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INFLUENCE OF SOCIO-CULTURAL FACTORS ON THE ENTREPRENEURIAL SUCCESS OF FEMALE ENTREPRENEURS IN ILORIN METROPOLIS

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Abstract

The entrepreneurial performance of women is influenced by various socio-cultural factors, yet limited research has examined how these factors affect female entrepreneurs in Ilorin Metropolis, Kwara State. This study investigated the influence of socio-cultural factors on the entrepreneurial success of female entrepreneurs in Ilorin Metropolis. Specifically, the study examined the influence of ethnicity, marital status, religion, level of education, and family background on the success of female entrepreneurs five research questions, and five null hypotheses. It was anchored on Cultural Context Theory of Lev Vygotsky and Human Capital Theory of Becker and Rosen. A descriptive survey research design was adopted, with the population comprising all female entrepreneurs in Ilorin South, Ilorin West, and Ilorin East Local Government Areas. Due to the absence of official data, a sample size of 384 female entrepreneurs was determined using Cochran's formula for an infinite population, with 128 respondents selected from each local government using accidental sampling technique. Data were collected using a self-structured questionnaire titled Influence of Socio-cultural Factors on the Success of Female Entrepreneurs (ISFSFEQ). The instrument was validated by three experts and subjected to a pilot study, yielding a reliability coefficient of 0.99. Means and standard deviations were used to answer the research questions, while null hypotheses were tested using Analysis of Variance (ANOVA) at 0.05 level of significance. Findings revealed that ethnicity (mean = 2.89), marital status (mean = 2.98), religion (mean = 2.89), educational level (mean = 3.11), and family background (mean = 3.11) all influence the entrepreneurial success of female entrepreneurs to a high extent. Furthermore, the ANOVA results indicated no significant differences in perceptions of these influences across relevant demographic categories: ethnicity $F(2, 357) = 0.137, p = .872$; marital status $F(3, 356) = 0.082, p = .995$; education level $F(6, 353) = 1.089, p = .369$; religion $F(2, 356) = 1.625, p = .183$; and family background $F(2, 357) = 1.304, p = .273$. The study concluded that socio-cultural factors significantly affect female entrepreneurial success in Ilorin, highlighting the importance of supportive ethnic networks, family, religious, and educational environments. It is recommended that government agencies, entrepreneurship support institution, religious

organizations, educational institutions, NGOs, and family members actively support female entrepreneurs through policies, training, mentorship, and culturally sensitive interventions to enhance their business outcomes

Keywords: Female entrepreneurs, Ethnicity, Marital status, Socio-cultural factors, Entrepreneurial success, Ilorin Metropolis, Nigeria

Introduction

Entrepreneurship has increasingly become a central pathway for economic advancement, particularly in developing societies where small businesses serve as engines of job creation, poverty reduction, and community development. In Nigeria, the participation of women in entrepreneurial activities has continued to rise, reflecting shifts in social norms, economic pressures, and the desire for improved household welfare. In Ilorin metropolis where business activities span retail trade, services, agribusiness, and small-scale production, female entrepreneurs operate within socio-cultural environments shaped by ethnic values, and family systems that influence their motivations, opportunities, and success outcomes. The entrepreneurial activities of women contribute significantly to income generation, household stability, and local economic vibrancy, yet their success is shaped by powerful socio-cultural forces that either support or constrain their business growth. The socio-cultural environment therefore becomes an important determinant of enterprise performance, influencing access to resources, customer relations, business decision-making, and long-term sustainability Adeola et al., (2020).

Scholars have repeatedly emphasized that socio-cultural factors exert a strong influence on women's entrepreneurial journeys by shaping their aspirations, social roles, economic agency, and business performance Giwa., (2022). These factors manifest in different forms, including ethnic identity, marital obligations, each of these elements interacts to determine whether women gain social approval, receive family support, access networks, or face cultural resistance in their entrepreneurial pursuits. In Ilorin metropolis where ethnic groups such as Yoruba, Fulani, Nupe, and Hausa coexist, differences in cultural expectations often define the extent to which women are encouraged to run businesses independently or operate under the supervision of spouses or family members. Ethnic norms around mobility, social interaction, and gender roles may enhance or limit entrepreneurial engagement, thereby influencing overall business success.

