is one of the most consistently identified determinants of women's entrepreneurial success. Empirical studies across Sub-Saharan Africa converge on the finding that women entrepreneurs face greater financial constraints than their male counterparts due to lack of collateral, limited asset ownership, and discriminatory lending practices (Beck, Demirgüç-Kunt & Martínez Pería, 2011; World Bank, 2019). Nigerian-based studies similarly report that formal financial institutions often exclude women-owned enterprises from credit markets, compelling them to rely on personal savings and informal financial arrangements (Akanji, 2006; Nwankwo & Gbadamosi, 2011).

While there is strong consensus that access to finance enhances business establishment, innovation, and growth, some studies caution that access to credit alone does not automatically translate into

business success (Fowowe, 2017). Without complementary factors such as financial literacy and managerial skills, credit may be misallocated or underutilized. This tension in the literature suggests that finance is a necessary but not sufficient condition for women's entrepreneurial success, highlighting the importance of examining finance alongside other socio-economic factors.

### **\*Education and the Success of Women Entrepreneurs**

Education has been widely recognized as a critical enabler of entrepreneurial capability. Studies consistently show that women with higher levels of formal education are more likely to engage in opportunity-driven entrepreneurship, adopt innovative practices, and sustain business growth (Van der Sluis, Van Praag & Vijverberg, 2008; Bosma et al., 2018). In Nigeria, empirical evidence indicates that low educational attainment constrains women entrepreneurs' ability to keep financial records, conduct market analysis, and engage effectively with formal financial institutions (Okpara & Wynn, 2007).

There is strong agreement in the literature that education enhances business performance; however, some scholars argue that formal education alone may be insufficient in contexts where practical skills are more immediately relevant (Cho & Honorati, 2014). As a result, recent studies emphasize the complementary role of vocational training, apprenticeships, and continuous learning in strengthening women's entrepreneurial outcomes, particularly in rural and semi-urban settings. This debate highlights a limitation in earlier studies that focused narrowly on formal education without accounting for alternative forms of skill acquisition.

### **Social Support and the Success of Women Entrepreneurs**

Social support from family, community, and business networks is increasingly recognized as a critical factor influencing women's entrepreneurial success. Empirical studies agree that emotional support, access to family resources, and participation in social networks enhance women's confidence, resilience, and ability to mobilize capital and labour (Aldrich & Cliff, 2003; Welter, 2011). In patriarchal societies such as Nigeria, family approval and spousal support have been shown to significantly affect women's ability to start and sustain businesses (Roomi & Parrott, 2008; Ogunlela & Mukhtar, 2009).

However, the literature also reveals a tension regarding the role of social structures. While strong family ties can provide crucial support, they may simultaneously reinforce gender norms that limit women's time, mobility, and decision-making autonomy (Welter & Smallbone, 2011). This dual role of social support remains underexplored in many Nigerian studies, which often emphasize positive outcomes without adequately examining how social obligations may constrain entrepreneurial growth. Addressing this limitation is essential for a balanced understanding of women's entrepreneurship in local contexts

Overall, the literature establishes broad agreement that access to finance, education, and social support are fundamental to women's entrepreneurial success. However, existing studies reveal important limitations, including limited subnational focus, insufficient integration of socio-economic factors, and inadequate attention to community-specific dynamics. Most Nigerian studies

adopt broad national perspectives, leaving a gap in empirical evidence on how these factors interact at the community level in states such as Abia. This study responds to this gap by providing localized empirical analysis of the socio-economic factors shaping business establishment among women entrepreneurs in selected communities in Abia State.

### **Theoretical Framework**

This study was anchored on the Resource-Based Theory (RBT) propounded by Jay Barney in 1991. The theory posits that an organization's or individual's resources, whether tangible or intangible, form the basis for achieving competitive advantage and long-term success (Barney, 1991). Its major assumptions include that resources must be valuable, rare, inimitable, and non-substitutable to foster sustainable growth (Barney, 1991). The theory is relevant to this study as it explains how access to critical resources such as finance, education, and social networks can determine the success of women entrepreneurs in establishing businesses. Applying RBT to this context highlights how women entrepreneurs' ability to mobilize these resources influences their entrepreneurial performance. However, critics argue that the theory focuses too narrowly on resources while neglecting external environmental factors (Wernerfelt, 2014). It was adopted for this study because it provides a comprehensive framework for understanding how socio-economic resources impact entrepreneurial success in the selected communities.

