

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

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ABSTRACT

This study examines the influence of socio-cultural factors on women entrepreneurship development in Benue South Education Zone C, Benue State, Nigeria. The research specifically evaluates the influence of religious practices, societal attitudes, and literacy on women entrepreneurship development. A cross-sectional survey design was adopted, targeting a population of 575 registered women-owned Small and Medium Enterprises (SMEs), from which a sample of 236 respondents was selected for the study. Data were collected using structured questionnaires administered to the selected women entrepreneurs, with a response rate of 91% (215 out of 236 administered questionnaires). The study employed regression analysis to determine the relationship between socio-cultural factors and women entrepreneurship development. The findings reveal that all three variables significantly influence women entrepreneurship development. Specifically, societal attitudes had the highest impact ($\beta = 0.546$, $p < 0.05$), followed by religious practices ($\beta = 0.375$, $p < 0.05$), and literacy ($\beta = 0.125$, $p < 0.05$). These results indicate that positive socio-cultural factors enhance women's entrepreneurial participation, business performance, and enterprise sustainability. The study concludes that socio-cultural factors are critical determinants of women entrepreneurship development in Benue South Education Zone C, providing an enabling environment that supports business establishment and growth. Based on these findings, the study recommends strengthening positive religious practices, promoting supportive societal attitudes, and improving women's literacy to enhance entrepreneurial development. Future research could explore additional socio-cultural and economic factors and their broader implications for women entrepreneurship development in other regions.

Keywords: Socio-cultural Factors, Religious Practices, Societal Attitudes, Literacy, Women Entrepreneurship Development.

INTRODUCTION

Women entrepreneurship has gained increasing attention globally due to its contribution to economic growth, employment generation, and poverty reduction. However, women's participation in entrepreneurial activities is largely influenced by socio-cultural, economic, and institutional factors. Among these, socio-cultural factors are particularly significant, as they shape gender roles, societal expectations, and access to opportunities. Recent studies indicate that cultural norms and social structures strongly influence women's access to resources, decision-making power, and entrepreneurial outcomes (Gutiérrez-Broncano et al., 2024; Anyanwu et al., 2023).

Globally, women-owned enterprises contribute meaningfully to economic development, yet gender disparities persist, especially in developing countries. In many cases, women engage in entrepreneurship out of necessity due to unemployment and limited access to formal employment. Such ventures are often small-scale and characterized by low growth potential. Scholars attribute this trend to socio-cultural constraints such as patriarchy, gender discrimination, and limited access to education, finance, and business networks (Garba et al., 2024; Nwoko et al., 2025).

In Nigeria, women entrepreneurship serves as an important means of economic survival and empowerment. Despite increased participation, women entrepreneurs continue to face socio-cultural barriers, including traditional gender roles, family responsibilities, and restricted decision-making autonomy. These factors not only

limit their entry into entrepreneurship but also affect business growth and performance (Samson et al., 2023; Onoshakpor, 2025). Although Nigerian women have historically contributed to economic activities, especially in agriculture and informal trade, persistent cultural norms continue to constrain their advancement into formal and high-growth sectors (Okolie et al., 2021).

In Benue State, particularly in Benue South Education Zone C, socio-cultural practices such as male dominance, strong traditional values, and expectations surrounding women's domestic roles continue to influence women's entrepreneurial activities. These constraints limit women's access to finance, education, and markets, resulting in small-scale and less competitive enterprises.

Despite growing recognition of the importance of women entrepreneurship, there is limited empirical evidence on how socio-cultural factors influence its development at the local level. Therefore, this study examines the influence of socio-cultural factors on women entrepreneurship development in Benue South Education Zone C in Benue State, Nigeria, with the aim of identifying key barriers and suggesting strategies for improvement.

Statement of The Problem

Despite the growing participation of women in entrepreneurship in Nigeria, women entrepreneurs in Benue South Education Zone C still experience numerous challenges that limit their entrepreneurial development and business sustainability. Although women are increasingly engaging in small and medium-scale businesses, socio-cultural factors such as traditional gender roles, patriarchal family systems, religious beliefs, cultural expectations, and limited social support continue to restrict their active participation in entrepreneurial activities and decision-making processes (Afolabi, 2015; Ojong, 2017; Nwoye, 2019). These socio-cultural barriers often reduce women's access to business opportunities, financial resources, entrepreneurial training, and market networks necessary for business growth and expansion.