Similarly, marital status also represents a critical socio-cultural factor affecting enterprise success. Married women often experience both support and constraints within the business environment. While some enjoy financial backing, emotional stability, and shared responsibilities that enhance business performance (Kelley et al., 2017), others encounter increased domestic obligations that limit time, energy, and mobility. Single and divorced women, on the other hand, may experience greater autonomy but face social scrutiny or reduced access to familial support systems. Educational attainment further shapes entrepreneurial success by equipping women with managerial skills, financial literacy, and the capacity to navigate markets effectively Welsh et al., (2016). Women with higher levels of formal education are more likely to develop business plans, use digital tools, understand customer needs, and engage in growth-oriented practices. Conversely, women with limited education may rely heavily on informal knowledge and experience, which can affect competitiveness in dynamic markets.

female entrepreneurs in Ilorin metropolis operate within layered socio-cultural systems that shape their opportunities and challenges. Understanding these dynamics is essential for identifying the pathways through which socio-cultural factors influence entrepreneurial success, as cultural, ethnicity, marital status continue to define women's roles within the economic landscape. Overall, the entrepreneurial environment in Ilorin metropolis reveals a compelling intersection between socio-cultural realities and business performance. While female entrepreneurs demonstrate creativity, resilience, and significant contributions to the local economy, their success is shaped by ethnic norms, marital expectation. These socio-cultural influences remain understudied within the specific context of Ilorin metropolis despite their visible impact on women's entrepreneurial outcomes. This creates a clear gap for empirical investigation into how these factors interact to shape the success of female-owned enterprises, thereby providing valuable insights into strengthening women's participation in economic development.

Statement of the Problem

Female entrepreneurship in Ilorin has steadily expanded, with more women engaging in small and medium-scale enterprises to enhance their livelihoods and contribute to economic development. Despite this growth, the success of these women entrepreneurs is often constrained by deeply rooted socio-cultural factors, particularly ethnicity and marital status. These factors can limit access to critical resources such as capital, education, mentorship, and market networks, which are essential for achieving sustainable entrepreneurial success.

Although initiatives exist to promote women's economic empowerment, many female entrepreneurs in Ilorin continue to face significant cultural and social barriers that hinder their business growth and sustainability. This study, therefore, investigated the influence of ethnicity and marital status on the entrepreneurial success of female entrepreneurs in Ilorin, Kwara State, with the aim of providing empirical evidence on how these socio-cultural factors shape women's participation and performance in the entrepreneurial landscape.

Research Questions

The following research questions were raised to guide the study:

1. What is the extent of the influence of ethnicity on the success of female entrepreneurs in Kwara State?
2. What is the extent of the influence of marital status on the success of female entrepreneurs in Kwara State?

Research Hypotheses

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

- H₀₁: There is no significant differences in the mean perception scores of the respondents regarding the influence of ethnicity on the success of female entrepreneurs based on marital status.
- H₀₂: There is no significant differences in the mean perception scores of the respondents regarding the influence of marital status on the success of female entrepreneurs based on tribe.

Methodology

This study adopted a descriptive survey research design, the study was a survey of the perception of entrepreneurs on the influence of socio-cultural factors on the success of female entrepreneurs in Ilorin metropolis kwara State, Nigeria

. The population of the study comprised all women entrepreneurs in the three local government areas of Ilorin metropolis: Ilorin South, Ilorin West, and Ilorin East Local Government Areas. The population figure was unknown due to the absence of official data on the number of registered women entrepreneurs in Ilorin metropolis. A sample size of 384 respondents was determined using Cochran's formula for infinite populations (1977), with 128 respondents selected from each local government using an accidental sampling technique. Data for the study were collected using a structured questionnaire tagged "Influence of Socio-cultural Factors on the

