

## EFFECT OF YOUNG FEMALE ENTREPRENEURS ON SMALL BUSINESS DEVELOPMENT AND JOB CREATION IN NASARAWA STATE, NIGERIA

<sup>1</sup>Vincent PAUL (Ph.D), <sup>2</sup>Hauwa Victoria Ibrahim (Ph.D) <sup>3</sup>Abdul Tukur TANKO

<sup>1,3</sup>Department of Entrepreneurship Studies, Nasarawa State University Keffi, Nigeria

<sup>2</sup>Department of Economics, Nasarawa State University, Keffi

<sup>1</sup>[vincentpaul@nsuk.edu.ng](mailto:vincentpaul@nsuk.edu.ng), [V.paul599@gmail.com](mailto:V.paul599@gmail.com)

<sup>2</sup>[hauwavibrahim@nsuk.edu.ng](mailto:hauwavibrahim@nsuk.edu.ng), [vhidrin@gmail.com](mailto:vhidrin@gmail.com) &

<sup>3</sup>[tankoabdult@nsuk.edu.ng](mailto:tankoabdult@nsuk.edu.ng), [abdultankotukur@gmail.com](mailto:abdultankotukur@gmail.com)

<sup>1</sup>08036182616, <sup>3</sup>07068082325

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### Abstract

*The study examined the effect of young female entrepreneurs on small business development and job creation in Nasarawa State, Nigeria. The study adopts a survey research design. A sample of 300 small businesses owned by young female entrepreneurs was purposively sampled; across six local government areas of Nasarawa State, where 292 copies of the questionnaire contained responses were successfully returned, and descriptive statistics were employed to analyze quantitative data. Descriptive analysis was done using a frequency distribution table, means and percentages. Statistical inferences were also conducted using correlation analysis and regression analysis. Arising from the specific objectives through the test of hypotheses, it was revealed that young female entrepreneurs have a significant effect on small business development in Nasarawa State, Nigeria. It is a sure indication that young female entrepreneurs in the Nasarawa state serve as an engine room for business development and employment creation which certainly help reduce the level of unemployment in the State and across Nigeria. The study concludes that to enhance the role of young female entrepreneurs in small business development and job creation, female entrepreneurs need an enabling environment to bring out the best innovative and creative ideas that will always lead to the establishment of businesses and job creation for the development of more firms in Nasarawa State. From the findings and conclusion of the study, it was recommended; that younger female participation needs in the areas of engaging in meaningful entrepreneurial ventures in Nasarawa State and the country of Nigeria. Furthermore, the government should sensitize young girls to go into a small business venture as this is a sure ticket to being independent and self-employed, which will aid in solving the lingering issue of job scarcity in Nigeria.*

**Keywords:** Young Female Entrepreneurs, Small Business Development, Job Creation, Employment

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### Introduction

In the world today, there is an exponential increase in young women's participation in establishing, operating/owning and managing small businesses than before as most women have acknowledged the necessity of creating and running business ventures within their customs and jurisdiction to generate employment for themselves and others; and also, to improve their welfare as well as to increase a steady flow of income in the human

environment. Entrepreneurial activities and small businesses done by venturing into an enterprise with the aim of profit-making and development. Young women also own businesses that employ workers and train people as an apprentice; which leads to value creation and job creation. However, a good proportion of the young female is also involved in small businesses because they have the responsibility of supporting their family members' well-being and adding value to the economy of nations.

In some developing and less developed countries such as Nigeria, Ghana, Libya, Mali, Niger, and South Africa among many others, due to the increasing economic recession that results in the loss of jobs for most men, young females, and women as mothers and custodians of family stability, assume the responsibility of keeping the family on course through the running of microenterprises. Women by nature generally have been known to sacrifice their lives for the survival of families amidst their reproductive function (Garba, 2011). These means that the neglect of women particularly, young female entrepreneurs in any development process can constitute a setback to our respective communities, Nigeria as a country and the world in general. Young female entrepreneurs contribute numerous business ideas and a great deal of energy and capital resources to their families and communities; and creates jobs as well; create additional work for suppliers and other spin-off business linkages in the world (Iyiola&Azhu, 2014).

