

BARRIERS TO EMPLOYMENT GENERATION BY RURAL SMALL BUSINESSES IN BENUE STATE, NIGERIA

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ABSTRACT

This study identified and critically analyzed the barriers inhibiting employment generation by rural small businesses in Benue State, Nigeria. The research investigated the structural, infrastructural, sociocultural, and institutional challenges confronting rural entrepreneurship and developing insights to inform more effective policy interventions. Focusing on the three senatorial districts of Benue State, the study employs a quantitative survey approach utilizing two-stage cluster sampling, with 360 small businesses randomly selected across twelve local government areas. Employing the Entrepreneurship Ecosystem Theory as the theoretical framework, the research methodically collected and analyzed data through questionnaires. The findings reveal a complex entrepreneurial landscape characterized by a progressive gender composition, with women comprising 55% of small business ownership, and a predominantly micro-enterprise structure primarily employing 1-10 workers. Similarly, the study uncovered significant barriers to employment generation, including financial constraints affecting 28.4% of enterprises, high production costs impacting 18.4% of businesses, and inadequate infrastructure challenging 14.7% of entrepreneurial efforts. Furthermore, the research highlights the diverse sectoral landscape, with agriculture, financial services, and retail trade emerging as leading sectors. Additionally, the study identifies critical support needs, with access to finance (31.8%), infrastructure improvement (19.1%), and training/mentorship (18.1%) emerging as key priorities. Consequently, the research recommends a comprehensive policy approach involving specialized microfinance programs, infrastructure investment, entrepreneurship training initiatives, simplified business regulations, market access platforms, and gender-inclusive entrepreneurship strategies to enhance employment generation and drive sustainable rural economic development.

Keywords: Rural Small Businesses, Employment Generation, Entrepreneurship Ecosystem

JEL Classification: L26, O12, M13, O18.

1. INTRODUCTION

In the ever-dynamic outlook of rural economic development, small businesses represent a critical yet fragile mechanism for employment generation and economic transformation. Despite their potential, rural small businesses in Benue State, Nigeria, confront a complex web of structural and systemic barriers that persistently undermine their sustainability and growth potential (Ikpoto, 2023; PricewaterhouseCoopers, 2020). Recent empirical evidence suggests that the entrepreneurial ecosystem in rural areas is characterized by a number of barriers and challenges that extend beyond traditional economic constraints, encompassing infrastructural, sociocultural, and institutional dimensions (Gbaeren et al., 2024; Nnadi et al., 2024; Tersoo et al., 2020). The persistent decline in small business numbers, with approximately 7.8 million Micro-, Small and Medium-sized Enterprises (MSMEs) closing within two years and a 45% reduction in small-scale industrialists, this underscores the urgent need to comprehensively

understand the intricate barriers impeding employment generation in these rural contexts (Tunji, 2024; Ikpoto, 2023; Onyeoma & Ozor, 2022).

Rural small businesses in Benue State confront an array of barriers that extend beyond conventional financial limitations, but is fundamentally shaped by a number of interconnected factors. Studies have consistently highlighted that challenges such as inadequate funding, poor infrastructure, technological limitations, and restrictive sociocultural attitudes significantly obstruct the potential of rural small businesses (Gbaeren et al., 2024; Abah & Abah, 2023; SeedBuilders, 2024; Folorunso, 2020). Also, the absence of targeted government policies, limited access to information and resources, and weak institutional support mechanisms further compromise the capacity of these enterprises to generate sustainable employment opportunities (Obi-Egbedi & Owosho, 2023; Ada, 2020; Lubem & Asue, 2020; Mendy et al., 2021). The intricate interplay between these barriers suggests that addressing employment generation requires a holistic approach that transcends conventional economic interventions and embraces a more integrated understanding of rural entrepreneurial ecosystems (Medina et al., 2023; Oliver et al., 2023; Gumel, 2019). Consequently, the core objective of this study is to systematically identify and critically analyze the multidimensional barriers inhibiting employment generation by rural small businesses in Benue State, Nigeria, with the aim of developing insights that can inform more effective policy interventions and support strategies for rural entrepreneurial development.