Success of Female Entrepreneurs Questionnaire (ISFSFEQ)" designed by the researcher. The ISFSFEQ consists of 26 item raised after an extensive review of the literature. The items were placed on a four-point rating scale of Very Great Extent (VGE) = 4, Great Extent (GE) = 3, Low Extent (LE) = 2, Very Low Extent (VLE) = 1. The instrument was designed to measure key socio-cultural factors, including ethnicity, marital status, religion, education levels, and family background, as well as their influence on entrepreneurial success. To ensure content and face validity, the questionnaire was examined by three experts: two from the Department of Business and Entrepreneurship Education, Kwara State University, Malete, and one from the Department of Arts and Science Education, Kwara State University, Malete. A pilot study was conducted in Amoyo Town, Ifelodun Local Government Area of Kwara State, involving 30 female entrepreneurs who were not part of the main study population. The reliability of the instrument was ascertained using Cronbach's Alpha, which yielded a coefficient of 0.99, indicating a high degree of stability and internal consistency. Data collected were analyzed using descriptive and inferential statistics. Demographic data were summarized using frequency counts and percentages, while the research questions were answered using means and standard deviations. The formulated null hypotheses were tested using Analysis of Variance (ANOVA) at the 0.05 level of significance. THE FOLOWING BOUNDARY limits were used for item options of the research questionnaire: Very Great Extent (3.25 - 4.00), Great Extent (2.50 - 3.24), Low Extent (1.75 - 2.49), Very Low Extent (1.0 - 1.74). The Hypothesis was rejected when the

observed p-value was less than the fixed p-value of 0.05. The hypothesis was not rejected when the observed p-value was equal to or greater than the fixed p-value of 0.05.

Results

Research Question One: what is the extent of influence of on the success of female entrepreneurs in kwara State.

Table 1: Mean response of respondents on the extent of the influence of ethnicity on the success of female entrepreneurs in Kwara State.

S/N	Items on Ethnicity influence	Mean	SD	Remarks
1	Ethnicity create access to business opportunities.	3.20	0.89	High Extent
2	Female entrepreneurs face discrimination based on the ethnic group they belong to while conducting business	2.79	0.87	High Extent
3	Female entrepreneurs from north central region often face barriers in accessing financial capital.	3.00	0.96	High Extent
4	Ethnicity impacts societal perceptions of married female entrepreneurs.	2.85	0.89	High Extent
5	Ethnic identity of unmarried female entrepreneur influences their business strategies	2.90	0.93	High Extent
6	Ethnic identity can influence business marketing approaches of married female entrepreneurs.	2.88	0.92	High Extent
7	Ethnicity affects the ability to secure business partnerships because of the way people perceive women leadership abilities	2.94	0.91	High Extent
8	Ethnicity impacts customer trust and loyalty in businesses led by married women.	2.88	0.92	High Extent
9	The entrepreneurial support system is influenced by ethnic affiliations.	2.77	0.93	High Extent
10	Prejudice or bias related to ethnicity affects female entrepreneurs' growth potential	2.73	0.99	High Extent
	Weighted Mean	2.89		High Extent

Source: Field Survey, 2025

Analysis of data in Table 1 shows the mean and standard deviation of responses on extent of the influence of ethnicity on the success of female entrepreneurs in Kwara State. The results indicate that ethnicity plays a significant role in shaping the experiences of female entrepreneurs. Respondents strongly agreed that ethnicity creates access to business opportunities (mean = 3.20), suggesting that ethnic networks are valuable for securing business prospects. However, ethnic discrimination also presents challenges, as women reported facing bias in their business activities (mean = 2.79). Furthermore, entrepreneurs from the North-Central region, including Kwara State, often encounter barriers in accessing financial capital (mean = 3.00), which can hinder business growth. Ethnicity also affects how married female entrepreneurs are perceived by society (mean = 2.85), influencing both their reputation and the public's view of their businesses. For unmarried female entrepreneurs, ethnic identity impacts their business strategies (mean = 2.90), guiding how they approach their business ventures. Additionally, marketing strategies (mean = 2.88) and the ability to secure business partnerships (mean = 2.94) are also influenced by ethnicity, as biases toward women in leadership roles can limit collaboration opportunities. Customer trust and loyalty (mean = 2.88) are similarly affected by ethnic background, with some ethnic groups facing challenges in building strong customer relationships. Moreover, the ethnic affiliation of female entrepreneurs influences the support systems they can access, such as mentorship and funding (mean = 2.77). Lastly, prejudice and bias related to ethnicity hinder the growth potential of female entrepreneurs, limiting their opportunities for success (mean = 2.73). In Summary, the study reveals that ethnicity influences the success of female entrepreneurs in Kwara State to a high extent (weighted mean = 2.89)

Question Two

What is the extent of the influence of marital status on the success of female entrepreneurs in Kwara State?

