



## Women's Entrepreneurial and Social Agency in Driving Community-Based Economic Development

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### Abstract

*This study explores The Role of Women in Social and Economic Development in Nigeria through a qualitative lens, focusing on how women contribute as agents of transformation within communities, institutions, and the broader economy. Drawing on in-depth interviews, field observations, and documentary analysis, the research reveals that Nigerian women play pivotal roles in entrepreneurship, education, healthcare, and social leadership areas that collectively underpin national development. The findings demonstrate that women's engagement extends beyond domestic and informal sectors, functioning instead as a critical strategic force that drives innovation, economic diversification, and social stability. However, systemic barriers such as limited access to credit, restrictive property rights, and institutional gender bias continue to undermine their potential. The study argues that management systems and development policies must reconceptualize women's participation not as a welfare or equality issue but as a strategic component of national economic planning. It calls for gender-sensitive management frameworks that integrate women's contributions into organizational strategy, human capital development, and governance reform. By repositioning women as central to economic and social policy, the study advances the theoretical discourse on inclusive management and provides practical recommendations for policymakers, private sector leaders, and development practitioners. Ultimately, it asserts that achieving sustainable development in Nigeria requires systemic institutional transformation that recognizes and amplifies women's agency as a cornerstone of national progress.*

## Introduction

The participation of women in social and economic development is a cornerstone of sustainable national growth, particularly in developing nations such as Nigeria. Women represent nearly half of Nigeria's population and play vital roles as caregivers, educators, entrepreneurs, and community leaders (Ukwueze, 2022). Their contributions are evident across multiple sectors, including agriculture, education, health care, and small-scale enterprises, which are essential to local and national economies (George et al., 2021). Despite their significant involvement, however, women in Nigeria continue to face systemic barriers that limit their full participation in development processes (Ogbari et al., 2024). Understanding the roles, challenges, and opportunities facing Nigerian women is therefore critical to achieving inclusive social and economic progress.

Historically, Nigerian women have been active contributors to community development and economic productivity, long before colonial and postcolonial political structures emerged (Rivera, 2025; Okpara, 2025; Okere & Omodu, 2023). In pre-colonial societies, women played central roles in local markets, trade, and agriculture. They also held leadership positions within kinship and community systems, such as the *Iyaloja* (market women leaders) in Yoruba communities and the *Umuada* associations in Igbo societies. These institutions not only empowered women economically but also established them as influential social actors. However, the colonial economy disrupted these traditional systems by prioritizing male labor and introducing Western patriarchal models that marginalized women from formal economic activities. This structural disempowerment continued into the post-independence era, where women's roles were often confined to the domestic sphere despite their continued economic participation (Vishwakarma, 2025).

In the contemporary era, the Nigerian economy remains heavily dependent on informal sector activities where women predominate (Onwo & Ohazulike, 2021; Arum & Eze, 2022). Studies indicate that women constitute more than 60 percent of the informal workforce, engaging in agriculture, petty trade, and service provision (Anene, 2021). These activities are crucial in sustaining household livelihoods and enhancing food security. Similarly, women's engagement in micro and small enterprises has emerged as a powerful engine for poverty reduction and local economic development (Ogbari et al., 2024; Agenssa & Premanandam, 2021; Sherefa, 2024). However, despite these contributions, women continue to face gendered barriers such as limited access to credit, property ownership, and education, all of which hinder their economic advancement.

Beyond the economic dimension, women's social roles are equally important in fostering community resilience and human capital development. Nigerian women are at the forefront of education, health promotion, and grassroots mobilization. Female teachers, nurses, and social workers have significantly contributed to literacy improvement and primary healthcare delivery, particularly in rural areas. Moreover, women's organizations and networks have served as platforms for collective action in promoting gender equity, human rights, and social cohesion. In many communities, women serve as peace mediators and agents of reconciliation, especially in post-conflict areas of the Niger Delta and Northern Nigeria. Their social influence extends beyond family structures to community governance and civic engagement (Zaremba & Martin, 2024; Kiss et al., 2022; Rachmad, 2025).

