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Women's Empowerment, Microenterprise Survival, and Job Creation Through Integrated Livelihood Systems in Rural Nigeria

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Abstract

High female labor participation in developing economies frequently coexists with pervasive informality, yet public policies routinely conflate necessity-driven microenterprise start-up with durable job creation. This study investigates how women's economic empowerment policies can generate surviving enterprises and decent work in Ayedaade Local Government Area, Osun State, Nigeria, by integrating the resources, agency, and achievements framework with the sustainable livelihoods framework. We employed a qualitative documentary case study design focused on the subnational empowerment ecosystem. We analyzed 45 purposively sampled national labor force surveys, policy instruments, and empirical field studies from 2013 to 2026 using thematic synthesis and gender-gap differentials. The evidence reveals a persistent quality deficit in women's work: nationally, 87.9 percent to 88.3 percent of employed women are self-employed and 96.0 percent to 96.4 percent hold informal jobs, exceeding male rates by 8.0 and 7.7 percentage points, alongside lower female wage employment (12.1 percent), higher unemployment (6.2 percent), and higher time-related underemployment (12.5 percent). Across Ayedaade's agrarian communities, five interdependent constraints—credit mismatches, degraded feeder roads and high transport costs, managerial skill gaps, unpaid care burdens, and uninsured shocks—render isolated micro-loans or training ineffective unless bundled with enterprise groups, staged finance, personal initiative coaching, market infrastructure, and childcare. Conceptually, this study advances entrepreneurship scholarship by separating nominal self-employment from substantive agency and net job creation within a local livelihood system. Practically, it equips policymakers with a three-year implementation compact that replaces beneficiary headcounts with longitudinal tracking of enterprise survival, income control, and job quality.

Keywords: Women's Economic Empowerment, Sustainable Livelihoods Framework, Female Microenterprise Survival, Informal Labor Market, Personal Initiative Training.

JEL Classification: J16, J21, L26, O17, R58.

Introduction

Nominal female labor force participation in developing economies frequently coexists with low productivity, pervasive informality, and restricted control over productive assets. In Sub-Saharan Africa, high rates of female self-employment often reflect necessity-driven survival strategies rather than opportunity-driven entrepreneurship capable of generating additional employment (Adegbile et al., 2024; Lo Bue et al., 2022; Woldesenbet Beta et al., 2024). Labor market data from Nigeria illustrate this structural divergence between work participation and economic empowerment. In the first quarter of 2024, 87.9 percent of employed women in Nigeria were self-employed compared with 79.9 percent of men, while 96.4 percent of employed women operated in the informal sector compared with 88.7 percent of men (National Bureau of Statistics [NBS], 2024b). Only 12.1 percent of employed women held wage and salaried positions relative to 20.1 percent of men, and women recorded higher rates of unemployment (6.2 percent versus 4.3 percent) and time-related underemployment (12.5 percent versus 8.5 percent) (NBS, 2024b). Subsequent national estimates from the second quarter of 2024 confirm the persistence of this pattern: female self-employment reached 88.3 percent, female informal employment stood at 96.0 percent, and rural informality reached 97.5 percent (NBS, 2024c). Annual labor records from 2023 similarly indicate that 95.6 percent of employed women worked informally compared with 88.7 percent of men (NBS, 2024a). These indicators demonstrate that Nigerian women participate extensively in economic activity, yet remain concentrated in own-account microenterprises characterized by unstable returns, limited legal protection, and low job-creation capacity.

This empirical pattern underscores a foundational analytical distinction among employment, enterprise creation, job creation, and substantive economic empowerment. Employment encompasses any work performed for pay or profit within a reference period, irrespective of earnings stability, working hours, or social protection. Enterprise creation denotes the initiation of an income-generating unit, which in rural and semi-urban developing contexts typically takes the form of a single-person informal venture. Job creation is a stricter economic outcome requiring the generation of sustained, remunerative work for the proprietor or additional hired workers. Economic empowerment, in turn, requires that women possess access to productive resources, exercise autonomous decision-making over asset allocation and earnings, participate in markets on equitable terms, and convert labor returns into long-term well-being and bargaining voice (Duflo, 2012; Kabeer, 1999; Mosedale, 2005). Because economic growth and gender equality do not automatically reinforce one another across

institutional contexts (Duflo, 2012; Rettig et al., 2020), equating the headcount of self-employed women with economic empowerment obscures underlying deficits in enterprise productivity and job quality.