### **METHODOLOGY**

This study adopted a descriptive survey research design to collect data from a large number of women entrepreneurs across selected communities in Abia State at a single point in time. The design was appropriate for examining socio-economic factors influencing women's business establishment using standardized questionnaires, as it allows for systematic data collection, comparability of responses, and objective description of existing conditions without manipulation of variables.

The study was conducted in Abia State, specifically in six purposively selected local government areas (LGAs)—Aba North, Aba South, Umuahia North, Umuahia South, Bende, and Ohafia—chosen due to their high concentration of women entrepreneurs and diverse economic activities. From each LGA, two communities were randomly selected, resulting in a total of twelve communities. The target population comprised 2,737 women entrepreneurs engaged in trading, manufacturing, food processing, and service-related businesses, as identified through local market women's associations and community records.

A sample size of 349 respondents was determined using Taro Yamane's formula. A multi-stage sampling technique was employed, involving purposive selection of LGAs, random selection of communities, and proportionate random sampling of respondents within each community. This approach ensured adequate representation of women entrepreneurs across different locations and minimized sampling bias.

Primary data were collected using a structured, closed-ended questionnaire designed on a four-point Likert scale (Strongly Agree to Strongly Disagree). The instrument was divided into sections

measuring socio-economic factors—access to finance, level of education, and social support (independent variables)—and business establishment success (dependent variable). The content validity of the instrument was established through expert review by three specialists in entrepreneurship and research methodology. Reliability was confirmed through a pilot study involving 30 women entrepreneurs outside the study sample, yielding a Cronbach's Alpha coefficient of 0.82, which indicates high internal consistency.

Questionnaires were administered in person with the assistance of trained research assistants who were familiar with the local dialects, thereby ensuring clear communication and a high response rate. Data collected were analyzed using mean and standard deviation to answer the research questions. Multivariate Analysis of Covariance (MANCOVA) was employed to test the hypotheses at the 0.05 level of significance.

The use of MANCOVA was justified because the study examined the simultaneous effects of multiple independent variables on women's business establishment success while controlling for the influence of selected covariates. Specifically, age of the entrepreneur, years of business experience, and type of business activity were treated as covariates, as previous studies have shown that these factors can independently influence entrepreneurial outcomes irrespective of socio-economic conditions. Controlling for these variables enhanced the accuracy of the analysis and allowed for a clearer assessment of the unique effects of access to finance, education, and social support.

Prior to conducting MANCOVA, the underlying assumptions were examined. Tests for normality, linearity, and homogeneity of variance–covariance matrices were conducted, and the results indicated that the data adequately met the required assumptions for multivariate analysis. Where minor deviations occurred, they were within acceptable limits and did not significantly affect the robustness of the results.

Ethical approval was obtained from the relevant local authorities. Participants were fully informed about the purpose of the study, gave their informed consent, and were assured of confidentiality and anonymity. Participation was voluntary, and respondents were informed of their right to withdraw from the study at any stage without any consequences, in line with established ethical standards for social science research.

## RESULTS

**Table 1: Demographic Information of Respondents**

Demographic Variable	Categories	Frequency	Percentage (%)
Age	18–25 years	65	18.62
	26–35 years	102	29.23
	36–45 years	90	25.79
	46 years and above	92	26.36
Marital Status	Single	88	25.21
	Married	189	54.15