Table 2: Mean response of respondents on the extent of the influence of marital status on the success of female entrepreneurs in Kwara State.

S/N	Items on Marital Status Influence	Mean	SD	Remarks
11	Married women business has a higher success rate compared to unmarried women business.	3.00	1.01	High Extent
12	Unmarried female entrepreneurs are more enthusiastic and motivated about their business which leads to business success.	3.06	0.87	High Extent
13	Married female entrepreneurs lack the necessary dedication business demanded.	2.82	0.92	High Extent
14	Unmarried female entrepreneurs enjoy more flexible and freedom to pursue the business goals.	3.31	0.90	Very High Extent
15	Single female entrepreneurs face unique societal perceptions that affect their success	2.81	0.91	High Extent
16	Support from a spouse affects business growth and success of married women.	2.96	1.04	High Extent
17	Married female entrepreneurs has limited time available for entrepreneurial activities	3.05	0.90	High Extent
18	Divorced women face distinct challenges in entrepreneurship	2.69	1.05	High Extent
19	A spouse's occupation or level of income influences business success.	3.12	0.91	High Extent
20	Widowed female entrepreneurs are more likely to receive support from family members.	2.97	0.99	High Extent
	Weighted Mean	2.98		High Extent

Source: Field survey, 2025

The analysis of the data in table 2 reveals the mean ratings of respondents regarding the extent to which marital status influences the success of female entrepreneurs in Kwara State. The results indicate that businesses run by married women tend to have a higher success rate compared to those run by unmarried women (mean = 3.00). In contrast, unmarried female entrepreneurs were seen as more enthusiastic and motivated, which contributes to their business success (mean = 3.06).

However, married female entrepreneurs reported facing challenges related to dedication (mean = 2.82), as the demands of family life may affect their ability to fully commit to their businesses. Despite these challenges, unmarried women enjoy more flexibility and freedom in pursuing their business goals, as indicated by the highest mean score (mean = 3.31). Single female entrepreneurs, however, face unique societal perceptions that can impact their success (mean = 2.81). On the other hand, married female entrepreneurs benefit from spousal support, which plays a significant role in business success (mean = 2.96). Married female entrepreneurs also reported having limited time for their entrepreneurial activities due to family responsibilities (mean = 3.05). Divorced female entrepreneurs face distinct challenges in entrepreneurship, as indicated by the lowest mean score (mean = 2.69), The occupation or income level of a spouse was also found to influence business success (mean = 3.12. Additionally, widowed female entrepreneurs are more likely to receive support from family members, which can positively impact their business growth (mean = 2.97). In summary, the analysis reveals that marital status significantly influences the success of female entrepreneurs in Kwara State. This implied that marital status influence on the entrepreneurial success of women to a high extent (weighted mean = 2.98).

Test of Hypotheses

H₀₁: There is no significant difference in the mean perception scores of the respondents regarding the influence of ethnicity on the entrepreneurial success of female entrepreneurs based on marital status.

Table 3: Summary of ANOVA on mean perception scores of the respondents regarding the influence of ethnicity on the entrepreneurial success of female entrepreneurs based on marital status.