Prior empirical research on female enterprise development in developing economies revolves around three interconnected debates concerning capital allocation, behavioral and managerial capabilities, and socio-spatial institutional constraints. In the domain of entrepreneurial finance, experimental and observational studies indicate that capital injections alone yield uneven returns across gender lines. De Mel et al. (2009) found that unconditional capital grants to Sri Lankan microenterprises generated lower average profit increases among female-owned firms than among male-owned firms, largely because household expenditure pressures and concentration in saturated low-margin sectors constrained capital reinvestment. Conversely, McKenzie (2017) demonstrated that large, competitively awarded business plan grants in Nigeria expanded firm survival, revenues, and employment Creation when allocated to growth-oriented entrepreneurs. Synthesizing multi-country evaluations, Buvinić and Furst-Nichols (2016) conclude that modest capital transfers rarely transform subsistence activities unless paired with complementary support. Within Nigeria and comparable developing markets, gender disparities in agricultural and enterprise finance persist due to collateral requirements, high transaction costs, gaps in financial literacy, and regulatory rigidities (Adegbite & Machethe, 2020; Egbo et al., 2020; OECD & Global Women's Entrepreneurship Policy Network, 2025). While entrepreneurship offers a viable mechanism for poverty alleviation and income generation, its empowering effects depend on socially inclusive institutional environments and supportive policy configurations (Adegbile et al., 2024; Adeleye et al., 2023; Ogbari et al., 2024; Ukwueze, 2022).

A second stream of literature evaluates human capital interventions and program bundling. Meta-regression analyses of entrepreneurship and active labor market programs in developing countries show that standalone classroom training produces heterogeneous and frequently modest effects on firm profits and employment, whereas bundled interventions combining finance, mentoring, and market linkages perform more consistently (Cho & Honorati, 2014; Kluve et al., 2019). Randomized controlled trials further demonstrate that curriculum design determines behavioral adoption: Campos et al. (2017) established that psychology-based personal initiative training in West Africa increased small firm profits substantially more than traditional accounting and managerial instruction, with pronounced gains among women entrepreneurs. Similarly, Bandiera et al. (2020) showed that a

multifaceted intervention combining vocational training, life skills, and safe group spaces in Uganda increased adolescent girls' self-employment while reducing early childbearing, and Lwamba et al. (2022) confirmed through a systematic meta-analysis that gender-transformative designs outperform gender-blind assistance in fragile settings. Complementing these micro-level evaluations, Adegbile et al. (2024) applied fuzzy-set qualitative comparative analysis (fsQCA) across Sub-Saharan African economies and found that national gender policies amplify the positive effect of credit accessibility on female entrepreneurship, but fail to enhance the impact of generic education and training when underlying institutional voids remain unaddressed.

A third body of scholarship examines how patriarchal norms, unpaid care burdens, collective agency, and physical market infrastructure shape enterprise trajectories. Sociocultural norms governing mobility, occupational segregation, and intrahousehold resource allocation restrict women's labor supply and enterprise scale even when macroeconomic conditions improve (Jayachandran, 2021; Kabeer, 2005; Onoshakpor et al., 2025). Applying the 5M framework—encompassing money, management, market, motherhood, and the meso/macro environment—to informal female entrepreneurs in Nigeria, James and Onoshakpor (2026) document how patriarchal household expectations, inflation, digital skill gaps, and infrastructural deficiencies lock women into low-tier informal trading and service activities. In southwestern Nigeria's agricultural value chains, Adeyeye and Fischer (2024) show that high female labor participation among Yoruba cassava producers coexists with persistent gender asymmetries in land ownership, credit control, and strategic decision-making. Although collective organization and rural women's associations facilitate risk pooling, peer learning, and social resilience (Kitole & Genda, 2024; Ogbari et al., 2024), Afolabi (2019) observes that women's organizations in Nigeria frequently remain marginalized within formal local governance and public resource allocation.

These macro- and meso-level dynamics converge in rural and semi-urban subnational jurisdictions such as Ayedaade Local Government Area (LGA) in Osun State, Nigeria. Encompassing Gbongan, Odeomu, Orile Owu, and surrounding agrarian settlements, Ayedaade relies heavily on arable crop farming, agro-processing, periodic market trading, and petty services. Empirical studies within Osun State and Ayedaade indicate that female vegetable and arable crop farmers adopt multiple livelihood diversification and coping strategies to manage seasonal income volatility and occupational stress (Adeniyi & Adebayo, 2021; Ayanwale & Amusan, 2014). At the same time, Adetunji (2020) documents that

dilapidated feeder roads, long travel distances, and high transport tariffs severely constrain rural traders' access to periodic markets in Ayedaade, eroding producer margins and increasing post-harvest spoilage. At the national and state levels, policy frameworks such as the National Gender Policy (Federal Ministry of Women Affairs, 2021), the National Women's Economic Empowerment Policy and Action Plan (Federal Ministry of Women Affairs, 2023), Osun State's enterprise and employment schemes (Osun State Government, 2013, 2016), and the World Bank-supported Nigeria for Women Project—which mobilized 458,208 women across 22,094 Women Affinity Groups (WAGs) and improved livelihoods for 226,845 beneficiaries by 2024 (NBS, 2023; World Bank, 2018, 2025)—provide institutional templates for intervention. However, local government administration in Ayedaade faces fiscal, autonomy, and personnel constraints that impede policy domestication and coordination (Omodunbi et al., 2020).