	Divorced/Separated	37	10.60
	Widowed	35	10.03
Educational Level	No formal education	55	15.76
	Primary school	85	24.35
	Secondary school	112	32.09
	Tertiary education	97	27.80
Monthly Income (#)	5000-20000	88	25.21
	21000-35000	189	54.15
	36000-50000	37	10.60
	50000 and above	35	10.03
Main Source of Business Startup	Personal savings	150	42.97
	Family and Friends	98	28.08
	Bank Loans/ Microfinance	64	18.33
	Government Grant	37	10.60
Level of Spousal/ Family support	Strong	93	26.64
	Moderate	155	44.41
	Weak	64	18.33
	None	37	10.60
Type of Business	Trading	128	36.67
	Service provision	102	29.23
	Manufacturing	64	18.34
	Agriculture/Food	55	15.76
Years in Business	Less than 1 year	60	17.19
	1–3 years	122	34.95
	4–6 years	90	25.79
	More than 6 years	77	22.07

Table 1 presents the demographic characteristics of the respondents. The majority of the women entrepreneurs were within the 26–35 years age group (29.23%), followed by those aged 46 years and above (26.36%) and 36–45 years (25.79%). Most respondents were married (54.15%), while 25.21% were single.

In terms of educational attainment, the highest proportion of respondents had secondary education (32.09%), followed by tertiary education (27.80%), while 15.76% had no formal education. Regarding monthly income, more than half of the respondents (54.15%) earned between ₦21,000 and ₦35,000, while smaller proportions earned ₦36,000–₦50,000 (10.60%) and ₦50,000 and above (10.03%).

The main source of business start-up capital for most respondents was personal savings (42.97%), followed by support from family and friends (28.08%). Only 18.33% accessed bank loans or microfinance, while 10.60% benefited from government grants. On social support, 44.41% reported moderate support and 26.64% reported strong support, whereas 28.93% experienced weak or no

support. Trading (36.67%) and service provision (29.23%) were the dominant business types, and most respondents had been in business for between 1 and 3 years (34.95%).

**Table 2: Access to finance and success of women entrepreneurs in establishing their own businesses**

S/N	Items	SA	A	D	SD	Mean Score	Std. Dev.
1	I find it difficult to access loans from financial institutions.	98 (28.08%)	95 (27.22%)	79 (22.64%)	77 (22.06%)	2.52	1.15
2	Lack of collateral is a major barrier to accessing finance.	107 (30.66%)	87 (24.93%)	86 (24.64%)	69 (19.77%)	2.60	1.18
3	Access to finance determines the growth and expansion of my business.	112 (32.09%)	101 (28.94%)	73 (20.91%)	63 (18.06%)	2.69	1.12
4	Personal savings are my major source of business capital.	88 (25.21%)	107 (30.66%)	79 (22.64%)	75 (21.49%)	2.54	1.14
5	Government and NGO financial support have been helpful to my business.	77 (22.06%)	92 (26.36%)	91 (26.07%)	89 (25.51%)	2.31	1.19

As shown in Table 2, respondents generally agreed that access to finance influenced the establishment and growth of their businesses. The highest mean score (2.69) was recorded for the item stating that access to finance determines business growth and expansion. Difficulty in accessing loans (mean = 2.52) and lack of collateral (mean = 2.60) were also reported. Personal savings emerged as a major source of capital (mean = 2.54), while government and NGO financial support recorded the lowest mean score (2.31). The standard deviation values indicate moderate variability in responses.

**Table 3: Relationship between the level of education and the success of women entrepreneurs in establishing their own businesses**

S/N	Items	SA	A	D	SD	Mean Score	Std. Dev.
6	My level of education has improved my ability to manage my business.	105 (30.09%)	99 (28.37%)	80 (22.92%)	65 (18.62%)	2.69	1.12
7	Lack of formal education affects my ability to access business opportunities.	97 (27.79%)	103 (29.51%)	75 (21.49%)	74 (21.21%)	2.64	1.14
8	Educated women entrepreneurs have better access to loans and support.	112 (32.09%)	98 (28.08%)	76 (21.77%)	63 (18.06%)	2.70	1.10
9	Education helps me to understand market trends and consumer needs.	110 (31.52%)	94 (26.93%)	79 (22.64%)	66 (18.91%)	2.67	1.13
10	Training and workshops have improved my business management.	102 (29.23%)	101 (28.94%)	78 (22.35%)	68 (19.48%)	2.65	1.11

Table 3 shows respondents' perceptions of the relationship between education and business establishment. All items recorded mean scores above the criterion mean, ranging from 2.64 to 2.70. Respondents indicated that education improved business management, access to opportunities, understanding of market trends, and effectiveness of training programs. The consistency in mean scores suggests a shared perception of education as an important factor in entrepreneurial success.