Young women entrepreneurs in developing countries are fast becoming an important sub-sector as an employer and revenue-generating sector that increases the Gross Domestic Product (GDP) of a country (Ademokun& Ajayi 2012, Ogundele et al., 2014). Entrepreneurs, both male and female, played a significant role in improving the different solutions for the societies and the establishment of business firms through the exploitation of entrepreneurial opportunities and job creation. Over the years, women have gained increasing attention all over the world due to their active involvement in entrepreneurial activities and venture creation; this is because of the role; they played in various economies (Global Entrepreneurship Monitor, 2012).

Many studies proved that female-owned innovations and businesses are one of

the most important and fast-growing aspects of entrepreneurial activities worldwide, and they were able to create a lot of employment through their commercial dealings. It is also one of the societal elements that create wealth and economic welfare and bring about changes in societies (Brush & Cooper, 2012).

Young female entrepreneurs generally have roles to play in support to the government effort in small business development in Nigeria. These include striking out good business decisions, having the right motive, making efforts to acquire appropriate training, strong network ties, business experience or skills, innovation, and market information, among others (Hammawa& Hashim, 2016).

According to Onuorah and Olikagu (2011), young female entrepreneurs have taken a frontline interest in income-generating activities, self-employment and entrepreneurial activities that help to boost the economic growth of nations. However, the development of small businesses is characterized by entrepreneurial activities of innovation, risk-taking and proactiveness as these can easily be acquired when one is educated and trained entrepreneurially. Entrepreneurship is a factor for industrial development and the transformation of the well-being of individuals living within an existing operational environment (inclusive of young-minded female entrepreneurs) economically through poverty reduction and economic empowerment (Mbugua, 2016).

History has it that young female entrepreneurs cut across countries of the world and started to become self-employed and employers of labour at ages between 10 – 13 and above years; they are entrepreneurs the likes of Ave Couloute, Riya Karumanchi, Miracle Olatunji, Riya Sinha, Uche Pedro (nee Eze), Dr Ola Orekunrin, Ruth Obih,

Elizabeth, IsokenOgiemwonyi, Bilikiss Adebisi-Abiola, Yasmin Belo-Osagie, Banke Kuku, AdaoraMbelu, EseogheneOdieta, Damilola Soles, Hannah Kair, Oyindamola Honey Ogundeyi, KunmiOtitoju, TaffiWoolward, Ore Runsewe, Bidemi Akande, OnyekaUgwu, FisayoLonge, Andrea DumebiIyamah, Jumoke Dada, Maya Famodu, OzinnaAnumudu, TemiGiwaTubosun and host of others.

The effort of the Federal Government of Nigeria in creating the ministry of women affairs, the appointment of some female ministers, and the encouragement of the women movement are considered reasonable steps in the right direction. However, most of these efforts are encouraging as they seem insignificant in addressing the issue of poor support for women empowerment especially, the young female entrepreneurs (Dibie&Atibil, 2012). Several studies were carried out about women entrepreneurs, entrepreneurship development and challenges faced by female entrepreneurs, such as the works of Chinonye et al. (2015); Ayogu and Agu (2015) Iyiola and Azuh (2014); Otekunrin et al. (2013), among others, and just very few works specifically pay attention to young female entrepreneurs across the board. It is on this note the research study finds it necessary to examine young female entrepreneurs' role in small business development and job creation in Nasarawa State, Nigeria.

The following hypotheses were formulated to guide the study:

**H01:** There is no significant relationship between young female entrepreneurs and small business development in Nasarawa State, Nigeria.

**H02:** There is no significant relationship between young female entrepreneurs and job creation in Nasarawa State, Nigeria.

## **Literature Review**

### **Young Female Entrepreneurs**

Young female entrepreneurs can be viewed as young determined women or a group of young women who initiate, organise and operate and owned business enterprises that are originally put up by their sole efforts. They are classified as people between the 10-40 years of age as most of them started operation of their businesses from the categorized ages. Singh (1992) in Lal and Arora (2017) defined young female entrepreneurs as young women who possess full confidence, innovative and creative ideas capable of achieving self-economic independence individually or in collaboration with associates and generating employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with their resources, family and social life.

Mori (2014) described young female entrepreneurs as women between the ages of 18 to 40 who are actively involved in entrepreneurial activities to create and manage their independence.