2. LITERATURE REVIEW

2.1. Conceptual Literature

2.1.1. Rural Small Businesses

Rural small businesses according to Pato and Teixeira (2018) can be conceptualized as entrepreneurial ventures located in non-metropolitan areas that are characterized by limited population density and economic infrastructure, which, on the other hand, differ in their operational scope and economic significance. Similarly, Eschker et al. (2017) define rural small businesses as locally-embedded economic entities with fewer than 50 employees, operating within agricultural or service-based sectors and primarily serving immediate community needs. Differently, Mayer and Motoyama (2017) characterize rural small businesses as micro-enterprises functioning in geographically dispersed locations, distinguished by their adaptive strategies and minimal capital investment, yet playing crucial roles in local economic development. The definition by Mayer and Motoyama (2017) represents the superior conceptualization for this study because it comprehensively captures the contextual intricacies of rural entrepreneurship, emphasizing adaptive capabilities and economic resilience in resource-constrained environments, which directly aligns with understanding barriers to employment generation in Benue State's rural landscape.

2.2. Theoretical Literature

The Entrepreneurship Ecosystem Theory (EET) provides a detailed framework for analyzing barriers to employment generation in rural small businesses by examining the intricate interplay of interconnected elements that influence entrepreneurial success. Developed by scholars like Daniel Isenberg and David Audretsch, this theory posits that entrepreneurship thrives or struggles within a complex, interdependent system of environmental factors including access to finance, human capital, markets, support infrastructure, policy environment, and cultural context (Isenberg, 2010; Audretsch & Belitski, 2017). The theory's superiority lies in its holistic approach, enabling researchers to systematically investigate multi-dimensional barriers beyond individual business constraints. For the Benue State study, the theory's components will be strategically applied- financial accessibility will reveal capital acquisition challenges; human capital analysis will explore skill and knowledge gaps; market

conditions will uncover demand and competitive landscape limitations; infrastructure evaluation will identify structural impediments; policy environment examination will highlight regulatory constraints; and cultural context investigation will expose social and institutional barriers to employment generation. By meticulously dissecting each ecosystem component, researchers can comprehensively map the detailed and intricate barriers preventing rural small businesses from creating employment opportunities, thereby providing intricate insights for targeted interventions and policy recommendations.

2.3. Empirical Literature

In their quantitative survey of rural entrepreneurship, multiple studies reveal a number of challenges confronting small businesses in Benue State. Tersoo et al. (2020), employing a quantitative survey research design in Benue State, targeted 708 SME owners/managers and found that entrepreneurial leadership significantly impacts business performance. Similarly, Gbaeren et al. (2024) utilized a multi-stage sampling approach in Benue State and discovered that inadequate funding, poor infrastructure, and governmental interference are critical barriers to employment generation. In contrast, Folorunso (2020) in Oyo State identified policy absence and technological center limitations as primary entrepreneurship development challenges. As such, the analysis shows that rural small businesses face a number of barriers spanning financial, infrastructural, and institutional domains, with methodological variations across studies revealing intricate nuanced insights into the entrepreneurial ecosystem.

The empirical literature collectively demonstrates that despite significant challenges, rural small businesses possess substantial employment generation potential. Gbam (2017) found that SMEs significantly impact employment through market expansion and economic development, while Mendy et al. (2021) highlighted that physical and geographical barriers account for 90% of internationalization challenges. Just like Alabi et al. (2017), who discovered no significant gender differences in entrepreneurial constraints, other studies suggest systemic challenges transcending individual characteristics. In contrast to purely pessimistic narratives, researchers like Lubem and Asue (2020) proposed strategic approaches such as product development and market penetration as potential mitigation strategies. As such, the analysis shows that comprehensive support mechanisms, including targeted financial assistance, entrepreneurship training, policy reforms, and public-private partnerships could unlock the transformative potential of rural small businesses in addressing employment generation challenges in Benue State and similar rural contexts. In contrast to previous fragmented approaches, this study develops an innovative integrated framework that recognizes the complex, interdependent nature of employment generation barriers. By synthesizing insights from diverse studies, the research aims to provide an intricate understanding of rural entrepreneurship challenges in Benue State, moving beyond descriptive analysis to offer context-specific, actionable strategies for overcoming systemic barriers to employment generation in rural small businesses.