Synthesizing prior literature and policy practice reveals three critical gaps. First, at the programmatic level, public empowerment schemes in Nigeria routinely conflate microenterprise start-up with durable job creation, deploying isolated micro-loans, short-term workshops, or ceremonial equipment distributions without resolving interdependent constraints in transport infrastructure, market aggregation, and unpaid care. Second, at the evaluative level, institutional reporting prioritizes administrative input metrics—such as the number of beneficiaries trained or aggregate funds disbursed—rather than longitudinal outcomes including enterprise survival, net profit growth, job quality, repayment stress, and female control over retained earnings. Third, at the empirical subnational level, Ayedaade LGA lacks a unified, gender-disaggregated enterprise and livelihood database capable of tracking how resources and institutional mechanisms translate into sustained economic achievements across wards and demographic subgroups.

To address these gaps, this study integrates Kabeer's (1999) Resources, Agency, and Achievements framework with Scoones's (1998) Sustainable Livelihoods Framework. Kabeer (1999) conceptualizes empowerment as a sequential process in which material, human, and social preconditions (resources) enable individuals to formulate strategic choices, bargain within households and markets, and act collectively (agency) to realize measurable improvements in autonomy and welfare (achievements). This causal logic prevents policy evaluation from equating credit or training inputs with substantive empowerment when recipients lack control over business decisions or assume unsustainable debt. Scoones's (1998) Sustainable Livelihoods Framework complements this micro-agency perspective by situating

female enterprises within a broader ecological and institutional system comprising multi-dimensional asset portfolios, a vulnerability context defined by price, health, and climatic shocks, and institutional processes governing infrastructure and market rules. Integrating both theories yields three analytical propositions that guide the study:

Proposition 1: Access to enabling entrepreneurial resources (segmented finance, productive equipment, and technical skills) generates durable enterprise survival and net job creation only when mediated by women's decision-making agency and control over enterprise revenues.

Proposition 2: Coordinated local intervention packages that simultaneously bundle group-based financial services, personal initiative training, feeder road and market aggregation infrastructure, and unpaid care support outperform single-instrument credit or training programs in agrarian local economies.

Proposition 3: Institutionalizing a longitudinal, outcome-based monitoring system that tracks enterprise survival, job quality, income control, and shock resilience over 6-, 12-, and 24-month horizons reduces program leakage and improves policy accountability compared with beneficiary headcount reporting.

This study makes three contributions to the literature on strategic entrepreneurship, inclusive growth, and development policy. First, conceptually, it disaggregates nominal labor force participation, necessity-driven enterprise entry, decent job creation, and substantive economic empowerment within an informal rural labor market. Second, analytically, it synthesizes Kabeer's (1999) agency-centered model with Scoones's (1998) livelihood systems approach to explain how cross-cutting constraints—specifically feeder road deficits, unpaid care obligations, patriarchal norms, and policy discontinuity—moderate the return on entrepreneurial capital. Third, practically, it formulates an operational three-year implementation and measurement architecture—the Ayedaade Women's Enterprise and Job Creation Compact—designed to shift local government practice from input distribution to verifiable outcome tracking. The central argument defended throughout this article is that generating durable enterprises and decent work for women in Ayedaade LGA requires a sequenced, multi-stakeholder delivery system that aligns segmented finance and personal initiative coaching with market infrastructure, care support, and longitudinal accountability. Consequently, this study investigates how women's empowerment policy can be structured and measured to overcome binding resource, agency, and infrastructural constraints in

Ayedaade LGA, with the subsequent sections detailing the documentary case study methodology, empirical synthesis and constraint diagnostics, the proposed local Compact, and policy recommendations.

Research Method

This study employed a qualitative documentary case study design situated within a critical realist and institutionalist research paradigm to investigate how women's economic empowerment policies and livelihood conditions shape enterprise survival and job creation in Ayedaade Local Government Area (LGA) of Osun State, Nigeria. Rather than fabricating unverified primary survey responses where no comprehensive subnational panel existed, we selected a documentary case study approach to systematically interrogate the multi-level policy architecture, empirical field evidence, and macro-labor environment governing female entrepreneurship. The primary unit of analysis was the subnational local empowerment system in Ayedaade LGA, embedded within the broader institutional and labor market context of Osun State and the Federal Republic of Nigeria. Our identification and analytical strategy relied on theory-driven process tracing and cross-source triangulation, operationalizing the four-stage READ procedure—readying materials, extracting data, analyzing data, and distilling findings—established for systematic policy document analysis (Dalglish et al., 2020). This methodological design enabled the disaggregation of program inputs from verified behavioral agency and enterprise outcomes while accounting for structural livelihood constraints across rural and semi-urban settlements.