Previous studies have examined the influence of socio-cultural factors on women entrepreneurship development in Nigeria and other developing economies, but most of these studies focused on broader national or regional contexts with limited attention to specific local environments such as Benue South Education Zone C (Edewor & Emeka, 2020; Ibrahim & Daniya, 2021). Furthermore, there is inadequate empirical evidence on the specific socio-cultural factors that most significantly affect women entrepreneurs within the study area and how these factors influence their entrepreneurial performance and sustainability. Understanding these influences is important for developing appropriate policies and support mechanisms that can enhance women entrepreneurship development in the area. It is against this background that this study seeks to examine the influence of socio-cultural factors on women entrepreneurship development in Benue South Education Zone C, Benue State, Nigeria.

Objectives of The Study

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

1. Determine the influence of religious practices on women entrepreneurship development in Benue South Educational Zone C.
2. Examine the influence of societal attitudes on women entrepreneurship development in Benue South Educational Zone C.
3. Assess the influence of literacy on women entrepreneurship development in Benue South Educational Zone C.

Research Hypotheses

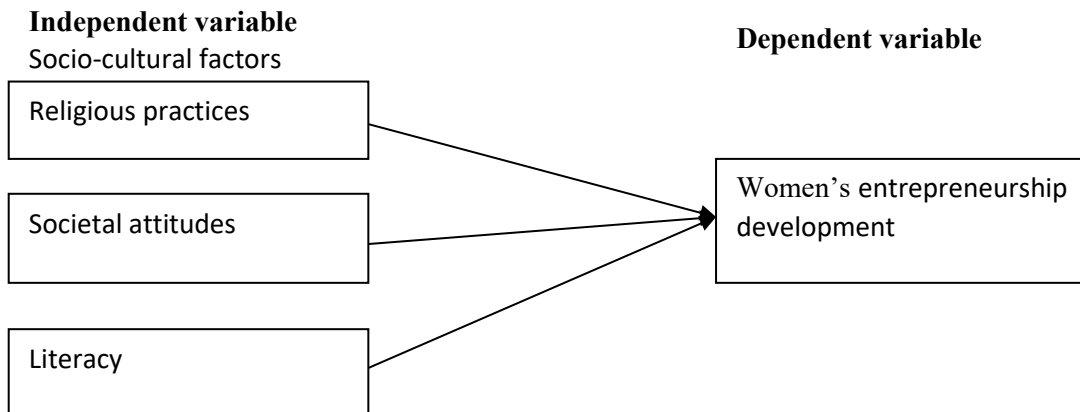
The following null hypotheses will be tested at 0.05 level of significance:

1. H_{01} : Religious practices do not have a significant influence on women entrepreneurship development in Benue South Educational Zone C.

2. H₀₂: Societal attitudes do not have a significant influence on women entrepreneurship development in Benue South Educational Zone C.
3. H₀₃: Literacy has no significant influence on women entrepreneurship development in Benue South Educational Zone C.

Review of Related Literatures

Conceptual framework



Source: researcher concept 2026

Concept of socio-cultural factors

Socio-cultural factors refer to the social and cultural conditions, beliefs, values, norms, and practices that influence the behaviour, attitudes, and activities of individuals within a society. According to Geert Hofstede (2025), socio-cultural factors shape people's values, attitudes, and interactions within society. These factors include traditional beliefs, family structures, gender roles, religious practices, and societal expectations that influence people's participation in economic and entrepreneurial activities. In many societies, socio-cultural factors determine women's access to education, financial resources, business opportunities, and decision-making processes. The increasing influence of socio-cultural conditions on entrepreneurship underscores their important role in shaping women entrepreneurship development, particularly in developing economies.