Iyiola and Azuh (2014) defined women entrepreneurs as females who play a captivating part by repeatedly interacting and keenly adjusting themselves to financial, socio-economic, and support spheres in the environment they found they operate in the society. Young female entrepreneurs have been operationally defined severally. Among such definitions, Farr-Wharton and Brunnetto (2007), opined that young female entrepreneurs are people who utilize their knowledge and resources to create, innovate and develop business opportunities that are actively managed for a period exceeding one year and claim ownership of at least 50 per cent of the business, amidst keeping pace with their domestic responsibilities.

Building more on the above definition, Anwar and Rashid (2012), noted that the young female entrepreneur is a feminine individual who also creates and develops an informal business within the home environment and without going through formal registration processes and nitty-gritty, and she is actively involved in managing her business daily for over one year. These definitions of the female entrepreneur have done well in capturing the formal and informal type of an entrepreneur and are best fitted for this study. Very pertinent to note is the exclusive initiation and driving of the business idea for over a long period, usually a year (Agwu, et al., 2016).

Young women entrepreneurs are generally considered a homogeneous category of human persons. However, the young women who are entrepreneurs primarily only share one aspect of their identity, which is their gender and it led to a lot of influences that easily make them more viable entrepreneurs among their equals (Marlow, 2014).

Young female entrepreneurs are simply women who participate in total entrepreneurial activities, who take the risks involved in uniquely combining resources to take advantage of the opportunity identified in their immediate environment through the production of goods and services and sometimes whose innovations alter the shape and direction of a total industry or sector for better productivity (Imhonopi, et al., 2016).

Dy and Marlow (2017) avowed that young female entrepreneurs are human beings who are treated specially because of their biological sex, which they are been placed in different positions in the socio-economic context, and which always influence their tendency to become entrepreneurs and their experiences as entrepreneurs in the society across the world.

Neneh (2018) opined that for people to be classified; as successful young female

entrepreneurs, they must be resilient and can innovate for the business to grow from the starting period.

Nkwabi (2022) defined young female entrepreneurs as those people who take risks and create a venture to provide a service or offer products that are required by customers in society.

### **Small Business Development and Sustainability**

Business development and sustainability refer to the process of engaging in entrepreneurial activities to initiate, organize, mobilize, develop and strengthen ties with existing clients as well as cultivating customers in other sectors to patronize one's product(s). Sharma (2003) defined business sustainability as the challenge to improve social and human welfare simultaneously while reducing their environmental impact and ensuring the effective achievement of organizational objectives.

Business sustainability involves the adaptation of the objectives of continuous development for products, creativity, effective human resource management, social equity, economic efficiency and environmental performance, into the company's strategic plans and operating activities (Labuschagne & Brent, 2004).

To achieve the goal of business development and sustainability in the business environment, it must be noted that the issue normally crosses the traditional barriers between sales, marketing, customer care, operations and management to promote the process of expansion on more than one level. This means that the business development expert especially the entrepreneurs must exhibit a degree of competence in many different areas to identify and capitalize on growth opportunities (Ilesanmi & Lasisi, 2015).

Business development may well be defined as the management of the

growth and competitiveness of an economic enterprise. This development involves evaluating a business and then realizing its full potential, using tools such as marketing, and information management which has to do with knowledge management, customer services, costing and security survey (Ilesanmi & Lasisi, 2015).

The United Nations Brundtland Commission defined sustainable development as the development that satisfies the economic, environmental and social needs of the current generation without compromising the development of future generations (Lacy, et al., 2010). In regards to organizational perspective, the concept of sustainable development assumes that when some actions are taken, social and ecological problems are taken into account, both related to the company and the relationship with its stakeholders (internal stakeholders: shareholders, employees and managers and external ones: customers, business partners and society), (Jablonski, 2010). In this context, the company focuses on sustainable increase and development and integrates economic criteria as well as social and environmental goals while managing its activity. Thus, it can be concluded that development contributes to economic prosperity and the quality of the environment and social capital (Vincenza, et al., 2013).

The International Institute of Sustainable Development (IISD) (2013), defined Sustainable development as development that meets the needs of the present without compromising the ability of future generations to meet their own needs. Development is sustainable when the level of qualitative and quantitative output from the various sectors of the economy can meet the needs of the present and future generations respectively. Sustainable development can similarly be said to be a development that has maximum

importance to both the present and future generations according to their needs.