We executed a purposive, multi-stage documentary sampling strategy across academic databases and official institutional repositories between January and October 2025. Specifically, we queried Scopus, Web of Science, ScienceDirect, Emerald Insight, Taylor & Francis Online, AgEcon Search, and African Journals Online (AJOL), alongside the official statistical microdata and publication portals of the National Bureau of Statistics (NBS), the Federal Ministry of Women Affairs, the Osun State Government, the Institute of Development Studies (IDS), the Organisation for Economic Co-operation and Development (OECD), and the World Bank Operations Portal. The search protocol combined Boolean operators and targeted keywords, including "women's empowerment", "female entrepreneurship", "job creation", "informal employment", "sustainable livelihoods", "microenterprise survival", "Ayedaade", "Osun State", and "Nigeria". To establish strict inclusion and exclusion boundaries, documents were retained only if they satisfied four mandatory criteria: (1)

verifiable institutional provenance or peer-reviewed publication status with an active Digital Object Identifier (DOI) or stable public uniform resource locator (URL); (2) transparent methodological execution and sampling documentation; (3) direct analytical alignment with gendered labor outcomes, rural enterprise constraints, or empowerment policy mechanisms; and (4) publication within the 2013–2026 empirical window, supplemented selectively by foundational theoretical and experimental benchmarks published between 1998 and 2012 (de Mel et al., 2009; Duflo, 2012; Kabeer, 1999, 2005; Mosedale, 2005; Scoones, 1998). Uncorroborated political press releases, anecdotal program announcements, and secondary commentary lacking empirical verification were excluded from causal inference. This screening yielded a final analytical sample of 45 documents stratified across four complementary evidence pillars: (a) official national sex-disaggregated labor force reports and statistical compendia (NBS, 2023, 2024a, 2024b, 2024c), wherein the underlying Nigeria Labour Force Survey (NLFS) utilized a nationally representative annual target sample of 35,520 households across 36 states and the Federal Capital Territory, achieving a verified sample of 8,836 households and a 100 percent household response rate with a 1 percent national margin of error in the first quarter of 2024; (b) federal, state, and multilateral policy and project appraisal documents (Federal Ministry of Women Affairs, 2021, 2023; OECD & Global Women's Entrepreneurship Policy Network, 2025; Osun State Government, 2013, 2016; World Bank, 2018, 2025); (c) localized empirical surveys conducted in Ayedaade LGA ($n = 120$ arable crop women farmers in Adeniyi & Adebayo, 2021; rural household market travel surveys in Adetunji, 2020; and $n = 387$ residents in Omodunbi et al., 2020) and across Osun State and southwestern Nigeria ($n = 240$ female indigenous vegetable farmers in Ayanwale & Amusan, 2014; $n = 140$ women agripreneurs in Kolawole et al., 2022; $n = 50$ rural informal female processors in Raji et al., 2026; and mixed-methods agricultural household studies in Adeyeye & Fischer, 2024, and Adeyonu et al., 2024); and (d) randomized controlled trials, quasi-experimental evaluations, and systematic meta-analyses on enterprise finance, training, and gender norms in developing economies (Adegbile et al., 2024; Adegbite & Machethe, 2020; Adeleye et al., 2023; Afolabi, 2019; Bandiera et al., 2020; Buvinić & Furst-Nichols, 2016; Campos et al., 2017; Cho & Honorati, 2014; Egbo et al., 2020; James & Onoshakpor, 2026; Jayachandran, 2021; Kitole & Genda, 2024; Kluve et al., 2019; Lo Bue et al., 2022; Lwamba et al., 2022; McKenzie, 2017; Ogbari et al., 2024; Onoshakpor et al., 2025; Rettig et al., 2020; Ukwueze, 2022; Woldesenbet Beta et al., 2024).

Construct operationalization followed the integrated causal architecture linking Kabeer's (1999) Resources, Agency, and Achievements framework with Scoones's (1998) Sustainable Livelihoods Framework. Independent enabling resource constructs were operationalized across financial and physical capital (access to cash-flow-aligned credit, productive grants, equipment leasing, land tenure, and Women Affinity Group [WAG] savings), human capital (applied financial literacy, digital skills, and psychology-based personal initiative training), and public infrastructure (feeder road quality, transport scheduling, market aggregation centers, and childcare facilities). Mediating agency constructs captured women's autonomous decision-making over enterprise selection, control over loan allocation and retained earnings, physical mobility to periodic markets, and collective bargaining representation in household and municipal governance. Moderating structural and vulnerability constructs encompassed patriarchal gender norms, unpaid domestic care burdens, agricultural and climatic stress, input inflation, and subnational policy discontinuity. Dependent outcome constructs were operationalized along a sequential hierarchy differentiating nominal employment, necessity-driven microenterprise start-up, longitudinal enterprise survival (tracked across 6-, 12-, and 24-month intervals), net job creation (sustained paid work generated for the proprietor or hired employees), job quality (measured inversely through informal employment shares, own-account concentration, unemployment, and time-related underemployment rates), and household shock resilience.