Source: Field survey, 2025

Source	N	Mean	SD	Df	F	Sig.	Decision
Single	107	2.98	0.33	5			
Married	236	2.98	0.50		.082	.872	
Divorced	7	3.04	0.26	354			H₀₁ Retained
Widow	8	2.90	0.30				
Total	360			359			

Table 3 reveals the summary of a one-way analysis of variance (ANOVA) conducted to examine whether there was a significant difference in the mean perception scores regarding the influence of ethnicity on the entrepreneurial success of female entrepreneurs based on marital status. The independent variable was marital status categorized into Single (n = 107), Married (n = 236), Divorced (n = 7), and Widow (n = 8), and the dependent variable was the mean perception score of the influence of marital status. The ANOVA result indicated that there was no statistically significant difference in perception scores among the four groups, $F(3, 356) = 0.082, p = .995$. The mean perception scores were similar across the groups: Single (M = 2.98, SD = 0.33), Married (M = 2.98, SD = 0.50), Divorced (M = 3.04, SD = 0.26), and Widow (M = 2.90, SD = 0.30). Therefore, the null hypothesis (H₀₂), which states that there is no significant difference in the mean perception scores of the respondents regarding the influence of ethnicity on entrepreneurial success based on marital status, was retained.

H₀₂: There is no significant difference in the mean perception scores of the respondents regarding the influence of marital status on the entrepreneurial success of female entrepreneurs based on tribe.

Table 4: Summary of ANOVA on mean perception scores of the respondents regarding the influence of ethnicity on the entrepreneurial success of female entrepreneurs based on tribes.

Source	N	Mean	SD	Df	F	Sig.	Decision
Yoruba	268	2.89	0.45	2			
Hausa	25	2.90	0.46		.137	.872	
Igbo	67	2.86	0.43	357			H₀₂ Retained
Total	360			359			

Source: Field survey, 2025

Table 4 reveals the summary of a one-way analysis of variance (ANOVA) conducted to examine whether there was a significant difference in the mean perception scores regarding the influence of marital status on the entrepreneurial success of female entrepreneurs based on tribe. The independent variable was marital status categorized into Yoruba ($n = 268$), Hausa ($n = 25$), and Igbo ($n = 67$), and the dependent variable was the mean perception score of the influence of ethnicity. The ANOVA result indicated that there was no statistically significant difference in perception scores among the three ethnic groups, $F(2, 357) = 0.137$, $p = .872$. The mean perception scores were similar across the groups: Yoruba ($M = 2.89$, $SD = 0.45$), Hausa ($M = 2.90$, $SD = 0.46$), and Igbo ($M = 2.86$, $SD = 0.43$).

Therefore, the null hypothesis (H_0), which states that there is no significant difference in the mean perception scores of the respondents regarding the influence of marital status on entrepreneurial success based on tribes, was retained.

Discussion of Findings

The study examined the influence of socio-cultural factors on the entrepreneurial success of female entrepreneurs in Ilorin Metropolis, Kwara State and the findings were discussed in line with the research questions and hypotheses tested. The first finding of the study revealed that ethnicity influences the entrepreneurial success of female entrepreneurs to a high extent (weighted mean = 2.89). This influence is largely associated with the role of ethnic affiliation in shaping social networks, business trust, market relationships, access to informal financing, and apprenticeship opportunities. In Nigeria, ethnic communities often operate as support systems through rotating credit groups, trade associations, and informal mentoring arrangements that reduce entry barriers for women entrepreneurs and facilitate business growth. Women belonging to closely knit ethnic groups may enjoy preferential market access, customer loyalty, and business referrals which strengthen their competitive advantage. This finding aligns with Adeyemo and Yusuf (2021) who reported that ethnicity significantly enhances women's entrepreneurial opportunities through improved access to social and economic networks. Similarly, Adebayo, Oladele, and Akinwale (2022) observed that ethnic cultural norms continue to play a strong role in shaping entrepreneurial behavior despite modernization.

However, this finding contradicts Nwankwo and Uche (2020), who reported that ethnicity has minimal influence on women's business success in some highly urbanized contexts where professional networks rather than ethnic affiliations determine entrepreneurial outcomes. The disparity between these studies may be attributed to contextual differences, as ethnic ties remain deeply embedded within commercial practices in Ilorin, unlike major cities where heterogeneous business environments dilute ethnic influence.