The influence of socio-cultural factors on entrepreneurial activities has led to significant changes in women entrepreneurship development in many societies. Max Weber (2025) examined how cultural values, religious beliefs, and societal norms shape economic behaviour and entrepreneurial participation, revealing both positive and negative effects. While supportive cultural practices can encourage women's participation in business activities, restrictive traditions and gender stereotypes often limit women's access to entrepreneurial opportunities and resources. Although socio-cultural practices differ across societies, their implications extend to broader entrepreneurial activities, demonstrating how cultural beliefs and social expectations shape business participation and development. Women entrepreneurs therefore must navigate both opportunities and challenges associated with socio-cultural conditions in society.

Socio-cultural factors are the social and cultural conditions, values, norms, and belief systems that influence individuals' behaviour and participation in economic and entrepreneurial activities. Hofstede Insights (2025) examined how cultural dimensions and societal expectations shape entrepreneurial behaviour, revealing that both supportive and restrictive cultural environments significantly affect women's participation in business activities. While progressive cultural settings encourage women's entrepreneurial engagement, traditional gender roles, patriarchal family structures, and societal expectations often limit women's access to business opportunities, resources, and decision-making power.

Similar findings in global contexts suggest that socio-cultural constraints such as gender stereotypes, cultural discrimination, and limited family support continue to hinder women entrepreneurs' growth despite increasing

advocacy for gender equality in entrepreneurship (Global Entrepreneurship Monitor, 2025). Comparative research across different cultural and social settings is recommended to better understand how variations in socio-cultural environments influence women entrepreneurship development in diverse regions.

Religious practices – A system of beliefs, rituals, and moral codes that guide individuals' behaviour and shape societal expectations. Religious teachings often influence gender roles, work participation, and entrepreneurial engagement, especially in traditional communities where certain roles are prescribed for men and women (Weber, 1905; Hofstede, 2025).

Societal attitudes – The collective views, perceptions, and expectations held by members of a society regarding acceptable behaviour and roles. Societal attitudes influence how women entrepreneurs are perceived, either encouraging their participation in business or limiting it through stereotypes and cultural bias (Ajzen, 1991; Hofstede Insights, 2025).

Literacy – The ability of individuals to read, write, and effectively use information in daily activities. Literacy enhances entrepreneurial capacity by improving access to information, business communication, financial management, and decision-making skills, while low literacy levels often restrict women's participation in entrepreneurial activities (UNESCO, 2024).

Concept of Women's Entrepreneurship Development

Women's entrepreneurship development refers to the process of promoting, supporting, and strengthening women's ability to create, manage, and grow sustainable business ventures. It focuses on improving women's access to finance, education, skills acquisition, markets, and enabling policies that enhance their participation in economic activities. Women entrepreneurs play a crucial role in economic development through job creation, poverty reduction, and innovation-driven growth (Ogbari et al., 2024).

However, women's entrepreneurship development continues to face several constraints such as limited access to finance, inadequate entrepreneurial training, weak institutional support, and socio-cultural barriers that restrict women's participation in business activities (Ismail et al., 2025). Studies have shown that cultural norms, family responsibilities, and gender-based expectations significantly influence women's entrepreneurial opportunities and performance (Sanjna & Ostwal, 2025). In addition, persistent gender inequality, lack of supportive networks, and restrictive societal attitudes further hinder the growth and sustainability of women-owned enterprises (Hofstede Insights, 2025; Kaiser & Mata, 2025).

Despite these challenges, women entrepreneurs remain resilient and continue to contribute meaningfully to economic development. Addressing these barriers through inclusive policies, capacity-building programmes, improved access to finance, and socio-cultural reorientation can significantly enhance women's entrepreneurship development and promote sustainable economic growth.

The Relationship between Socio-Cultural Factors and Women Entrepreneurship Development

The relationship between socio-cultural factors and women entrepreneurship development is an important area of study, highlighting how cultural norms, values, and societal expectations influence women's participation, performance, and growth in entrepreneurial activities. Socio-cultural factors such as gender roles, religious beliefs, family responsibilities, and societal attitudes shape women's access to business opportunities, resources, and decision-making power. Studies show that in many developing societies, these socio-cultural conditions significantly determine the level of women's entrepreneurial engagement and success (World Bank, 2024).