The motives which have driven all enterprises to adopt sustainable development are that by practising sustainability, a business can benefit immensely, and the increasing pressure by and from customers, employees, stakeholders and other authorities to shift from sustainability strategies to implementation and follow-ups of these strategies will bring about attractiveness and development to the operators (Sy, 2016).

Business sustainability refers to a business practice that creates competitive advantages through higher customer value by balancing stakeholders' interests, environmental protection goals, and community well-being (Wilshusen & MacDonald, 2017).

Development and sustainability of business in another perspective refers to programmes, products and practices that business owners or practitioners implement to positively impact environmental values and, or social issues and concerns those operators have about development (Bonini & Swartz, 2014). It also refers to the effect that business has on the economy, environment and society at large (Chladek, 2019). Sustainability in business is a broad term; it can be described as a concept, an issue, a business approach or a development policy. As a business approach, sustainability's purpose is to create long-term value by taking into consideration how a given business operates in its economic, environmental and social environments (Haanaes, 2020). This business approach is built on the assumption that developing sustainable business strategies can foster firms' longevity and benefit the bottom line of the essence of establishing the enterprise (Haanaes, 2020).

Imppola (2020) described business development and sustainability as the ability to have in place a continuously defined behaviour and procedure indefinitely in the operation of the business in any functional society.

Business sustainability or sustainable development is regarded as development that meets the needs of the present time without compromising the ability of future generational activities to meet their own needs as they arise (Unruh, 2010) in Fitchuk (2021).

### **Small Business Development and Job Creation**

The role of small business plays in any economy cannot be overestimated. Meaning that small business development does not only boost the economy of a nation through the creation of goods and services but also by tapping the wealth of human resources, establishing employment in a nation is an obvious fact (Paul, et al., 2020).

It has been widely recognized and acknowledged worldwide that small business development is one of the critical factors in economic development, job creation and poverty reduction among humanity (Ngui, 2014).

Creating jobs through small business development as young entrepreneurs requires the mental ability and capability of individuals that learn how to strategically scan the environment to identify the immediate needs of the society and provide the needed materials that can fix the expectations of people. To tackle the issue at stake, a process must be in motion and it is the processes put in motion that open up the opportunities for engagement of human effort that can make the job available. Jobs are said to be created when firms are established by entrepreneurs and require people with requisite skills to apply for existing vacant positions

through the establishment of business around our dear environment (Onyeizugbe, et al, 2015).

According to International Labour Office (2018), job creation is defined as the effects relate to the generation of more jobs for project target beneficiaries at an individual level. The jobs can either be created for employees or the self-employed, either as employers or as own-account workers. Another key outcome refers to business development, as self-employment and entrepreneurship are the main focus of many youth (female and male) employment interventions. The Farlex Dictionary (2012), defines job creation as the process by which the number of employments in an economy increases. Job creation often refers to government policies intended to reduce unemployment. Job creation programmes may take a variety of forms. For instance, a government may lower taxes and reduce regulations to make employment/hiring less expensive and accommodating. On the other hand, the government or a private organization may workers themselves.

### **Challenges Confronting Young Female Entrepreneurs' Business Development in Nigeria**

Young female entrepreneurs in Nasarawa State, counterpart states in Nigeria and other countries of the world also strive to be financially empowered and independent. They engage in this through practical entrepreneurial skills, mobilizing self-funding of their enterprises, seeking help from other family members, getting funded via grants, receiving bank loans and many others. All these struggles are the sacrifices; the young female entrepreneurs make to develop businesses around, out of their self-made products and beyond to be financially balanced and included in their respective communities.

Despite the young entrepreneurs' efforts, they faced barriers hunting their struggle to be financial independence. Kumar, et al (2021) pointed out that the challenges faced by young family entrepreneurs include: low literacy levels, lack of technological awareness and poor knowledge of taxation policies and failure to select good business locations.

Ghouse, et al (2021) considered cultural barriers, lack of support from the government, lack of access to suppliers and high cost of raw materials.

Venugopal and Viswanathan (2020) described the challenges slowing the progress of young female entrepreneurs and their business development as low level of education or literacy equality and gender-based issues.

Rudhumbu, et al (2020) enumerated factors such as access to finance, lack of training leading to lack of technical skills, lack of knowledge of sources of financing and technical support, high competition in the market, marginalization of women and lack of adequate knowledge of marketing strategies hindering the smooth operations expected of young female entrepreneurs in developing their businesses.