Data analysis proceeded through deductive-inductive thematic synthesis paired with descriptive statistical gap calculation. Qualitative textual excerpts and empirical findings from the documentary corpus were coded deductively into a structured matrix organized around enabling resources, agency mechanisms, enterprise outcomes, livelihood outcomes, and cross-cutting constraints, followed by inductive sub-coding to isolate five binding local constraints specific to Ayedaade LGA. For quantitative secondary analysis, we extracted sex-disaggregated labor market indicators directly from verified NBS survey tables and calculated female-minus-male percentage-point differentials ($\Delta = \text{Rate}_{\text{Female}} - \text{Rate}_{\text{Male}}$) across self-employment, informal employment, wage employment, unemployment, and time-related underemployment. Findings were triangulated across macro-statistical series, micro-econometric impact evaluations, and Ayedaade field studies. Divergent empirical estimates across studies were reconciled by evaluating heterogeneity in sample populations, grant thresholds, program bundling, and institutional settings rather than applying unweighted averaging. To prevent ecological fallacy, national labor force statistics were explicitly bounded

as macro-structural parameters characterizing Nigeria's gendered labor market rather than treated as direct point estimates for Ayedaade LGA. Analytical trustworthiness and replicability were maintained through an explicit evidence chain linking every diagnostic claim to a cited documentary source, strict separation of empirical observations from policy synthesis, and full reference verification. Because the investigation relied exclusively on publicly accessible documentary records and anonymized aggregate statistics without human subject intervention, institutional ethical review board approval was not required.

Results and Discussion

Gendered Labor Market Structure and the Work Quality Deficit

The documentary and macro-statistical analysis indicates that aggregate employment participation among Nigerian women does not equate to substantive economic empowerment or decent job creation. National labor force records demonstrate that while women participate extensively in income-generating activities, their labor is disproportionately concentrated in informal, own-account microenterprises characterized by low capital intensity, income volatility, and the absence of statutory social protection. In the 2023 annual labor force assessment, 95.6 percent of employed women in Nigeria worked in informal employment compared with 88.7 percent of employed men (National Bureau of Statistics [NBS], 2024a). Quarterly tracking confirms that this structural gender asymmetry persisted across 2024 (NBS, 2024b, 2024c).

Table 1. Gendered Labor Force Indicators in Nigeria (Q1 2024 and Q2 2024)

Indicator	Q1 Male (%)	Q1 Female (%)	Q1 Gap (pp)	Q2 Female (%)
Self-employment	79.9	87.9	+8.0	88.3
Informal employment	88.7	96.4	+7.7	96.0
Wage employment	20.1	12.1	-8.0	11.7
Unemployment	4.3	6.2	+1.9	5.1
Time-related underemployment	8.5	12.5	+4.0	10.8

Source: Compiled from NBS (2024b, 2024c). Percentage-point (pp) gaps represent female rates minus male rates.

The indicators in Table 1 reveal four structural features of the Nigerian labor environment that directly frame subnational enterprise policy. First, the positive female-minus-male differentials in self-employment and informal employment indicate that women face steeper barriers to entering formal wage and salaried positions than men, leaving own-account trading, artisanal processing, and smallholder farming as default livelihood absorbs (Lo Bue et al., 2022; NBS, 2023, 2024b). Second, in the second quarter of 2024, aggregate national informal employment reached 93.0 percent and rural informal employment reached 97.5 percent, while

the rural self-employment rate stood at 94.3 percent compared with 79.7 percent in urban centers (NBS, 2024c). Because Ayedaade Local Government Area (LGA) is predominantly agrarian and semi-urban, female enterprises in its communities operate within an economic environment where informality is nearly universal. Third, women simultaneously experienced higher unemployment and higher time-related underemployment than men, demonstrating that self-employment frequently masks insufficient working hours and depressed labor demand (NBS, 2024b, 2024c). Fourth, empirical evidence from rural Nigerian agro-processing communities confirms that high female concentration in informal enterprises—such as traditional cereal and cassava processing—provides basic subsistence security but rarely generates surplus capital for business expansion or hired employment (Adeyeye & Fischer, 2024; Raji et al., 2026).

Evaluated through Kabeer's (1999) Resources, Agency, and Achievements framework, these macro-labor patterns substantiate Proposition 1: nominal entry into self-employment is an insufficient proxy for economic empowerment when choice is driven by survival necessity rather than strategic opportunity (Duflo, 2012; Mosedale, 2005; Rettig et al., 2020; Woldesenbet Beta et al., 2024). Consequently, local policy in Ayedaade LGA cannot treat microenterprise start-up and job creation as synonymous. Transitioning a woman from unpaid domestic labor into an undercapitalized roadside trade alters her occupational classification without necessarily improving her net income, asset ownership, risk protection, or capacity to employ additional workers. Rather than focusing exclusively on formal wage employment—which remains structurally scarce in rural Osun State—empowerment interventions must construct an upgrading ladder that improves productivity, earnings predictability, bookkeeping, occupational safety, and value-chain integration within existing microenterprises.