Traditional socio-cultural environments often present structural barriers for women entrepreneurs, including limited mobility, low family support, and gender-based discrimination. These factors restrict women's ability to start and expand businesses. However, supportive cultural settings and progressive societal attitudes can enhance women's entrepreneurial confidence and participation by encouraging independence and economic involvement (UN Women, 2025). In many cases, women entrepreneurs who receive family encouragement and community acceptance are more likely to sustain and grow their businesses effectively.

Socio-cultural networks and community structures also influence women's entrepreneurship development by shaping access to informal support systems, mentorship, and local business opportunities. In societies where women are socially empowered, they are more likely to participate in entrepreneurial training, business associations, and cooperative groups, which enhance their entrepreneurial skills and resilience (OECD, 2025).

The reviewed literature underscores the significant role of socio-cultural factors in shaping women entrepreneurship development. While supportive cultural norms enhance women's entrepreneurial success, restrictive traditions, gender stereotypes, and societal bias remain major challenges. Future research should further explore how positive cultural transformation can improve women's entrepreneurial outcomes. Policymakers should also implement strategies that promote gender equality, social inclusion, and cultural reorientation to support sustainable women entrepreneurship development.

THEORETICAL FRAMEWORK

This study is based on Social Role Theory. The theory which was propounded by Alice Eagly in 1987 contends that society assigns different roles to men and women based on culturally defined expectations. According to the theory, men are associated with leadership, authority, and economic provision, while women are expected to perform domestic and caregiving responsibilities. Obviously, these socially assigned roles have significant influence on women's participation in economic and entrepreneurial activities in many societies. The theorists rightly argued that gender roles and social expectations shape people's opportunities, behaviour, and level of participation in societal activities.

Apparently, socio-cultural factors are major determinants of women entrepreneurship development in many developing societies including Nigeria. Factors such as traditional beliefs, family responsibilities, religious practices, and cultural expectations continue to influence women's access to entrepreneurial opportunities, financial resources, business networks, and decision-making processes. Many scholars and experts such as Afolabi (2015) and Ojong (2017) contend that socio-cultural practices remain significant barriers to women entrepreneurship development. Consequently, these socio-cultural conditions affect women's confidence, motivation, and ability to establish, manage, and expand entrepreneurial ventures successfully. Therefore, this study utilized the principles of the theory because of the significant influence of socio-cultural factors on women entrepreneurship development in Benue South Education Zone C, Benue State, Nigeria.

Empirical Review

Maviya and Mapara (2024) effects of religious practices on entrepreneurship success reviews literature on how religious cultural practices affect entrepreneurship success. It is informed by different religious cultural practices on entrepreneurship success. African indigenous religious practice, Islam, Hinduism and Christianity are presented as aspects of culture in this article. The influence of these religious practices was bench-marked by success factors which were recorded by various authors. The findings indicated that religious cultural practices promote success in entrepreneurship activities. All of these practices are by faith which renders it impossible to scientifically prove the claims therein. These religious practices promote some ethics an motivation within the individuals which results in the success of their entrepreneurship activities. It additionally notes that even businesses that are anchored on social intelligence as an additional asset are also generally perceived as anchored in any one or more of these faiths. The review however notes that there are some negative influences as well from some of these religious cultural practices. The paper thus concludes by proposing to the reader who is interested in venturing into free enterprise to consider these practices with care in order to get the best out of them.