3. METHODOLOGY

3.1. Theoretical Framework

The Entrepreneurship Ecosystem Theory (EET) provides the theoretical foundation for analyzing employment generation barriers in Benue State's rural small businesses. Developed by Isenberg (2010) and refined by Audretsch and Belitski (2017), the EET conceptualizes entrepreneurship as thriving within an interconnected system of six critical domains- finance, markets, policy, human capital, culture, and support infrastructure. Spigel and Harrison (2018) emphasize these domains must function harmoniously to foster entrepreneurial growth and employment creation, particularly in rural contexts where Mason and Brown (2014) show how ecosystem weaknesses in one domain can cascade through others. For Benue State, the theory's components directly align with the study's core objective of identifying the barriers to

employment generation by rural small businesses in Benue State, Nigeria. In particular, the financial domain addresses capital accessibility challenges (Roundy et al., 2017), human capital examines workforce skill gaps that Stam (2015) identifies as crucial for rural development, while market access and infrastructure elements particularly relate to geographical isolation challenges noted by Neumeyer and Santos (2018). The policy and cultural domains provide a lens for analyzing institutional and sociocultural barriers, which Cao and Shi (2020) identify as especially relevant in developing economies' rural sectors, enabling systematic examination of how these interconnected elements impact employment generation and inform targeted policy recommendations.

3.2. Research Techniques and Procedures

This research utilizes a quantitative survey approach, employing questionnaires distributed among small businesses in Benue State. The sampling method is identified as two-stage cluster sampling, which entails selecting clusters (specifically local government areas within each senatorial district) and subsequently conducting random sampling of small businesses within those clusters. In total, four local government areas were randomly selected from each of the three senatorial districts in Benue State; comprising, Katsina-Ala, Logo, Konshisha, and Vandeikya from the Benue North-East Senatorial District (Zone A); Buruku, Gboko, Tarka, and Makurdi from the Benue North-West Senatorial District (Zone B); and Apa, Ohimini, Oju, and Otukpo from the Benue South Senatorial District (Zone C). Within each chosen local government area, 30 small businesses were randomly sampled, resulting in an overall sample size of 360 businesses. The data collected were analyzed using descriptive statistics, including frequency distribution and percentages.

4. RESULTS AND DISCUSSION OF FINDINGS

Out of 360 questionnaires strategically distributed across three senatorial districts, 358 were successfully returned, yielding an impressive 99.4% response rate. Data analysis followed a systematic approach examining each research question as presented in Table 1. By leveraging the Entrepreneurship Ecosystem Theory as the theoretical framework, as well as extant extant literatures, the study provides a detailed, multi-dimensional analysis of the barriers and opportunities facing rural small businesses in Benue State, offering critical insights into the complex dynamics of entrepreneurship in the State.

Table 1: *Survey Responses*

Question	Category	Frequency	Percent (%)
What is your gender?	Male	161	45.0
	Female	197	55.0
	Total	358	100.0
How long has your business been operating?	Less than 1 year	72	20.1
	1-3 years	137	38.3
	4-7 years	83	23.2
	More than 7 years	66	18.4
	Total	358	100.0
What is the specific type of small business?	Food & Beverage	25	7.0
	Agriculture & Farming	64	17.9
	Retail Trade	44	12.3
	Services	42	11.7
	Financial Services	44	12.3
	Transportation	18	5.0
	Construction & Building Services	13	3.6
	Manufacturing & Production	38	10.6
	Education Services	18	5.0
	Technology & Communication	14	3.9
	Health & Wellness	15	4.2
	Handicrafts & Artisanal Work	19	5.3
	Other	4	1.1
	Total	358	100.0
What is the scale of your business operations?	Sole proprietorship	164	45.8
	Small family-run business	63	17.6
	Small partnership or cooperative	68	19.0
	Expanding business with multiple locations	63	17.6
	Total	358	100.0

How many people does your business employ?	1-5 employees	143	39.9
	6-10 employees	84	23.5
	11-20 employees	45	12.6
	21-50 employees	40	11.2
	51-100 employees	29	8.1
	More than 100 employees	17	4.7
	Total	358	100.0
What type of employment opportunities does your business provide? (Select all that apply)	Full-time	218	38.2
	Part-time	126	22.1
	Temporary/Seasonal	77	13.5
	Internship/Training	71	12.5
	Apprenticeship	74	13.0
	Others	4	0.7
	Total	570	100.0
How has your business impacted employment in the local community? (Select all that apply)	Created full-time jobs	170	20.6
	Created part-time/seasonal jobs	123	14.9
	Provided training/skill development	112	13.6
	Supported local suppliers	88	10.7
	Increased income levels	99	12.0
	Reduced unemployment	95	11.5
	Encouraged new businesses	86	10.4
	Offered apprenticeships/internships	45	5.5
	Other	7	0.8
		Total	825
What challenges does your business face in creating more employment opportunities? (Select all that apply)	Lack of finance	182	28.4
	High production costs	118	18.4
	Limited market access	91	14.2
	Inadequate infrastructure	94	14.7
	Insufficient skilled labour	87	13.6
	Government regulations	63	9.8
	Other	6	0.9
		Total	641
What type of support or policies would most help your business create more employment opportunities? (Select all that apply)	Access to finance	206	31.8
	Training/mentorship	117	18.1
	Improved infrastructure	124	19.1
	Lower taxes	76	11.7
	Simplified regulations	45	6.9
	Workforce training	74	11.4
	Other	6	0.9
	Total	648	100.0