**Table 4: Social support from family and community and the success of women entrepreneurs in establishing their own businesses**

S/N	Items	SA	A	D	SD	Mean Score	Std. Dev.
11	Support from family members helps me to manage my business effectively.	108 (30.95%)	96 (27.51%)	78 (22.35%)	67 (19.20%)	2.68	1.13

12	Community support has helped me to establish and sustain my business.	104 (29.79%)	94 (26.93%)	82 (23.50%)	69 (19.77%)	2.63	1.15
13	Lack of encouragement from family/friends affects my business decisions.	100 (28.65%)	90 (25.79%)	91 (26.07%)	68 (19.48%)	2.57	1.17
14	Membership in business associations has provided resources for business.	93 (26.64%)	97 (27.79%)	90 (25.79%)	69 (19.77%)	2.54	1.16
15	Networking with community leaders has enhanced my business opportunities.	94 (26.93%)	92 (26.36%)	89 (25.50%)	74 (21.21%)	2.53	1.17

Results in Table 4 indicate that respondents generally agreed that social support from family and community influenced their business establishment. Mean scores ranged from 2.53 to 2.68, with family support recording the highest mean score (2.68). Membership in business associations and community networking also recorded mean scores above the criterion mean, indicating their relevance to business establishment and sustainability.

### Test of Hypotheses

**Table 5: MANCOVA Analysis of Hypothesis One (H<sub>1</sub>) - Access to finance has a significant effect on the success of women entrepreneurs in establishing their own businesses.**

Source	Wilks' Lambda	F-value	df	p-value	Decision
Access to finance	0.762	5.381	4, 344	0.001	Reject H <sub>01</sub>

**Table 6: MANCOVA Analysis of Hypothesis Two (H<sub>2</sub>) - There is a significant relationship between the level of education and the success of women entrepreneurs in establishing their own businesses.**

Source	Wilks' Lambda	F-value	df	p-value	Decision
Level of education	0.788	4.947	4, 344	0.003	Reject H <sub>02</sub>

**Table 7: MANCOVA Analysis of Hypothesis Three (H<sub>3</sub>)** - Social support from family and community has a significant influence on the success of women entrepreneurs in establishing their own businesses.

Source	Wilks' Lambda	F-value	df	p-value	Decision
Social support	0.804	4.297	4, 344	0.006	Reject H <sub>03</sub>

The MANCOVA results presented in Tables 5, 6, and 7 indicate statistically significant effects of access to finance (Wilks' Lambda = 0.762,  $p = 0.001$ ), level of education (Wilks' Lambda = 0.788,  $p = 0.003$ ), and social support (Wilks' Lambda = 0.804,  $p = 0.006$ ) on the success of women entrepreneurs in establishing their businesses. Consequently, all three null hypotheses were rejected.

## DISCUSSION OF RESEARCH FINDINGS

The findings of this study demonstrate that access to finance, education, and social support significantly influence the success of women entrepreneurs in establishing their businesses in selected communities in Abia State. While these results align with existing literature, the study provides new context-specific insights into how these factors operate within subnational and community-level entrepreneurial environments.

Access to finance emerged as a significant predictor of entrepreneurial success, reinforcing earlier studies that identify financial exclusion as a major constraint for women entrepreneurs in Nigeria (Aliyu, 2020; Brownson, 2021). However, beyond confirming this relationship, the present study reveals that women entrepreneurs in Abia State rely overwhelmingly on personal savings and informal networks, with very limited engagement with formal financial institutions and government funding schemes. This finding highlights a persistent disconnect between women entrepreneurs and institutional financing mechanisms at the state and local levels, suggesting that existing financial interventions may not be adequately reaching grassroots women entrepreneurs.