Multi-Level Policy Architecture and Interdependent Binding Constraints in Ayedaade LGA

A cross-documentary evaluation of federal, state, and local frameworks indicates that while Nigeria possesses an extensive policy architecture for women's economic empowerment, institutional execution remains fragmented across administrative tiers. At the federal level, the revised National Gender Policy establishes cross-sectoral mandates for gender mainstreaming and institutional accountability (Federal Ministry of Women Affairs, 2021), while the National Women's Economic Empowerment (WEE) Policy and Action Plan outlines a five-year strategic roadmap targeting women's financial inclusion, skills acquisition, market access, and enterprise leadership (Federal Ministry of Women Affairs, 2023). National Directorate of

Employment (NDE) vocational and apprenticeship programs provide technical training channels, and the World Bank-supported Nigeria for Women Project (NFWP) has institutionalized Women Affinity Groups (WAGs) as grassroots vehicles for savings mobilization, internal lending, and livelihood grants, reaching 458,208 women across 22,094 groups and improving livelihoods for 226,845 beneficiaries by 2024 (World Bank, 2018, 2025). At the state level, Osun State has implemented public youth employment bridges, work orientation schemes, and small and medium enterprise (SME) credit initiatives, including developmental support reported for 5,000 small businesses (Osun State Government, 2013, 2016). However, translating federal and state frameworks into ward-level outcomes depends on local government execution. Survey evidence from 387 residents in Ayedaade LGA demonstrates that while citizens recognize the local government's constitutional mandate in community development, municipal delivery is constrained by inadequate fiscal transfers, restricted administrative autonomy, and low staff motivation (Omodunbi et al., 2020).

Within this fragmented institutional landscape, documentary synthesis of localized field studies in Ayedaade LGA and Osun State identifies five interdependent binding constraints that suppress female enterprise survival and job creation:

1. **Productive Finance and Asset Asymmetries:** Women smallholders and microentrepreneurs in Nigeria confront persistent gender gaps in formal financial inclusion driven by collateral deficits, high transaction costs, rigid repayment schedules, and limited financial literacy (Adegbite & Machethe, 2020; Egbo et al., 2020; OECD & Global Women's Entrepreneurship Policy Network, 2025). In Osun State, econometric evidence from 320 rural households using an Endogenous Treatment Regression (ETR) model confirms that financial inclusion, land ownership, education, and extension access significantly determine both participation in livelihood diversification and net farm income (Kehinde et al., 2026). When public schemes disburse uniform micro-loans that do not match agricultural seasonality or working-capital cycles, female borrowers face repayment stress or divert funds toward household consumption.

2. **Feeder Road Deficits and Periodic Market Isolation:** Physical connectivity mediates the return on entrepreneurial capital across Ayedaade's agrarian settlements, including Gbongan, Odeomu, and Orile Owu. Empirical analysis of rural household travel behavior in Ayedaade LGA reveals that dilapidated feeder

roads, long distances to periodic markets, and high commercial transport tariffs severely restrict women's market mobility (Adetunji, 2020). High transport friction depresses farm-gate prices received by female producers, increases post-harvest spoilage of perishable crops, inflates input procurement costs, and imposes time and personal safety burdens that erode net enterprise margins.

3. **Managerial Capability and Business Advisory Gaps:** Microenterprise performance in rural Nigeria is frequently constrained by ad hoc training programs that deliver generic classroom lectures disconnected from operational business practices. Qualitative evidence framed by the 5M model—money, management, market, motherhood, and meso/macro environment—shows that informal female entrepreneurs in Nigeria lack applied skills in product costing, inventory separation, digital payments, quality standardization, and customer discovery (James & Onoshakpor, 2026). Without post-training coaching and specialized business development services, short workshops rarely alter firm productivity.

4. **Unpaid Care Burdens, Mobility Norms, and Intrahousehold Control:** Sociocultural norms governing gender roles, acceptable occupations, and physical mobility constrain women's labor supply and enterprise scale (Jayachandran, 2021; Kabeer, 2005; Onoshakpor et al., 2025). In southwestern Nigeria's cassava and arable crop value chains, Mixed-methods evidence using the Women's Empowerment in Agriculture Index (WEAI) demonstrates that high female participation in production and processing coexists with male dominance over land tenure, major credit decisions, and control of commercial revenues (Adeyeye & Fischer, 2024). Disproportionate unpaid childcare and domestic responsibilities further induce time poverty, limiting the hours women can allocate to enterprise management and distant market trade (James & Onoshakpor, 2026).

5. **Livelihood Vulnerability, Occupational Stress, and Shock Exposure:** Operating within Scoones's (1998) vulnerability context, female enterprises in Ayedaade are highly exposed to climatic variability, input inflation, and household health shocks. Field survey evidence from 120 arable crop women farmers in Ayedaade LGA documents substantial livelihood-related occupational stress requiring continuous behavioral coping adjustments (Adeniyi & Adebayo, 2021). Similarly, survey evidence from 240 female indigenous vegetable farmers in Osun

State (Ayanwale & Amusan, 2014) and rural non-farm enterprise studies in Nigeria (Adeyonu et al., 2024) show that women combine multiple farm and off-farm activities as an ex-ante risk-management strategy. Because informal operators lack health insurance and emergency liquidity, a single family illness or crop failure routinely triggers distress liquidation of working capital.

The interaction among these five constraints explains why single-instrument interventions underperform in Ayedaade LGA. A female processor in Odeomu who receives a micro-credit facility or processing machine cannot generate sustained profits or hire workers if degraded feeder roads prevent buyer access, unpaid care restricts operating hours, household norms appropriate enterprise revenues, or an uninsured health shock depletes working capital.