Giwa, and Babakatun(2019)Effect of Socio-cultural Factors on Women Entrepreneurship Development in Kaduna State.Women participation in economic development has been identified to be of importance, most especially in the area of entrepreneurship. However, women the world over play a substantial role in the socio-economic and political development of any country. Given this, the current study examined the effect of socio-cultural factors on women entrepreneurship development in Kaduna state. The specific objectives of the study include: to examine the effect of religion on women entrepreneurship development in Kaduna State; to examine the effect of culture on women entrepreneurship development in Kaduna State; and to examine the effect of

gender roles on women entrepreneurship development in Kaduna State. Using descriptive survey research design, data were collected from 332 women entrepreneurs in Kaduna metropolis and then analyzed via correlation and regression analyses techniques to examine the cause, effect, strength and degree of the relationship between socio-cultural factors and women entrepreneurship development. The study found that there is a significant relationship between socio-cultural factors and women entrepreneurship development in Kaduna metropolis, indicating significant relationships between religion and women entrepreneurship, between culture and women entrepreneurship and between gender role and women entrepreneurship development in Kaduna metropolis. The study recommends that women entrepreneurs in Kaduna metropolis should be proactive in doing business by bearing in mind various socio-cultural factors such as religion, culture and gender roles that may hinder the smooth running of their businesses.

Ibrahim and Sundarai (2025) paper aims to explore social and cultural factors as determinants of women entrepreneurship success in Nigeria with emphasis on the contextual factors. The paper starts with the description of the problem's roots, including gendered cultural expectations, lack of resources, and inadequate organizational support. The first research question is to examine the ways in which social networks, culture, and community support affect women entrepreneurs and what can be done about it. In this research, the study employs a qualitative method of data collection to analyse secondary data sources such as journal articles, books, newspapers, and historical records. The study shows that social capital plays a critical role in market information, role modelling, and access to capital for women entrepreneurs, but cultural factors limit women's economic activities. Informal institutions like the cooperatives and microfinance institutions are the main sources of support but they are not effective because of structural constraints. Recommendations derived from these findings are as follows; Financial policies that accommodate the needs of women, sensitization campaigns to change the perception of women, and structural changes to make them more responsive to women's needs. The paper ends with a brief discussion of the study's limitations and the call for more primary research based on secondary data.

METHODOLOGY

Study Design

This study adopts a correlational survey design to examine the relationship between socio-cultural factors (Religious practices, Societal attitudes and literacy) and women entrepreneurship development in Benue South Senatorial Zone, Benue State, Nigeria.

Population of the Study

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

Sample and Sampling Techniques

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

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

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

$$n = 236$$

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

Validity and Reliability of Instrument

Factor analysis was used in this study to measure the validity of the instrument. Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA) were used to assess the construct validity of each variable in the study. At 1% level of significance, the result shows that the data is highly significant ($p < 0.001$). The result shows that the Kaiser-Meyer-Olkin (KMO), which measures the sample adequacy, was .684, while Bartlett's Test of Sphericity was significant (Approx. Chi-Square = 232.557, Sig. = .000), which indicates the sufficient inter-correlations of the factor analysis. Also, before the questionnaire was administered to the selected registered women-owned Small and Medium Enterprises (SMEs) in Benue South Education Zone C, the researcher tested its reliability by conducting a pilot study on seventy-nine ($1/3 \times 236 = 79$) registered women entrepreneurs who were not included in the final study. The Cronbach's Coefficient Alpha was applied to the results obtained to determine how items correlate among them in the same instrument. Cronbach's Coefficient Alpha of more than 0.70 was taken as the cut-off value for being acceptable, which enhanced the identification of the dispensable variables and deleted variables. It is evident through the Cronbach's Alpha values that the reliability coefficients of all the study variables are high and suitable for the current study objectives.

Table 2: Cronbach's Alpha Reliability Coefficient of the Study Variables

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.798	.798	3

Source: Field Survey, 2026.

Data for this study was obtained from the primary source. Primary data was collected through structured questionnaires administered to the selected registered women entrepreneurs operating Small and Medium Enterprises (SMEs) in Benue South Education Zone C, Benue State. The questionnaire provided information on the socio-cultural factors influencing women entrepreneurship development, including Religious practices, Societal attitudes and literacy as well as their effects on women entrepreneurs' business establishment, growth, and sustainability. The questionnaires were administered personally by the researcher and with the assistance of trained research assistants to ensure a high response rate and proper completion by the respondents.