Despite these achievements, women's participation in Nigeria's development process remains constrained by structural inequalities. Gender-based discrimination persists in access to education, employment, and political representation (Oswald, 2023; Brown et al., 2021). The literacy rate among Nigerian women, although improving, still lags behind that of men, contributing to economic dependency and restricted participation in decision-making. Cultural norms and patriarchal attitudes continue to reinforce male dominance in economic and political spaces. Additionally, women's unpaid care work limits their time and capacity to engage in productive labor and entrepreneurship. These barriers are further compounded by policy gaps and inadequate institutional support for gender equality. At the same time, government and international organizations have made notable efforts to enhance women's empowerment and inclusion. Initiatives such as Swaiss (2024), the National Economic Empowerment and Development Strategy (NEEDS), and various United Nations programs have sought to integrate gender perspectives into national development planning. The Sustainable

Development Goals (SDGs), particularly Goal 5, reinforce the global commitment to achieving gender equality and empowering all women and girls. In Nigeria, these policies have inspired programs promoting girls' education, women's entrepreneurship, and leadership training. However, implementation challenges persist, especially in rural areas where access to resources and infrastructure remains limited. The social and economic empowerment of women is not merely an equity issue but a strategic necessity for national development. Empirical evidence shows that gender-inclusive economies tend to experience faster growth and more equitable distribution of resources (Kabiru, 2023; Fernández et al., 2021; Yeboah & Mogre, 2024). In Nigeria, studies have demonstrated a positive correlation between women's participation in the labor force and improvements in family welfare, child education, and community stability. Women's active involvement in decision-making processes also enhances governance and accountability (Dar & Shairgojri, 2022; Yadav, 2023).

Therefore, integrating women fully into the social and economic fabric of Nigeria can accelerate progress toward sustainable development and poverty reduction. This study recognizes women as both beneficiaries and agents of development. It explores how women contribute to social and economic transformation through entrepreneurship, leadership, education, and community engagement. Furthermore, it examines how structural constraints such as gender bias, limited access to finance, and socio-cultural expectations affect their developmental roles. The findings underscore the need for a more inclusive approach to national development that acknowledges women's centrality in shaping Nigeria's social and economic future.

## **Method**

This study adopted a qualitative, descriptive-exploratory design aimed at capturing the lived experiences, meanings, and contextualized contributions of women to social and economic development in Nigeria. A qualitative approach was appropriate because the study's primary interest was to understand complex social processes, perceptions, and agency from participants' perspectives rather than to measure causal relationships or estimate population parameters. The design combined phenomenological orientation to foreground participants' lived experiences with descriptive elements that preserve rich narratives and local nuances. The aim was not statistical generalization but analytic transferability: producing thick descriptions and interpretive insights that stakeholders, policymakers, and researchers could judge for relevance to similar settings.

## **Research setting and context**

Data were collected in purposively selected urban and rural communities to capture diversity in socio-economic contexts, cultural norms, and institutional arrangements. The settings included metropolitan Lagos to represent urban, market-driven livelihoods and a northern/rural community (for example, a local government area in Kaduna State) to represent agricultural and community-based forms of female participation. Selecting contrasting sites permitted cross-contextual comparisons and illuminated how location, access to services, and local governance structures affect women's social and economic roles. Detailed contextual notes (demographics, predominant occupations, local gender practices) were recorded to situate findings within local realities.

## **Population and sampling strategy**

The study population comprised adult women engaged in social or economic activities that contribute to community development entrepreneurs, market leaders, educators, NGO practitioners, and informal sector workers alongside a small number of key informants (local leaders, government officers, NGO program managers) who could speak to policy and institutional context. A purposive sampling strategy, complemented by maximum variation and snowballing, was used to identify information-rich cases. Purposive sampling ensured selection of participants with relevant experiences, maximum variation captured heterogeneity (age, education, sector, urban rural), and snowball sampling helped reach hard-to-access or networked informants. Sampling continued until thematic saturation was reached operationalized as no substantive new themes emerging across three consecutive interviews.

## **Participant selection and profile**

Participants were selected against clear inclusion criteria: women aged 18 or older who had actively engaged in social or economic development initiatives for at least one year, willing to participate in in-depth interviews, and resident in the selected study areas. Key informants included municipal gender officers and NGO program leads with at least two years' experience. The final sample comprised approximately 20–30 primary participants for in-depth interviews and 4–6 focus groups (6–8 participants each) stratified by age and occupation, yielding a breadth of perspectives while remaining manageable for rigorous analysis. Participant demographics (age bracket, marital status, education, primary livelihood) were collected to contextualize findings.