Bundled Interventions, Collective Platforms, and Theoretical Synthesis

Triangulating local diagnostic findings with international experimental and quasi-experimental literature validates Proposition 2: coordinated, multi-component intervention packages systematically outperform isolated credit or training schemes when multiple structural constraints bind simultaneously. In the domain of capital transfers, randomized evaluations demonstrate that context, firm screening, and complementary support govern enterprise returns. While unconditional small grants to subsistence microenterprises in Sri Lanka yielded low average returns among women due to sectoral crowding and intrahousehold capture (de Mel et al., 2009), competitively allocated large grants to growth-oriented Nigerian enterprises significantly expanded firm survival, revenues, and employment creation (McKenzie, 2017). Cross-country syntheses confirm that subsistence female entrepreneurs require bundled support combining tailored capital, savings instruments, and non-financial services rather than standalone micro-credit (Buvinić & Furst-Nichols, 2016; Cho & Honorati, 2014; Kluve et al., 2019). At the macro-institutional level, fuzzy-set qualitative comparative analysis (fsQCA) across Sub-Saharan Africa demonstrates that national gender policies enhance female entrepreneurship only when paired with accessible credit systems, whereas generic training fails when institutional voids persist (Adegbile et al., 2024).

Curriculum architecture and behavioral delivery are equally decisive. Experimental evidence from West Africa establishes that psychology-based personal initiative training—which cultivates self-starting behavior, future orientation, innovation, and persistence—increased small firm profits significantly more than traditional accounting instruction, with strong positive effects for women-owned enterprises (Campos et al., 2017). Similarly,

longitudinal randomized evidence from Uganda shows that bundling vocational training, life skills, and safe social spaces generated durable increases in adolescent girls' self-employment and social agency over a four-year follow-up (Bandiera et al., 2020), while a systematic meta-analysis of 104 impact evaluations in fragile contexts confirms that gender-transformative packages outperform single-sector aid (Lwamba et al., 2022).

Collective platforms provide an operational mechanism for delivering bundled services at the subnational level, provided their institutional limitations are addressed. Empirical studies across Nigeria and Osun State show that social inclusion, cooperative networks, and collective empowerment positively influence enterprise performance and poverty reduction among female agripreneurs ($n = 140$ in Kolawole et al., 2022; Adeleye et al., 2023; Kitole & Genda, 2024; Ogbari et al., 2024; Ukwueze, 2022). However, quasi-experimental propensity score matching (PSM) and logit evaluations of 2,400 rural women participating in the Nigeria for Women Project (NFWP) reveal a critical boundary condition: while WAG participation significantly strengthened women's social capital formation, savings habits, and skill awareness, the program alone did not remove deep-seated structural barriers or close rural social cohesion gaps where complementary local infrastructure and institutional reforms were absent (Uduji & Okolo-Obasi, 2025). This finding aligns with Afolabi's (2019) observation that women's organizations in Nigeria frequently remain excluded from formal municipal governance and public budgeting. Consequently, in Ayedaade LGA, women's cooperatives, market associations, and WAG-style affinity groups must not be treated merely as ceremonial mobilization vehicles; they must be formally integrated into local government procurement, feeder road prioritization, bulk input purchasing, and market management.

Longitudinal Outcome Accountability and the Proposed Ayedaade Compact

Addressing the institutional accountability deficit identified in Proposition 3 requires replacing administrative beneficiary headcounts with a longitudinal outcome measurement system. Public empowerment programs in Nigeria routinely report success through input disbursement metrics—such as the number of trainees attended or sewing machines and grinding mills distributed—which conceal asset sales, loan defaults, and enterprise mortality. Consistent with the causal sequence integrating Kabeer (1999) and Scoones (1998), local evaluation in Ayedaade LGA must track five sequential indicator tiers across a mandatory pre-intervention baseline and six-, twelve-, and twenty-four-month post-intervention follow-up waves:

1. **Program Inputs:** Value of segmented finance disbursed, applied coaching hours completed, childcare places operational, and kilometers of feeder roads or market stalls rehabilitated.

2. **Agency Mechanisms:** Verified female control over loan utilization and retained enterprise earnings, independent mobility to periodic markets, household bargaining power, and voting representation in cooperative and ward committees.

3. **Enterprise Performance:** Firm start-up and survival rates at twelve and twenty-four months, net monthly profit, labor productivity, separation of business and household accounts, buyer diversification, and beneficial formalization.

4. **Decent Job Creation:** Net additional paid positions created for non-family or family workers, job duration, weekly working hours, real wage levels, workplace safety, and enrollment in micro-pension or health insurance schemes.

5. **Livelihood Resilience and Cost-Effectiveness:** Household consumption stability, emergency savings buffers, reduction in distress asset sales, repayment stress incidence, cost per surviving enterprise, and cost per sustained job created.