Education was also found to significantly influence business establishment, consistent with studies emphasizing the role of education in enhancing managerial competence and opportunity recognition (Egwu & Ugwuala, 2021; Okafor, 2020). The new contribution of this study lies in showing that education in the Abia State context functions not only as a skill-enhancing factor but also as a gateway to financial and social resources, as educated women were perceived to have better access to loans, training, and support networks. This underscores the importance of integrating entrepreneurship education and vocational training into women-focused economic empowerment programs at the community level.

Social support from family and community further emerged as a significant determinant of entrepreneurial success. While prior studies have acknowledged the importance of social networks (Ihejiamaizu & Inyang, 2022; Zoramawa et al., 2023), this study provides additional insight by demonstrating that the intensity of support (strong versus moderate or weak) matters for business establishment in Abia State. Women who reported weak or no support constituted a notable minority, suggesting that social resistance and limited encouragement remain critical barriers in

some communities. This finding highlights the need for interventions that engage not only women entrepreneurs but also their families and community leaders in order to foster a more supportive entrepreneurial culture.

Overall, this study extends existing literature by offering empirical, community-level evidence from Abia State, illustrating how socio-economic factors interact to shape women's entrepreneurial outcomes in a specific local context. These insights move beyond broad national analyses and provide practical implications for designing targeted, locally responsive policies aimed at strengthening women-led enterprises and inclusive economic development.

### **Conclusion**

Based on the study's findings, it was concluded that socio-economic factors—specifically access to finance, education, and social support—significantly affect the success of women entrepreneurs in establishing businesses in selected communities in Abia State. Access to finance emerged as a crucial determinant of entrepreneurial success, as many women were unable to secure loans due to lack of collateral and the rigidity of formal financial institutions. This financial exclusion compelled a large proportion of women entrepreneurs to rely on personal savings, thereby limiting the scale and growth potential of their businesses.

Education was also found to be a significant predictor of entrepreneurial success, as women with higher levels of education demonstrated stronger business management skills, improved market awareness, and greater capacity to access financial and institutional resources. Furthermore, the study established that social support from family and community played a vital role in empowering women entrepreneurs. Family members provided emotional and material assistance, while community associations and networks offered mentorship, shared resources, and market opportunities that enhanced business sustainability. Overall, the findings indicate that women's entrepreneurial success in the selected communities is shaped by the interaction of financial, educational, and social factors.

Despite these contributions, the study has some limitations that should be acknowledged. The cross-sectional research design captures women's entrepreneurial experiences at a single point in time and therefore does not account for changes in business performance or socio-economic conditions over time. In addition, the reliance on self-reported data may be subject to response bias, as participants' perceptions and recollections may not fully reflect objective business outcomes. These limitations suggest caution in generalizing the findings beyond the studied communities.

Future research could build on this study by adopting a longitudinal design to examine how changes in access to finance, education, and social support influence women's entrepreneurial success over time. Further studies could also incorporate qualitative methods, such as in-depth interviews or case studies, to provide richer insights into the lived experiences of women entrepreneurs and the contextual factors shaping their business decisions across different regions of Nigeria.

Based on the findings of the study, the following recommendations were made:

1. The government and financial institutions should design and implement women-friendly loan schemes with flexible collateral requirements to improve access to finance for women entrepreneurs. This can be achieved by strengthening microfinance institutions and cooperative societies that cater specifically to women in rural and semi-urban areas.
2. Education and vocational training programs tailored for women entrepreneurs should be prioritized. These programs should focus on improving business management skills, financial literacy, and the use of technology to expand market reach. Partnerships among government agencies, NGOs, and private-sector actors can facilitate this.
3. Family and community support systems should be strengthened by promoting awareness of the importance of women's entrepreneurship. Community associations and cooperatives should be encouraged and supported as platforms for mentorship, networking, and resource sharing among women entrepreneurs.
4. Policies that address socio-cultural barriers limiting women's participation in business should be developed and enforced to create an enabling environment for female entrepreneurship to flourish in Abia State and beyond.

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