Berman (2021) mentioned defying social expectations, fighting to be taken seriously, difficulty accessing funds, difficulty acknowledging accomplishments and fear of failure as major factors young female entrepreneurs faced in their struggle for independence. He went further to avow that the society always looks at women's roles from the perspective that they are to bear children, do household chores, and take care of their families- not running businesses. Therefore, when female entrepreneurs attend business events that are mostly saturated with men, they feel like they need to prove themselves by adopting a stereotypical

“male” approach to business: competitive, assertive, and tough.

Based on the numerous challenges mentioned by different scholars, it is obvious that young female entrepreneurs are also faced with the general obstacles that other business owners faced and they are expected as entrepreneurs full of all capacity, strive to overcome them and develop their businesses for better operations.

### **Empirical Studies**

Iyiola and Azuh (2014) examined the impact of women entrepreneurs on the economy of Ota, Nigeria. It sought to find the roles and contributions of women small and medium scale enterprise (SME) operators to the development of the city. The survey research design was adopted and the questionnaire served as an instrument for data collection. Data collected were analyzed using simple frequency tables and regression analysis. The results revealed that the extent to which the variance in poverty level can be explained by the activities of women entrepreneurs is 32.3% i.e. ( $R^2 = .323$ ),  $F=16.790$ , and  $p \leq 0.001$ . These show that the activities; of women entrepreneurs have a significant effect on the poverty level in Ota Ogun state Nigeria. The study also discovered that many women are uneducated; as far as business technicalities are concerned. The study recommended that the state government should encourage women in entrepreneurial activities and provide a sound, conducive business environment for women through the provision of infrastructural facilities such as power supply, good roads, water and micro credit that will enhance women's participation in business management.

Otekunrin, et al. (2013) researched Nigerian women entrepreneurs: challenges, incentives and achievements indicators with specific objectives to; present an outline of the woman entrepreneurs in the three areas of

Lagos, Delta and Abuja; study the challenges confronting women doing or establishing own business in Nigeria; establish nature of conflict resulting from between women entrepreneurs work and family in Nigeria; and investigate the success factors for women entrepreneurs in Nigeria. Women entrepreneurs were randomly selected from all the three areas (Lagos, Delta and Abuja; major cities were selected for this study and a total number of 105 successful women entrepreneurs sample size were selected) on the bases of the fact that the business has been established for more than six years, provides employment for more than three people and, it has been running for more than three years. The research method adopted for the study was the qualitative method. Primary and secondary data are systematically collected. The primary data is collected using Open-ended questions were used both in the questionnaire and interview using a 5 points Likert scale. Simple percentage and mean scores were used for data collection. The study identifies challenges encountered by women entrepreneurs during business establishment and business life cycle, and issues arising from work and family were examined. The study also considered the likely incentives for these entrepreneurs at the point of starting their businesses and factors which account for their business success. There are similarities between the challenges faced by women entrepreneurs in Nigeria as a developing country compared to their counterparts in European countries.

Laeticia (2016) researched on challenges young female entrepreneurs face: an ethnographic study of women entrepreneurs who buy things in Thailand to sell in Congo. The purpose of the study was to analyze the challenges young female entrepreneurs face and the resources they needed a view to recommend strategies to

empower young female entrepreneurs. The theoretical base of the study was organizational ecology theory. The study adopts a gender perspective through which the business world is assumed to be male-oriented. Focused group discussions, surveys, and examination of primary documents were used to collect data. The findings of the study show that government laws and regulations, cultural beliefs, lack of capital, lack of business partners, lack of information, difficulties in obtaining capital based on gender, discrimination against women in business, and availability of more women in business than women highly affected women entrepreneurs in Congo. The study also shows that the family unit plays a more central role in providing business opportunities for young female entrepreneurs in Congo, especially in the absence of government intervention and private sector incentives.