Source: SPSS Output (2024)

Gender Composition and Entrepreneurial Dynamics

In Benue State's rural entrepreneurial landscape, the gender distribution reveals a intricate narrative of female empowerment, with women comprising 55% (197) of small business owners compared to 45% (161) male entrepreneurs. This marginal female majority challenges traditional entrepreneurial paradigms, suggesting a progressive shift in economic participation. Aligned with Alabi et al. (2017), the findings shows the evolving gender dynamics in rural entrepreneurship. The Entrepreneurship Ecosystem Theory (EET) emphasizes human capital diversity, indicating that Benue State's rural business environment is incrementally breaking down gender barriers. Beyond the binary representation, the subtle gender composition hints at deeper socio-economic transformations, where women are increasingly accessing and creating entrepreneurial opportunities, though underlying structural challenges may still persist.

Business Operational Longevity and Survival Dynamics

The temporal landscape of rural businesses in Benue State presents a compelling narrative of entrepreneurial resilience and challenge, with 38.3% (137) of businesses operating between 1-3 years, representing the most significant cohort. This concentration suggests a critical developmental phase where businesses navigate initial survival challenges. Complementing this, 23.2% (83) of businesses have sustained operations for 4-7 years, while 20.1% (72) are in their inaugural year, and 18.4% (66) have surpassed the seven-year milestone. Referencing Gumel's (2017) research on small business survival, this distribution reflects the precarious entrepreneurial ecosystem. The EET highlights the importance of sustained support

mechanisms, revealing systemic challenges in business longevity. The relatively low percentage of businesses operating beyond seven years underscores the need for targeted interventions addressing infrastructure, financial support, and strategic development to enhance business sustainability.

Sectoral Composition and Economic Diversification

The sectoral landscape of Benue State's rural entrepreneurship presents a diverse economic profile, with Agriculture & Farming emerging as the predominant sector at 17.9% (64 businesses), reflecting the region's agrarian foundation. Financial Services and Retail Trade are closely matched at 12.3% (44 businesses each), while Services constitute 11.7% (42 businesses) and Manufacturing & Production represent 10.6% (38 businesses). This distribution, consistent with Pinga et al. (2022), demonstrates an intricate economic ecosystem balancing traditional and emerging sectors. The EET emphasizes sectoral interconnectedness, suggesting potential for cross-sectoral innovation. The balanced representation across diverse sectors indicates a nascent economic diversification, though the concentration in traditional domains raises critical questions about technological adaptation, value chain enhancement, and innovative capacity.

Organizational Structures and Collaborative Potential

The organizational landscape of rural businesses in Benue State is predominantly characterized by sole proprietorships, representing 45.8% (164) of enterprises, revealing a strong entrepreneurial individualism that potentially limits collaborative potential. Small partnerships and cooperatives account for 19% (68), while small family-run businesses and expanding businesses each represent 17.6% (63) of the entrepreneurial ecosystem. Drawing from Lubem & Asue's (2020) research, this structure suggests significant challenges in scaling and resource pooling. The EET emphasizes collaborative networks as critical for entrepreneurial growth, indicating that the current organizational model may impede comprehensive business development. The minimal representation of expanding businesses points to structural barriers limiting business scalability, demanding policy interventions that promote cooperative models, networking platforms, and collaborative entrepreneurship strategies.

Employment Generation and Workforce Dynamics

The employment landscape of rural businesses in Benue State reveals a predominantly micro-enterprise structure, with 39.9% (143) of businesses employing 1-5 workers, representing the most significant employment category. Businesses with 6-10 employees constitute 23.5% (84), followed by 11-20 employee enterprises at 12.6% (45), and 21-50 employee businesses at 11.2% (40). Aligned with Gbam's (2017) analysis of employment generation, this distribution illustrates the potential of small businesses as job creators while highlighting limitations in large-scale employment expansion. The EET emphasizes human capital development as crucial for entrepreneurial success, suggesting that the concentration of micro-enterprises reflects broader structural challenges. These employment patterns demand targeted interventions in skills development, financial support, and market linkage strategies to enhance job creation potential.