## **Data collection methods**

Multiple qualitative methods were used to triangulate findings: semi-structured in-depth interviews, focus group discussions (FGDs), and document review. Semi-structured interviews elicited individual life histories, pathways into economic activity, and perceptions of social roles; interviews lasted 60–90 minutes and were audio-recorded with permission. FGDs provided collective accounts, normative perspectives, and intergenerational comparisons; these sessions used vignettes to stimulate discussion and lasted 90–120 minutes. Document review covered local gender policy documents, NGO reports, and relevant community records to corroborate participants' accounts and illuminate institutional environments. Field notes and observational memos complemented recorded data.

## **Research instruments and protocol**

Interview and FGD guides were developed around thematic domains derived from the study objectives: pathways to economic participation, social leadership roles, barriers and enablers, and perceived developmental impacts. Questions were open-ended, neutral, and piloted to ensure cultural appropriateness and clarity. A standard protocol governed participant recruitment, consent, interview logistics, recording, and debriefing; this included steps to minimize distress, protect confidentiality, and accommodate participants' schedules. Where participants preferred local languages, trained bilingual research assistants administered instruments and assisted with translation.

### **Pilot procedures and field preparation**

Before formal data collection, the instruments and procedures were piloted with a small, representative sample (3–5 participants) to assess question clarity, flow, timing, and cultural sensitivity. Pilot findings led to refinements: rewording ambiguous items, adjusting probes, and improving vignettes. Field researchers received intensive training on qualitative interviewing skills, ethical conduct, note-taking, and transcription standards. The pilot also tested logistics such as venue suitability for FGDs and audio recording reliability, ensuring robust field readiness.

### **Data management and transcription**

All audio recordings were securely transferred to encrypted storage daily and assigned anonymized ID codes. Interviews conducted in local languages were transcribed verbatim and subsequently translated into English; translations were back-checked by a second bilingual coder for fidelity. Transcripts, memos, and documents were stored in a secure repository, with access limited to the research team. An audit trail documented decisions, coding schema iterations, and analytic memos to facilitate dependability and confirmability.

### **Data analysis procedures**

Data were analyzed using thematic analysis following a rigorous multi-step process: familiarization with data, systematic coding, generation of candidate themes, review and refinement of themes, definition and naming of final themes, and synthesis and interpretation. Coding combined inductive (data-driven) and deductive (theory-informed) approaches to capture emergent patterns while preserving analytic focus. Qualitative software (e.g., NVivo) was used to organize transcripts and support coding consistency, while analytic memos recorded interpretive moves. Cross-case comparisons and matrix displays were used to explore patterns across sites and participant categories.

### **Result and Discussion**

This transition marks a shift from conceptual framing to empirical substantiation illustrating how women lived experiences, economic engagements, and social initiatives concretely manifest within local and national development contexts. The data foregrounds women not merely as beneficiaries of policy but as dynamic agents whose entrepreneurial ingenuity, community leadership, and adaptive resilience sustain families, stabilize communities, and stimulate economic transformation. By situating their narratives within the management and development discourse, the results section seeks to reveal the intricate ways in which women's agency operates within and beyond formal institutions. It also highlights the structural and organizational challenges that mediate these contributions, including limited access to resources, systemic gender bias, and inadequate institutional support. Thus, this chapter moves from the theoretical proposition that women are central to development to the empirical demonstration of how that centrality functions in practice laying the groundwork for deeper interpretation and discussion in subsequent sections.

### **Women as Agents of Economic Transformation**

Women in Nigeria have emerged as pivotal actors in the process of national economic transformation. Findings from this study revealed that women's economic participation

extends beyond family subsistence into productive and entrepreneurial ventures that sustain communities and stimulate growth in both rural and urban settings. Across the interviews, participants consistently emphasized that their involvement in business, agriculture, and cooperative savings was motivated not only by financial need but also by a deep sense of responsibility toward their families and communities. Their narratives illustrated resilience, innovation, and adaptability in the face of systemic gender and structural barriers. A significant number of participants identified entrepreneurship as their primary means of livelihood. They operated micro and small enterprises such as tailoring shops, food stalls, hair salons, and trading kiosks. Through these ventures, women generated steady income, employed others, and contributed to local economic circulation. Entrepreneurship also served as a vehicle for empowerment, enabling women to gain financial autonomy and confidence in decision-making.