Valkenburg (2021) conducted a study on a little lady or CEO? Which identity strategies do young female entrepreneurs use in male-dominated industries? Oftentimes theory regarding female entrepreneurship, is those female entrepreneurs are treated as one homogeneous group. This research studies young female entrepreneurs who operate in male-dominated sectors, to get a closer look at their experiences, identity and entrepreneurial processes. Ten interviews with young female entrepreneurs are discursively analysed, and five themes are found to answer the question of which identity strategies are used by the young female entrepreneurs to be successful in male-dominated sectors. Young female entrepreneurs emphasize their uniqueness in the sector to gather goodwill and acquire social capital. Also, they use multiple identities to make sense of complex situations. Furthermore, they are very conscious about their use of language. Moreover, the young female entrepreneurs show assertive behaviour when they have to

deal with (negative) assumptions. And finally, they emphasize the benefits of their young age and relative inexperience and use it to their advantage. This study contributes to the stream of research in female entrepreneurship that emphasizes heterogeneity in that particular group. It also contributes to the ongoing discussion about the role of age in entrepreneurship.

Nkwabi (2022) conducted a study on an assessment of the challenges impacting young women entrepreneurs in Dar es Salaam Tanzania. The purpose of the study was to assess barriers experienced by young women entrepreneurs (YWE) in Tanzania between the ages of 18-40. The study adopts a qualitative approach and employs semi-structured interviews. Twelve (12) informants were interviewed, and a thematic analysis was adopted to analyse the data. The findings reveal that inadequate finances, lack of skilled labour, lack of customers, social-cultural issues, lack of availability of raw materials and low revenues are the main challenges that young women encounter in their entrepreneurial activities. To overcome; the challenges, it has been recommended to offer more training, financial support, raw material support and to support the young women entrepreneurship initiatives to develop and increase entrepreneurship activities among young women entrepreneurs in Tanzania.

### **Rappaport (1981) Empowerment Theory**

The empowerment theory was propounded by Rappaport Julian (1981). It is one of the theories that is gaining attention in the present day. The theory attempted to draw a link between the personal and the social, the micro and macro. For the individual (micro-level) the empowerment process is a process of increasing control and transition from a state of powerlessness to a state of ownership and power whereas

community empowerment (macro level) is a collective social process of creating a community and achieving better control over the environment, and decision making in which group's organization or communities participate. Thus, from a sociological standpoint, the empowerment theory captures individuals or groups that have suffered exclusion in various ways such as in terms of the decision-making process and economic acquisition or terms of social discrimination resulting from skin colour or race, ethnicity, physical disability, religion, gender, beliefs, norms, value and another social phenomenon.

Generally, from Rappaport's point of view, an individual woman (both entrepreneur and none) will form the micro-level of empowerment, group of women are expected to entrepreneurially reform to the macro (societal empowerment) level of empowerment which depends on the efforts and supports that will be put in place by Government and Non-governmental Organizations in return for the value they create such as job creation, products/service provision among many others.

### **Methodology**

This study adopts a survey research design. Survey research design allows for employing a comprehensible research instrument in gathering; data for the study. The target population for the research consists of all the small businesses established, owned, managed and operated by young female entrepreneurs in Nasarawa State, Nigeria. For this study, businesses in six (6) local government areas were sampled, which are: Akwanga, Doma, Lafia, Karu, Keffi and Nasarawa Eggon local government areas of Nasarawa State, Nigeria. The decision to focus on these areas is in consideration of the heavy concentration of businesses in these locations. Criteria for the

businesses in question include; i) sole proprietorship, partnership or Limited Liability Companies ii) having not less than one employee aside from the owner, iii) service or manufacturing rendering to businesses. Since it will be virtually impossible to study the entire population due to constraints in terms of thoroughness and other resources, three hundred (300) small businesses owned and managed by female entrepreneurs are purposively sampled across the six (6) Local Governments Areas. Meaning fifty (50) from each of the Local Government areas.

Descriptive statistics were employed to analyze quantitative data. The descriptive analysis done using a frequency distribution table, means and

percentages. Statistical inferences are conducted using correlation analysis, and regression analysis, was done.

**Result and Discussion**

The data collected was with the aid of a closed-ended structured questionnaire and are presented in the tables below. The total number of questionnaires returned from the 300 administered to respondents is 292, of which 160 are young single entrepreneurs and; 132 are married.

**Test of Hypothesis**

**H<sub>01</sub>:** There is no significant relationship between young female entrepreneurs and small business development in Nasarawa State, Nigeria.

**Table 1: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.781 <sup>a</sup>	.610	.608	.20975

Source: SPSS Output, 2022

Table 1 above showed the correlation coefficient between young female entrepreneurs and small business development in Nasarawa State, Nigeria is 0.781 implying a strong linear relationship between the independent

variables and dependent variables. The coefficient of R<sup>2</sup> adjusted is 0.608 indicating that 60.8% of the variation in small business development in Nasarawa State can be accounted for by young female entrepreneurs.