Employment Opportunity Typologies

The employment opportunity landscape demonstrates a strategic approach to workforce engagement, with full-time employment dominating at 38.2% (218 opportunities), indicating a commitment to stable workforce integration. Part-time employment represents 22.1% (126) of opportunities, while temporary/seasonal roles account for 13.5% (77) and internship/training positions constitute 12.5% (71). Referencing Folorunso's (2020) research, this employment diversity reflects adaptive strategies navigating economic complexities. The EET highlights the significance of employment flexibility in fostering economic resilience. The substantial

representation of varied employment models suggests an intricate approach to workforce management, underscoring the need for flexible labour policies supporting diverse employment configurations.

Community Employment Impact and Economic Transformation

The community employment impact reveals a number of approach to economic development, with job creation as a primary mechanism. Full-time job creation leads at 20.6% (170), followed by part-time/seasonal job opportunities at 14.9% (123). Skill development emerges as a critical component, with 13.6% (112) of businesses providing training initiatives, while 12% (99) contribute to increased income levels. Aligned with Ada's (2020) analysis of small business economic contributions, these findings emphasize the role of entrepreneurial enterprises as catalysts for local economic transformation. There, the EETunderscores the importance of social capital in entrepreneurial ecosystems, highlighting the broader economic and social implications of these employment strategies.

Entrepreneurial Challenges and Systemic Barriers

The challenge area shows a number of barriers confronting rural businesses, with financial constraints emerging as the most significant obstacle, affecting 28.4% (182) of enterprises. High production costs impact 18.4% (118) of businesses, while inadequate infrastructure challenges 14.7% (94) and limited market access constrains 14.2% (91) of entrepreneurial efforts. Consistent with Mendy et al.'s (2021) exploration of rural entrepreneurial ecosystem limitations, these challenges expose systemic structural impediments. The EETemphasizes the interconnected nature of financial, infrastructural, and market access barriers, suggesting that comprehensive intervention strategies must address multiple dimensions simultaneously. These findings demand innovative approaches to financing, infrastructure development, and market integration.

Support Mechanisms and Policy Interventions

The support and policy needs reflect a sophisticated understanding of entrepreneurial ecosystem development, with access to finance emerging as the most critical requirement, cited by 31.8% (206) of businesses. Infrastructure improvement is prioritized by 19.1% (124), while training and mentorship are crucial for 18.1% (117) of enterprises. Tax reduction represents 11.7% (76) of policy preferences. Referencing Pett et al.'s (2021) research on support mechanisms, these priorities underscore the need for holistic, multi-dimensional interventions. The EETemphasizes the importance of integrated support frameworks addressing financial, infrastructural, educational, and policy dimensions. This nuanced approach to support requirements suggests a strategic vision for rural entrepreneurial development, demanding comprehensive policy frameworks that recognize the complex, interconnected nature of entrepreneurial ecosystem challenges.

5. CONCLUSION AND POLICY RECOMMENDATIONS

5.1. Conclusion

The study on barriers to employment generation by rural small businesses in Benue State, Nigeria, unveils an entrepreneurial landscape marked by significant challenges and potential opportunities. The research reveals critical insights into the rural business ecosystem, highlighting key dynamics such as a progressive gender composition with 55% female business ownership, a predominantly micro-enterprise structure primarily employing 1-10 workers, and a diverse sectoral landscape led by agriculture, financial services, and retail trade. Employing the Entrepreneurship Ecosystem Theory, the study demonstrates that rural small businesses face multifaceted barriers, including financial constraints, high production costs, and inadequate infrastructure, which persistently undermine their capacity to generate sustainable employment and drive economic transformation.

5.2. Policy Recommendations

To address these systemic challenges, a comprehensive policy approach is recommended that encompasses targeted interventions across multiple dimensions. Key recommendations include establishing specialized microfinance programs, investing in critical rural infrastructure, developing comprehensive entrepreneurship training initiatives, simplifying business regulatory processes, creating market access platforms, and designing gender-inclusive entrepreneurship strategies. These recommendations advocate for an integrated, holistic approach that recognizes the interconnected nature of economic, social, and institutional factors affecting rural entrepreneurship. By implementing these strategies, policymakers can create a more supportive ecosystem that enhances employment generation, fosters economic resilience, and ultimately drives sustainable development in rural Benue State. The study emphasizes that transforming rural entrepreneurship requires continuous research, adaptive policymaking, and collaborative efforts between government, private sector, and academic institutions.

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