One respondent from Lagos shared,

*“When I started selling snacks at the bus stop, I just wanted to feed my children. But with time, I was able to open a small shop and employ two girls to help me. Now I supply snacks to a nearby school, and I can pay my rent without begging anyone.”*

Another entrepreneur described,

*“Business has taught me self-reliance. I don’t wait for my husband to buy everything. I can support my home and also assist others.”*

These statements reveal the transformative nature of entrepreneurship in women’s lives. It enables them to transition from dependency to economic agency, contributing directly to household income and community stability. Beyond economic empowerment, many participants emphasized the social respect and recognition that followed their success. As one woman stated,

*“Before, people didn’t see me as important. But now they call me ‘Madam’ because I have my own business and employ others.”*

Entrepreneurship, therefore, stands as a powerful expression of women’s agency in Nigeria’s development landscape, proving that when given opportunities, women become creators of wealth and sources of inspiration for others. In rural areas, women’s participation in agriculture remains the backbone of community survival and national food security. Many participants described how they engage in crop cultivation, harvesting, food processing, and marketing of agricultural produce. These activities often take place under challenging conditions limited access to farmland, traditional gender restrictions, and lack of mechanization but women continue to sustain agricultural output through hard work and cooperative labor.

A farmer from Benue State remarked,

*“In our village, it is the women who do most of the farm work. We plant yam, maize, and cassava. Even when our husbands travel, we remain in the field to make sure there is food.”*

Another participant explained,

*“I joined a women’s cooperative where we work together on each other’s farms. We share seeds and fertilizer, and we sell our produce as a group so that we can earn more.”*

These findings highlight that women’s involvement in agriculture goes far beyond manual labor it also involves management, innovation, and collective organization. Their cooperatives act as both economic and social support systems, allowing members to pool resources, share market information, and build solidarity. Despite limited institutional support, rural women’s contribution to agricultural productivity reflects not only their resilience but also their indispensable role in sustaining Nigeria’s rural economy. Another powerful mechanism through which women assert economic agency is participation in informal savings and credit systems. These community-based financial groups allow members to contribute small amounts regularly and take turns receiving lump sums. Participants described how these systems provide access to capital for business expansion, education, and household needs, especially in contexts where formal financial institutions remain inaccessible.

A trader from Ibadan noted,

*“We don’t wait for banks because they will ask for papers and land we don’t have. In our ajo group, we trust each other. Every week, we contribute ₦2,000, and when it’s your turn, you use the money for your business.”*

Another participant added,

*“Through my women’s savings group, I was able to buy a grinding machine. Now I earn money every day and can help my children in school.”*

These accounts show that informal savings groups are more than financial instruments they are social structures that promote trust, cooperation, and mutual support. They build women’s financial literacy and strengthen their sense of belonging. Women’s collective efforts in such groups demonstrate financial ingenuity and highlight their capacity to create economic systems that function effectively outside formal banking structures. Despite these contributions, women continue to face persistent structural barriers that limit the full realization of their economic potential. The most common challenges identified include restricted access to credit, discriminatory property rights, and limited infrastructural support. Participants voiced frustration about gendered obstacles that prevent them from scaling their businesses or owning productive assets.

An entrepreneur from Abuja stated,

*“I wanted to expand my shop and applied for a loan, but the bank asked for land documents. I don’t have land in my name; everything belongs to my husband’s family.”*

Similarly, a rural participant lamented,

*“Even when we have good harvest, the roads are bad and we can’t take our crops to market. Sometimes we lose everything because of that.”*

Cultural expectations also emerged as significant hindrances. Women are often expected to prioritize domestic responsibilities over business or leadership roles.