Model Specification

This study is anchored on two major variables, namely; the independent variable (socio-cultural factors) and the dependent variable (women entrepreneurship development). The independent variable is represented by religious practices, societal attitudes, and literacy, while the dependent variable is women entrepreneurship development. The beta (β) coefficients for each independent variable generated from the model were subjected to a t-test in order to test each of the hypotheses formulated for the study. The regression model used for the study is specified as follows:

$$SCF = f(WED)$$

$$y = \alpha + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \epsilon$$

Where; Y = Women Entrepreneurship Development

α = Constant

β_1 , β_2 , and β_3 = Coefficient estimates

X_1 = Religious Practices, X_2 = Societal Attitudes, X_3 = Literacy and

ϵ = Error term

All the above statistical tests were analyzed using the Statistical Package for Social Sciences (SPSS), Version 29.0. All tests were at two-tailed significant levels at a 95% confidence level, with significant differences recorded at $p < 0.05$

Data Presentation

The main objective of this study is to investigate the influence of socio-cultural factors on women entrepreneurship development in Benue South Education Zone C, Benue State, Nigeria. To achieve this objective, this chapter presents the data collected from the respondents, analyzes the data, tests the hypotheses, and discusses the findings. Data collected from the respondents were analyzed and presented using frequency tables, percentages, and other appropriate statistical techniques to address the research objectives and test the hypotheses formulated for the study

Table 3: Questionnaire Response Rate

Item	Total (N)	Percentage (%)
Questionnaires Administered	236	100
Questionnaires Not Returned	21	9
Questionnaires Returned	215	91
Total	236	100

Source: Field Survey (2026)

The result presented in Table 4.1 shows that a total of 236 copies of the questionnaire were administered, out of which 215 (91.0%) were successfully completed and returned by the respondents, while 21 (9.0%) were not returned. The response rate of the questionnaire was high enough for meaningful research work. Data presentation and analysis were therefore based on the 215 valid questionnaires retrieved from the respondents.

RESULTS

Table 4.2: Regression Analysis for Socio-Cultural Factors and Women Entrepreneurship Development

Model	Unstandardized Coefficients	Standardized Coefficients	t-value	Sig. (p-value)
	B (Beta)	Std. Error	Beta	
(Constant)	A	0.285	0.229	2.249
ReligiousPractices	β_1	0.375	0.213	5.487
Societal Attitude	β_2	0.546	0.065	8.565
Literacy	β_3	0.1025	0.023	3.285

Dependent Variable: Women Entrepreneurship Development

Source: Researcher's Computation using SPSS Output, 2026.

The results in Table 4.2 indicate that if religious practices, societal attitudes, and literacy are not considered, other factors not included in this study will significantly increase women entrepreneurship development by 28.5%. This suggests that additional variables may also influence women entrepreneurship development, which are beyond the scope of this study.

The table also shows that religious practices increase women entrepreneurship development ($\beta = 0.375$, $p = 0.000 < \alpha = 0.05$). This indicates that religious practices have a significant impact on women entrepreneurship development. A one-unit rise in positive religious practices is associated with a 37.5% increase in women entrepreneurship development, holding other socio-cultural factors constant. Statistically, this effect is precise and unlikely due to chance ($p < 0.05$). Practically, religious values that promote honesty, hard work, discipline, cooperation, and financial responsibility are likely to encourage women to establish, manage, and expand their businesses successfully. The implication is clear: promoting positive religious values through faith-based organizations, entrepreneurial seminars, and community support programmes can move the growth of women-owned enterprises forward, suggesting that religious practices should be regarded as an important socio-cultural factor influencing women entrepreneurship development.

Also, a unit increase in positive societal attitudes will enhance women entrepreneurship development by 54.6% ($p\text{-value} = 0.000 < \alpha = 0.05$), showing a strong positive effect. Societal attitudes show the strongest effect: each unit increase predicts a 54.6% uplift in women entrepreneurship development, net of religious practices and literacy. The highly significant p-value indicates a robust, reliable relationship. Mechanistically, positive societal attitudes encourage acceptance of women entrepreneurs, reduce gender discrimination, increase community support, and create equal opportunities for women to participate in entrepreneurial activities. Implication: promoting gender equality, eliminating discriminatory cultural practices, and encouraging community acceptance of women-owned businesses should be prioritized. For women entrepreneurs, such supportive societal attitudes provide an enabling environment that can accelerate business growth and long-term sustainability more than other socio-cultural factors.