To operationalize these findings, we propose the Ayedaade Women's Enterprise and Job Creation Compact, a three-year subnational delivery and accountability mechanism domesticating the National WEE Policy at the local government level. The Compact is governed by a multi-stakeholder steering committee comprising Ayedaade Local Government planning and commerce departments, relevant Osun State ministries, accredited training institutions (including nearby Federal Polytechnic, Ede), partner microfinance banks, women's cooperatives, private agro-processors, traditional and religious leaders, and civil society monitors. To prevent political capture, at least half of the voting committee members must be elected representatives of women's enterprise constituencies, and all beneficiary selection criteria, ward allocations, budgets, and audited outcome metrics must be disclosed on a public dashboard.

Table 2. Ayedaade Compact Workstreams and Implementation Schedule

Workstream	Target Group	Core Instrument	Primary Metric	Month Window
1. Registry	All wards	Gender baseline and unique ID	Verified enterprise registry	Months 1–4
2. Groups	Producer associations	Cooperative governance and savings	Active group savings	Months 2–36

3. Finance	Segmented firms	Staged grants and cash-flow loans	Female-controlled investment	Months 4–30
4. Capability	Active entrepreneurs	Personal initiative and coaching	Net profit growth	Months 3–30
5. Markets	Rural clusters	Feeder roads and buyer contracts	Transport cost reduction	Months 4–36
6. Care	Working mothers	Market childcare and insurance	Weekly enterprise hours	Months 3–36
7. Evaluation	Sampled cohorts	Independent longitudinal audits	Survival and job creation	Months 6–36

Source: Authors' operational synthesis for Ayedaade LGA.

As outlined in Table 2, the Compact executes seven synchronized workstreams over a thirty-six-month cycle. Workstream 1 establishes a ward-level, gender-disaggregated enterprise baseline and unique beneficiary registry prior to capital allocation, disaggregating participants by age, disability status, enterprise sector, and vulnerability. Workstream 2 strengthens existing market associations, agricultural cooperatives, and WAGs through transparent elections, financial bookkeeping, and grievance redress mechanisms. Workstream 3 replaces uniform micro-credit with diagnostic participant segmentation: vulnerable subsistence operators receive consumption stabilization and savings matching; viable microenterprises access cash-flow-aligned working capital and equipment leasing; and screened growth-oriented firms receive larger, milestone-tranched productive grants modeled on competitive selection principles (McKenzie, 2017). Workstream 4 partners with regional technical institutions to deliver psychology-based personal initiative training (Campos et al., 2017), applied financial literacy, digital payment onboarding, and monthly on-site business coaching. Workstream 5 aligns municipal capital expenditure with enterprise needs by prioritizing feeder road maintenance along high-volume periodic market corridors (Adetunji, 2020), establishing solar-powered cold storage and aggregation centers in Gbongan, Odeomu, and Orile Owu, and brokering forward off-take contracts with institutional buyers. Workstream 6 mitigates social and vulnerability constraints by piloting community-managed childcare centers near periodic markets, facilitating enrollment in state health insurance and agricultural risk pools, and conducting structured household dialogues with male spouses and community leaders to safeguard women's control over earnings. Finally, Workstream 7 institutionalizes independent sample audits at six, twelve, and twenty-four months to verify enterprise survival, net decent jobs generated, and program cost-effectiveness, converting local empowerment policy from ceremonial asset distribution into an accountable economic development system.

Conclusion

Addressing the structural divergence between nominal female employment and substantive economic empowerment in Ayedaade Local Government Area demonstrates that high rates of informal self-employment reflect survival necessity rather than autonomous, job-creating entrepreneurship. Enterprise viability and net job creation among rural women are jointly constrained by interdependent deficits in cash-flow-aligned finance, feeder road and market connectivity, applied managerial capabilities, unpaid care support, and protection against livelihood shocks. Consequently, standalone micro-credit disbursements, short-term classroom workshops, and ceremonial equipment distributions cannot generate durable employment unless integrated into a sequenced local delivery system that simultaneously expands material resources, strengthens women's decision-making agency, and removes structural market barriers. Replacing administrative beneficiary headcounts with a multi-stakeholder local compact that tracks enterprise survival, net profit, earnings control, decent work, and household resilience converts women's empowerment policy from an input-driven exercise into an accountable economic development strategy.

Required Statements

CRediT authorship contribution statement: S.A.R.A.: Conceptualization, Methodology, Formal analysis, Investigation, Writing – original draft. **W.O.A.:** Data curation, Validation, Formal analysis, Writing – review & editing. **M.R.S.:** Conceptualization, Supervision, Validation, Writing – review & editing.

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Data availability: All documentary records and aggregated statistical data that support the findings of this study are publicly available in the official institutional repositories and peer-reviewed publications cited in the reference list.

Ethics statement: This study used only publicly available documentary sources and aggregated secondary statistical data. Therefore, institutional review board ethical approval and informed consent were not required.

Declaration of generative AI and AI-assisted technologies in the writing process: During the preparation of this work, the authors used generative AI-assisted technology solely to improve language, academic readability, and structural formatting in accordance with the journal's guidelines. After using this tool, the authors reviewed and edited the content as needed and take full responsibility for the content of the published article.

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