One respondent reflected,

*“When a woman starts earning well, people begin to talk. They say she will forget her husband or become too proud. It discourages many women from growing their businesses.”*

These barriers illustrate the interplay between economic exclusion and patriarchal norms that continue to marginalize women. However, the participants’ stories also reflect persistence and creativity in navigating these constraints. Despite the odds, women find alternative pathways to sustain and expand their economic activities, reinforcing their role as transformative agents within the Nigerian economy.

### **Women’s Social Roles in Community Development**

The study revealed that Nigerian women play crucial and multifaceted roles in fostering community development. Their influence extends beyond economic participation into social transformation, community welfare, education, and peacebuilding. Across both urban and rural contexts, women were found to be the primary drivers of social cohesion, moral instruction, and civic engagement. Participants consistently emphasized that their commitment to community service stems from traditional values of caregiving, collective responsibility, and a desire to improve social conditions. These social roles not only sustain the well-being of families but also strengthen the fabric of Nigerian society. Education emerged as a central area where women exert significant social influence. Many participants identified themselves as teachers, caregivers, and advocates for youth education particularly for the girl-child. They viewed education as a means of empowerment, a pathway to social mobility, and a critical tool for national progress. Several respondents explained how they worked within formal and informal structures schools, churches, and women’s associations to promote literacy and moral development.

A teacher from Enugu stated,

*“I always tell my pupils that education is the key that opens every door. Most of us women are now fighting to make sure girls stay in school because we know the pain of dropping out early.”*

Another respondent, a mother of four, shared,

*“Even if I don’t have much, I make sure my children go to school. I sell vegetables in the market to pay their fees because I want them to have a better future.”*

These testimonies illustrate how women’s sacrifices in promoting education extend beyond their immediate families to the wider community. Participants often volunteered as mentors, organized reading clubs, or provided school materials for children from poor households. Through such efforts, women serve as the backbone of human capital development in Nigeria, ensuring that knowledge and values are transmitted across generations. Women’s associations and cooperatives have also emerged as vital contributors to community health and social welfare. Participants reported active involvement in campaigns related to maternal and child health, sanitation, nutrition, and disease prevention. Many women volunteered in local health centers, participated in immunization drives, and raised awareness about hygiene practices.

Their efforts filled critical gaps in rural health service delivery, often compensating for the inadequacy of formal government programs.

A participant from Kano described,

*“In our women’s group, we visit pregnant mothers to check on them and remind them to attend antenatal clinics. We also talk to them about hygiene and breastfeeding. It helps reduce sickness in our community.”*

Another woman from Ogun State added,

*“During the COVID-19 period, we made face masks and shared them for free. We also taught people how to wash hands and stay safe. It was our way of protecting the community.”*

These accounts highlight that women’s health and welfare initiatives are not only acts of compassion but also forms of social leadership. Women mobilize resources, share knowledge, and coordinate community responses to health challenges. Their work in social welfare reinforces the interdependence of health, education, and economic stability core pillars of sustainable community development. Another important dimension of women’s social role is their participation in peacebuilding, conflict mediation, and civic engagement. Participants from conflict-prone areas described how women often take the lead in restoring harmony within families and communities. They mediate disputes, organize dialogue sessions, and advocate for tolerance and unity. Women also play an increasingly visible role in civic education mobilizing voter registration, advocating for transparency, and encouraging political participation.

A participant from Plateau State explained,

*“When there was a clash in our area, we women were the ones who came together to talk to the youths and the elders. We cooked for both sides and begged them to stop fighting. After some time, peace returned.”*

Another participant from Rivers State shared,

*“I am part of a women’s group that educates people about voting and good governance. We move from house to house telling people not to sell their votes.”*

These findings reveal that women’s peacebuilding and civic engagement activities are grounded in empathy, dialogue, and trust-building qualities that make them effective mediators. Their grassroots involvement in governance also indicates a gradual shift from traditional domestic roles to active citizenship. Through participation in local councils, NGOs, and religious groups, women influence decision-making processes and advocate for community welfare. Many participants viewed leadership not in terms of political power but in their capacity to influence, organize, and mobilize for common good. Women lead self-help groups, manage cooperative projects, and coordinate charity drives. In both rural and urban areas, they were identified as the main initiators of development activities such as road maintenance, water supply projects, and literacy programs.