Finally, although smaller than religious practices and societal attitudes, literacy's coefficient remains positive and significant. A unit increase is linked to a 0.125 gain in women entrepreneurship development, implying value in entrepreneurial knowledge, business management skills, financial literacy, and informed decision-making. The implication is strategic investment in education: improving women's literacy through adult education programmes, entrepreneurial training, vocational education, and capacity-building initiatives will strengthen their ability to identify business opportunities, manage enterprises effectively, and compete successfully. For women entrepreneurs, even modest improvements in literacy can enhance business performance and sustainability. In short, literacy complements the positive influence of religious practices and societal attitudes on women entrepreneurship development. A unit increase in literacy will result in a corresponding increase of 12.5% in women entrepreneurship development ($p\text{-value} = 0.001 < \alpha = 0.05$), demonstrating a statistically significant impact.

Hypothesis Testing

H01: Religious practices have no significant influence on women entrepreneurship development in Benue South Education Zone C.

The regression results indicate that religious practices have a significant positive impact on women entrepreneurship development ($\beta = 0.375$, $p\text{-value} = 0.000 < 0.05$). Since the p-value is less than 0.05, the null hypothesis (H01) is rejected. This finding suggests that religious practices significantly influence women entrepreneurship development in Benue South Education Zone C.

H02: Societal attitudes have no significant influence on women entrepreneurship development in Benue South Education Zone C.

The regression results show that societal attitudes have a significant effect on women entrepreneurship development ($\beta = 0.546$, $p\text{-value} = 0.000 < 0.05$). Since the p-value is less than 0.05, the null hypothesis (H02) is rejected. This indicates that societal attitudes play a significant role in enhancing women entrepreneurship development in Benue South Education Zone C.

H03: Literacy has no significant influence on women entrepreneurship development in Benue South Education Zone C.

The regression results indicate that literacy has a significant positive impact on women entrepreneurship development ($\beta = 0.125$, $p\text{-value} = 0.001 < 0.05$). Since the p-value is less than 0.05, the null hypothesis (H03) is rejected. This finding suggests that literacy significantly influences women entrepreneurship development in Benue South Education Zone C.

DISCUSSION OF FINDINGS

The analysis of collected data reveals that socio-cultural factors significantly influence women entrepreneurship development in Benue South Education Zone C, Benue State. Specifically:

Religious practices have a significant positive influence on women entrepreneurship development ($p\text{-value} = 0.000 < 0.05$). The significant effect of religious practices mirrors the literature reviewed, which emphasized that religion shapes individuals' values, attitudes, ethical behaviour, and commitment to productive economic activities.

Previous studies reviewed, such as Akinyemi and Adejumo (2022) and Okafor and Eze (2021), highlighted that positive religious values encourage honesty, hard work, perseverance, trust, and financial discipline among women entrepreneurs, thereby enhancing business growth and sustainability. The literature also noted that faith-based organizations provide moral support, networking opportunities, and entrepreneurial training for women. Thus, the findings of this study corroborate previous empirical evidence that positive religious practices serve as an important socio-cultural factor promoting women entrepreneurship development.

Societal attitudes have the highest significant influence on women entrepreneurship development ($p\text{-value} = 0.000 < 0.05$). The dominant coefficient of societal attitudes agrees with the empirical review, which emphasized that community perceptions, gender stereotypes, and cultural acceptance significantly determine women's participation in entrepreneurial activities. The finding aligns with Eze and Nwankwo (2023), who reported that positive societal attitudes enhance women's access to business opportunities, social support, and market participation, while negative stereotypes discourage entrepreneurial engagement.

The literature further suggests that eliminating gender discrimination and promoting equal opportunities create an enabling environment for women-owned enterprises to thrive. This finding therefore reinforces societal attitudes as the most influential socio-cultural factor affecting women entrepreneurship development in the study area. The study also agrees with Adebayo and Yusuf (2022), who found that favourable societal perceptions improve women's entrepreneurial performance and business sustainability.