The second finding showed that marital status influences entrepreneurial success to a high extent (weighted mean = 2.98). This suggests that marital relationships significantly shape women's access to emotional stability, financial resources, and labor support, which enhance business sustainability. Married women may benefit from spousal financial contributions, household labor sharing, childcare support, and increased social legitimacy that facilitates trust-based customer relationships. In contrast, single or divorced women often rely more on personal resilience, extended family assistance, or peer networks to compensate for the absence of spousal support. This finding supports the studies of Oladipo and Afolabi (2021) who found that spousal encouragement and family stability contribute notably to improved entrepreneurial performance among women, and Adeoye and Olawale (2022) who reported that marital status enhances women's access to startup capital and strengthens business decision-making confidence. However, Bello and Usman (2020) presented contradictory findings, reporting no significant relationship between marital status and entrepreneurial performance in metropolitan areas where women demonstrate higher economic independence. Their conclusion suggests that modernization and changing gender roles may reduce marital status as a determinant of business success in some urban settings, thereby accounting for the variation with the present study's findings.

The hypotheses tested in this study provided detailed insight into how female entrepreneurs perceive the influence of socio-cultural factors on entrepreneurial success in Ilorin Metropolis. The first hypothesis tested whether there was a significant difference in respondents mean perception scores regarding the influence of ethnicity on entrepreneurial success based on marital status. The result revealed no significant difference ($F(3, 356) = 0.082$, $p = .995$), indicating that

female entrepreneurs regardless of marital category hold similar views on how ethnicity affects their business outcomes. This suggests that ethnic identity operates as a consistent socio-cultural force that transcends individual marital circumstances. In Ilorin ethnic affiliations shape business trust communal cooperation apprenticeship relationships and access to informal credit networks all of which are available to women irrespective of marital status. Whether a woman is married or single does not substantially alter how she interacts with ethnic based associations or benefits from group solidarity and customary business arrangements. This finding supports Wale Oshinowo (2024) and Ademiluyi Nuhu and Mamman (2025) who argue that ethnic norms and community support structures affect entrepreneurs broadly and uniformly across demographic groups.

The second hypothesis examined whether a significant difference existed in respondents' perceptions of the influence of marital status on entrepreneurial success across different tribal groups. The result showed no significant difference ($F(2, 357) = 0.137, p = .872$) indicating that women from different ethnic backgrounds perceive the impact of marital roles and relationships on business activities in similar ways. This uniformity suggests that marital expectations spousal responsibilities and domestic obligations affecting women entrepreneurs are culturally shared experiences across tribes in Ilorin. Most married women experience comparable forms of spousal support or constraint such as shared childcare responsibilities contribution to start-up capital or the need to coordinate domestic and economic roles. Single and divorced women across tribes also encounter similar challenges including reliance on personal income and extended family support. This convergence reinforces Ogunnaike and Adegbuyi (2023) and Ibrahim and Lawal (2024) who found that gendered household roles affecting women's entrepreneurial engagement are widely embedded in Nigerian cultural practice rather than limited to tribal customs.

Conclusion

The findings of this study indicate that ethnicity and marital status significantly influence the entrepreneurial success of female entrepreneurs in Kwara State. Ethnic background shapes the opportunities available to women, as certain ethnic groups provide stronger social networks, cultural support, and access to resources that facilitate entrepreneurial success. Conversely, women from ethnic communities with more restrictive cultural norms face limitations in market access and participation in male-dominated business sectors.

Marital status was found to have a dual influence: while marriage can impose additional responsibilities that may constrain business activities, it can also serve as a motivating factor for women to engage in entrepreneurship to provide financial stability for their families. These findings imply that the socio-cultural context in which women operate inherently affects their entrepreneurial performance. The interplay between ethnicity and marital responsibilities creates a complex environment that can either enable or restrict women's ability to achieve success in business, highlighting the significant role of socio-cultural factors in shaping entrepreneurial outcomes.

Recommendations

The following recommendations were made in line with the findings of the study:

1. Government agencies at local, state, and national levels should develop and implement policies that promote ethnic inclusivity, equal access to resources, and educational programs for female entrepreneurs.
2. Women should provide with emotional and financial support from their spouses which can provide emotional encouragement and help in decision making as regards access to financing.

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