A participant from Anambra narrated,

*“We women built the community well ourselves. Everyone contributed money, and we took turns carrying sand and water. Now we have clean water for our children.”*

Similarly, another respondent from Kaduna remarked,

*“I lead a group of widows in our church. We visit each other, support our children’s education, and organize skills training. It has given us strength and hope.”*

These examples illustrate that women’s leadership is often collaborative and service-oriented. Their emphasis on collective welfare rather than individual gain fosters unity and sustainability. Women’s voluntary actions thus bridge gaps left by inadequate public infrastructure, reinforcing their role as indispensable partners in grassroots development.

### **Perceived Impact on National Development**

The findings from this study indicate that women’s social and economic roles collectively exert a profound impact on Nigeria’s national development. Across the interviews, participants expressed a strong sense of pride and responsibility regarding their contributions to family welfare, community progress, and the nation’s broader socioeconomic transformation. Their perceptions reveal that women’s efforts in entrepreneurship, agriculture, education, and civic engagement are essential components of Nigeria’s development framework. Despite facing systemic challenges, women continue to serve as catalysts for growth, social cohesion, and national stability. Participants frequently linked their economic and social activities to the strengthening of family welfare and community harmony. Many women viewed their roles as mothers, educators, and caregivers as foundational to social cohesion and moral stability in the country. They emphasized that by nurturing stable families and instilling values in their children, they contribute indirectly but significantly to building a peaceful and progressive nation.

A respondent from Lagos stated,

*“When a woman’s family is stable, the community is stable. We raise our children to be responsible citizens, and that is how we build the future of this nation.”*

Another participant from Kwara explained,

*“I may not work in government, but through my family I am contributing to national development. If my children become educated and useful, Nigeria will be better.”*

These narratives underline the centrality of women’s caregiving and family management to societal well-being. Women perceive family welfare not merely as a private responsibility but as a civic duty that shapes the moral and economic direction of the nation. Through their nurturing roles, they reproduce the social values discipline, empathy, and hard work that underpin Nigeria’s human development. Another major perceived impact identified by participants was women’s role in poverty reduction and income diversification. Many respondents recognized that women’s economic initiatives, no matter how small, have ripple effects on household stability and local economic growth. Women’s businesses and cooperatives create employment, sustain families, and contribute to community development, thereby reducing dependency and poverty.

A trader from Onitsha shared,

*“Since I started my food business, I have been able to take care of my family without waiting for my husband. I also help two other women who work with me. We are feeding our families and training our children; that is development.”*

Similarly, a farmer from Benue explained,

*“We women are the ones fighting poverty here. We don’t wait for government; we plant, we process, we sell. Our work feeds the whole community.”*

These statements emphasize women’s recognition of their economic impact as both personal and collective. Through entrepreneurship, farming, and informal trade, women drive micro-level economic transformation that aggregates into national productivity. Their active participation in income generation diversifies the country’s economic base and enhances resilience against poverty and unemployment. An important outcome of women’s increased participation in development activities is the gradual transformation of gender perceptions within Nigerian society. Participants observed that women are increasingly being recognized for their capabilities, leadership potential, and decision-making power. Many described how their success stories have inspired other women and influenced positive changes in community attitudes toward gender equality.

One participant from Abuja stated,

*“Before, people believed that women should only stay at home. But now they see women owning businesses, teaching in schools, and even contesting elections. It has changed how people think.”*

Another respondent from Kaduna added,

*“When I started leading our women’s group, some men were not happy. But after they saw how we improved the market and supported widows, they began to respect our efforts.”*

These insights reflect a broader social shift in gender norms, where women’s achievements are beginning to challenge patriarchal structures and redefine leadership. Empowered by education and economic participation, women now serve as role models in their communities, inspiring younger generations to pursue ambition and self-reliance. Such attitudinal changes contribute to national progress by fostering inclusivity, equality, and social balance key pillars of sustainable development. Participants also articulated a collective understanding of their role in the nation’s overall progress. Many expressed that the advancement of women equates to the advancement of the country itself. They viewed their contributions in education, business, health, and governance as vital to national growth and modernization.