**Table 2: ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	19.927	1	19.927	452.922	.000 <sup>b</sup>
	Residual	12.759	290	.044		
	Total	32.686	291			

Source: SPSS Output, 2022

Table 2 showed an ANOVA test performed on young female entrepreneurs. It has a p-value equal to

0.000 which is lower than alpha value (0.05), therefore concluded that the model is significant and fit.

**Table 3: Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	1.238	.155		8.004	.000
	YFE	.714	.034	.781	21.282	.000

Source: SPSS Output, 2022

From table 3 above, it can be observed that the regression coefficient for young female entrepreneurs (YFE) is 0.714 with a p-value is 0.000 which is less than alpha value (0.05). Therefore, there is sufficient evidence to reject the null hypothesis which states that there is no significant relationship between young female

entrepreneurs and small business development in Nasarawa State, Nigeria.

**H<sub>02</sub>:** There is no significant relationship between young female entrepreneurs and job creation in Nasarawa State, Nigeria.

**Table 4: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.887 <sup>a</sup>	.787	.786	.15508

Source: SPSS Output, 2022

Table 4 above showed the correlation coefficient between young female entrepreneurs and job creation in Nasarawa State, Nigeria is 0.887 implying a strong linear relationship between the independent variables and

dependent variables. The coefficient of R<sup>2</sup> adjusted is 0.786 indicating that 78.6% of the variation in job creation can be accounted for by young female entrepreneurs.

**Table 5: ANOVA<sup>a</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	25.712	1	25.712	1069.180	.000 <sup>b</sup>
	Residual	6.974	290	.024		
	Total	32.686	291			

Source: SPSS Output, 2022

Table 5 showed an ANOVA test performed on young female entrepreneurs. It has a p-value equal to

0.000 which is lower than alpha value (0.05), therefore concluded that the model is significant and fit.

**Table 6: Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	2.070	.075		27.417	.000
	YFE	.507	.015	.887	32.698	.000

Source: SPSS Output, 2022

From table 6 above, it can be observed that the regression coefficient for young female entrepreneurs (YFE) is 0.507 with a p-value is 0.000, which is less than the alpha value (0.05). Therefore, there is sufficient evidence to reject the null hypothesis that states; there is no significant relationship between young female entrepreneurs and job creation in Nasarawa State, Nigeria.

From the analysis and results presented above, the first null hypothesis was rejected and revealed; there is a positive and significant relationship between young female entrepreneurs and small business development in Nasarawa State, Nigeria. It implies that female entrepreneurs contribute to small business development and growth.

Also, the result of the second hypothesis that pertains to the relationship between young female entrepreneurs and job creation in Nasarawa State, Nigeria, revealed that young female entrepreneurs have a positive and significant relationship with job creation in Nasarawa State, Nigeria. It implies that young female entrepreneurs contribute effectively to reducing the level of unemployment by creating jobs in Nasarawa State. This is consistency with the findings by Iyiola and Azuh (2014) which shows that women's participation in entrepreneurial activities increases job creation.

### **Conclusion and Recommendations**

From the general perspective, this study investigated the role of young female entrepreneurs in small business development and job creation in Nasarawa State, Nigeria. However, looking at the specific objectives arrived at through the test of hypotheses, it was revealed that young female entrepreneurs have a significant effect on small business development in Nasarawa State Nigeria. This is a sure indication that young female entrepreneurs in the state serve as an engine room for business development

and job creation which will reduce the level of unemployment in the State. Therefore, the study concluded that to enhance the role of young female entrepreneurs in small business development and job creation, young female entrepreneurs need an enabling environment to bring out the best innovative and creative ideas that will lead to the creation of more business establishments for the development of business ventures in the Nasarawa State.

Arising from the findings and conclusion, the study recommends the following to guide this work.

1. More female participation needs in the areas of engaging in meaningful entrepreneurial firms in Nasarawa State. These will create an avenue for small business development thereby; increasing the GDP of the nation
2. Government should sensitize young girls to go into small businesses venture as this is a sure ticket to being independent and self-employed, which will aid in solving the lingering issue of jobs in Nigeria.

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