Literacy also significantly influences women entrepreneurship development ($p\text{-value} = 0.001 < 0.05$). The smaller but significant effect of literacy corresponds with the reviewed literature, which identifies education and literacy as essential determinants of entrepreneurial success. The empirical studies reviewed emphasized that literacy enhances women's managerial competence, financial literacy, decision-making ability, innovation, and business planning skills.

However, the review also highlighted challenges such as low educational attainment, inadequate entrepreneurial training, and limited access to capacity-building programmes, which may explain literacy's relatively smaller coefficient compared with religious practices and societal attitudes. Nevertheless, the statistical significance indicates that improvements in literacy can substantially strengthen women's entrepreneurial capabilities and enterprise sustainability. The finding aligns with previous studies by Ojo and Afolabi (2021) and Nwosu and Chukwu (2023), who concluded that literacy significantly enhances women entrepreneurship development through improved knowledge acquisition and effective business management.

CONCLUSION

This study demonstrates that socio-cultural factors materially influence women entrepreneurship development in Benue South Education Zone C, Benue State, with societal attitudes delivering the largest positive influence, followed by religious practices and then literacy. The pattern highlights how positive community perceptions, gender acceptance, and supportive cultural environments create the strongest entrepreneurial outcomes, while religious practices promote ethical behaviour, hard work, and business commitment, and literacy enhances entrepreneurial knowledge, managerial competence, and informed decision-making.

Importantly, a non-zero intercept reminds us that other factors not examined in this study also contribute to women entrepreneurship development; socio-cultural factors complement, rather than solely determine, entrepreneurial success. Collectively, the evidence supports a comprehensive approach that promotes positive societal attitudes, encourages supportive religious values, and strengthens women's literacy through education and entrepreneurial capacity-building programmes. These complementary factors can collectively accelerate women entrepreneurship development and improve the sustainability of women-owned enterprises in Benue South Education Zone C.

RECOMMENDATIONS

Based on the findings, the following recommendations are made:

- i. **Religious practices** should be strengthened to enhance women entrepreneurship development in Benue South Education Zone C. Beyond encouraging religious participation, religious leaders should promote values such as honesty, hard work, integrity, perseverance, and financial discipline through regular teachings and entrepreneurship empowerment programmes. Women entrepreneurs should also be encouraged to participate in faith-based mentoring and networking activities that provide moral support and business guidance. Consistent promotion of positive religious practices can strengthen entrepreneurial commitment and improve the sustainability of women-owned enterprises.
- ii. **Societal attitudes** towards women entrepreneurs should be improved to promote women entrepreneurship development in Benue South Education Zone C. Beyond creating awareness, community leaders, traditional rulers, and relevant stakeholders should organize sensitization campaigns that discourage gender discrimination and negative cultural stereotypes while encouraging equal participation of women in entrepreneurial activities. Successful women entrepreneurs should be recognized as role models to inspire others. Continuous public enlightenment can foster a supportive business environment that enhances women's confidence, increases entrepreneurial participation, and promotes enterprise growth.
- iii. **Literacy** among women should be improved to strengthen women entrepreneurship development in Benue South Education Zone C. Beyond providing basic education, women entrepreneurs should receive continuous entrepreneurial training in financial management, business planning, digital literacy, marketing, and record-keeping to improve their business competencies. Regular capacity-building workshops and vocational training programmes should be organized to equip women with practical entrepreneurial skills. Improved literacy will enhance women's decision-making abilities, business performance, innovation, and the long-term sustainability of their enterprises.

Contribution to Knowledge

This study contributes to the existing literature by examining the influence of socio-cultural factors on women entrepreneurship development in Benue South Education Zone C, Benue State, Nigeria. The findings provide insights into how religious practices, societal attitudes, and literacy influence women entrepreneurship development and serve as a valuable reference for policymakers, development agencies, community leaders, educational institutions, and scholars interested in women entrepreneurship and socio-cultural development.

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