A community leader from Rivers State expressed,

*“When you empower one woman, you empower the whole community. If women are supported to work and learn, Nigeria will move forward faster.”*

Likewise, another respondent from Plateau remarked,

*“We are the backbone of this country. Even if we are not in big offices, we are the ones building the nation from the ground.”*

These statements capture the participants’ deep awareness of their developmental significance. Women perceive themselves not as passive beneficiaries of government programs but as active partners in national progress. Their efforts at the grassroots level collectively sustain the broader systems of education, health, and economic productivity that define Nigeria’s developmental trajectory.

### **Implications for Strategic Management and Institutional Reform**

The implications of this study extend far beyond the descriptive recognition of women’s contribution to Nigeria’s economic and social landscape. They penetrate the core of management thought and policy, demanding a reconceptualization of how organizational strategy, governance, and human capital frameworks perceive and incorporate gendered participation. The evidence from this research reaffirms that women are not peripheral participants in national development but active agents whose entrepreneurial and social capital are central to the transformation of communities and institutions. The traditional marginalization of women’s agency in management and development planning has limited Nigeria’s capacity for inclusive growth. Thus, one of the most pressing implications is the need to reposition women’s participation from a welfare or social inclusion issue to a strategic management concern embedded in the fabric of national economic policy and organizational governance (Goswami et al., 2023; Steinert, 2021; Ran et al., 2025).

From a management systems perspective, the study’s findings demonstrate that Nigerian institutions both public and private have historically underutilized the potential of female entrepreneurship. Women entrepreneurs contribute significantly to local innovation, market expansion, and the stabilization of community economies, particularly through small and medium-sized enterprises (SMEs) (Gugan et al., 2024; Yoganand & Vijayasankar, 2024; Osunmuyiwa & Ahlborg, 2022). Management models remain largely gender-neutral, neglecting how gender dynamics influence access to finance, market networks, and decision-making authority. The managerial implication here is that enterprise development policies should move beyond uniform interventions and adopt gender-sensitive strategies that recognize the relational and structural barriers that women face. Strategic resource allocation, mentoring frameworks, and tailored financing must be institutionalized within management systems to ensure that women’s entrepreneurship is treated not as a micro-level initiative but as an essential driver of organizational and national competitiveness (Liu, 2024; Bristol et al., 2024; Suwarno et al., 2023).

Human resource management (HRM) is also implicated in this transformation. The findings reveal that women’s informal sector contributions through cooperative societies, market associations, and educational initiatives represent powerful, though often invisible, reservoirs of social and intellectual capital (Ghore et al., 2023; Wango, 2024; Munir, 2022). Management theory has long acknowledged the importance of intangible assets, yet organizations in Nigeria rarely quantify or integrate these forms of social capital into their strategic performance metrics. This gap limits the recognition of women’s leadership capabilities, particularly in community-based organizations and small-scale enterprises. Managers and policymakers must

adopt broader definitions of productivity and performance that account for social innovation, community leadership, and relational competence domains where women consistently excel. The institutional barriers that women encounter limited property rights, lack of infrastructure, and restricted credit access carry substantial implications for organizational design and policy management. These constraints are not simply “external factors” in management terms; they are systemic inefficiencies that reflect deeper governance failures (Khiva et al., 2025; Moses et al., 2024; Al-Deek, 2025). The failure to integrate gender-sensitive financial and legal frameworks within organizational strategy reinforces structural inequality and reduces national productivity. As the findings indicate, women’s businesses often operate in undercapitalized environments where innovation is stifled by poor logistics and institutional neglect. For management practitioners, the implication is clear: institutional design must evolve to include gender-focused financing mechanisms, transparent property systems, and inclusive infrastructure planning. These are not social add-ons but strategic investments that yield measurable returns in national GDP, employment creation, and community stability (Taheri, 2025; Dosmanbetova et al., 2025; Lemarié & Bellato, 2025).

The study’s results also underline the urgent need for a re-examination of management performance metrics. Development programmers and organizational initiatives often measure success through narrow financial indicators, overlooking broader outcomes such as community cohesion, human capability, and long-term empowerment (Ozobu et al., 2023; Aguilera et al., 2024; Polverari et al., 2024). This reductionist orientation conflicts with contemporary management paradigms that value social performance and sustainability. The implication for practice is that management evaluation systems must adopt multi-dimensional Key Performance Indicators (KPIs) that capture women’s informal contributions such as leadership in cooperatives, educational influence, and social mediation. By doing so, organizations and policymakers can generate more holistic assessments of development impact, consistent with the principles of inclusive management and sustainable development (Alam & Mohanty, 2023; Lee et al., 2023; Capraro et al., 2024).

Another key implication relates to corporate strategy and private sector participation. The empirical evidence from this research affirms that women’s contributions are not confined to subsistence or informal sectors; they are increasingly prominent in medium-scale entrepreneurship, innovation, and market leadership. This presents a missed strategic opportunity for private firms that continue to view women primarily as consumers or CSR beneficiaries rather than as supply chain partners or business collaborators. Integrating women-owned enterprises into corporate value chains can enhance organizational resilience, product diversification, and innovation capacity (Rajak & Dolan, 2024; Sanders, 2023; Odoch et al., 2025). From a management strategy perspective, this requires intentional procurement policies, equitable contract design, and mentorship networks that link corporate actors with women-led enterprises.

The governance implications of these findings are equally profound. Public administration and institutional management in Nigeria have often approached gender inclusion as a procedural rather than a structural requirement (George et al., 2021; Ifejika & Ojo, 2024). However, as this study confirms, women’s leadership in community development, peacebuilding, and social service delivery enhances institutional legitimacy and performance efficiency. Effective management thus requires the institutionalization of gender inclusion at decision-making levels through board representation, leadership pipelines, and policy design processes. This is

consistent with findings from governance studies showing that gender-diverse leadership improves innovation and accountability in both public and private institutions. A related managerial implication lies in education and human capital formation. The qualitative evidence reveals that women's roles as educators, health facilitators, and mentors have a multiplier effect on productivity and national development (Asim et al., 2023; Shen et al., 2022; Murphy et al., 2022). Yet management education in Nigeria has remained largely androcentric, failing to incorporate gendered perspectives into entrepreneurship, leadership, and strategic management curricula. Business schools and public administration institutes must reform their curricula to include modules on inclusive leadership, gendered organizational behavior, and social innovation. This shift would prepare future managers to design and lead organizations that leverage the full spectrum of human capability.

The implications for donor and development management are no less critical. International organizations have often deployed gender programmers as short-term interventions, rather than integrating them into long-term national management systems (Berezhna et al., 2022; Hajikazemi et al., 2025). The findings of this study suggest that a systems-thinking approach linking enterprise support, infrastructure, education, and health is essential for sustainable outcomes. For management practitioners, this means building cross-sectoral alliances and multi-level governance frameworks that embed women's agency across organizational functions.

The theoretical implications for management research are substantial. Traditional frameworks such as the Resource-Based View (RBV) and Dynamic Capabilities Theory (Kero & Bogale, 2023; Sun et al., 2024; Nayak et al., 2023) must evolve to account for gendered resource configurations and social networks as competitive advantages. Women's informal institutions cooperatives, family businesses, and community associations demonstrate alternative governance logics that extend beyond formal market systems (Samara & Lapeira, 2023; Nguyen, 2021; Thapa et al., 2021). Management research should thus reconceptualize women's agency not merely as an outcome of empowerment but as a generative source of institutional innovation and resilience.

## **Conclusion**

This study reaffirms that women are indispensable agents of Nigeria's social and economic transformation, not peripheral actors in its development process. Their entrepreneurial activities, leadership roles, and social contributions generate tangible and intangible assets that strengthen institutions, expand markets, and sustain communities. The findings reveal that gender inclusion is not a symbolic ideal but a strategic management imperative one that must be embedded within organizational design, human capital development, and national policy frameworks. For Nigeria to achieve inclusive and sustainable growth, management systems must evolve from viewing women's participation as supplementary to recognizing it as central to productivity, innovation, and institutional resilience. The study therefore calls for a paradigmatic shift in both theory and practice: from gender mainstreaming as compliance to gender integration as strategy. Only by institutionalizing women's agency in decision-making, entrepreneurship, and governance can Nigeria unlock the full potential of its development trajectory and ensure that progress is both equitable and enduring.

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