

## ATTITUDE OF EDUCATED WOMEN IN NASARAWA STATE TOWARDS ENTREPRENEURSHIP EDUCATION AS SINE QUA NON FOR WEALTH CREATION AND REDUCTION OF GENDER INEQUALITY

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**ABSTRACT:** *The study investigated the attitude of educated women in Nasarawa State of Nigeria towards entrepreneurship education as an inevitable strategy for wealth creation and reduction of gender inequality. Four research questions and one null hypothesis were formulated to guide the study. The design of the research was cross-sectional exploratory survey. The estimated population of the study was 200,000 literate women in the state public establishments. A random sample of 400 female public servants was selected for the study. A 36-item structured attitude scale was developed and validated by the researchers and used for data collection, having established its reliability index of 0.84 through Split-half method. Descriptive statistics were used to answer the four formulated research questions while the corresponding null hypotheses were tested using t-test of independent samples at the 0.05 level of significance. The results of the study shows, among other findings, that a high proportion of the educated women expressed positive attitude towards gender equality in wealth creation; there was positive attitude towards acquisition of entrepreneurship skills through vocational courses, and marital status has positive influence on their attitude towards the pursuit of entrepreneurship skills. Concluding that women have positive attitude towards any viable steps for reducing gender inequality, it was recommended that government driven support should focus on encouraging women to embark on acquisition of entrepreneurial skills to facilitate wealth creation and reduce gender inequality.*

**KEYWORDS:** Entrepreneurship, gender inequality, gender parity, positive attitude, wealth creation.

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### INTRODUCTION

Gender inequality connotes differences in social, economic and political status between males and females especially one that is culturally imposed as is the case in Nigeria. It implies discriminatory practices, usually against the feminine gender, through unconditional inequality perpetuated through unwarranted stereotypes that tend to discourage women from participating in events and activities wrongly designated for men. In effect, gender inequality creates artificial boundaries that accord superior privileges to men in circumstances where only heroic and exceptional women can assail during completion. When there is unequal opportunity between men and women in occupational pursuits, it becomes a clear evidence of gender inequality. Similarly, gender inequality prevails where primeval sentiments preclude women from exercising ambition for certain pursuits especially in career choice. Incidentally where

level ground has been provided for equal opportunity, women have proved that gender inequality can only be what mathematicians describe as ‘conditional inequality’ which is false for some values of a variable. It is believed that with entrepreneurial education, the frontiers of inequality between men and women in Nigeria could be diminished particularly in career occupations with consequent deceleration of other aspects of gender inequality.

For proper conceptualization of the implications of gender inequality, it is important to draw parallels between gender and sex. Sex refers to the biological characteristics which define human beings as female or male (WHO). Of course, there are sets of biological characteristics which distinguish individuals for sex roles. For example, anatomic factors dictate stark differences in reproductive roles and there is natural difference also in the relative physical strengths of the sexes (Maughan, Watson and Weir 1983). In isolated abnormal cases, there could be individuals that possess both male and female biological organs but such cases do not diminish the marked differences between the two sexes. Gender on the other hand, refers to the array of socially constructed roles and relationships, personality traits, attitudes, behaviours, values, relative power and influence that society ascribes to the two sexes on a differential basis. Whereas biological sex is determined by genetic and anatomical characteristics, gender is an acquired identity that is learned, changes over time, and varies widely within and across cultures. Gender is relational and refers not simply to women or men but to the relationship between them.

The United Nations’ concept of gender equality entails that all human beings, both men and women, are free to develop their personal abilities and make choices without the limitations set by stereotypes, rigid gender roles, or prejudices (United Nations, 2004). Thus, gender inequality means that those differentials in behaviours, aspirations and needs of women and men should be dismantled so that individuals are considered, valued and favoured equally. Gender equality does not mean that men and women should become the same sex. On the contrary, it implies that their rights, responsibilities and opportunities should not depend on whether they are born male or female.

In Nigeria, it is normal to find the feminine gender overburdened with the workload involved in managing homes. The women carry out all the chores in the house including cooking, house cleaning, fetching water and firewood, washing used utensils and cutlery, and caring for young children. Since these services are never monetized, they cannot directly translate into personal wealth. In urban areas, women combine these aspects of toiling and struggling with salaried employment or petty-trading. For women in paid employment, there is opportunity to possess personal wealth visibly manifested in holding of currency without recourse to application to their spouses, having bank balances, and access to other financial instruments quite distinct from family wealth usually controlled by man as the head of the family.

In the rural areas, where people are engaged mainly in agrarian economy, women play subsidiary and complementary roles in supporting the farming activities of their husbands. However, there are some cultural communities where it is considered normal for men to abandon most of the agricultural work to their wives while they spend their time in gallivanting and enjoying jolly time at entertainment centres. This aspect of gender inequality borders on irresponsibility and callousness. The Bible even castigates such men who could not fend for their families as it describes them as worse than infidels (1 Timothy 5:8).

In other climes, unlike Nigeria, where gender inequality prevails, women own firms and small or medium-scale enterprises. The Commonwealth Business Women’s Network (2004)

estimated that between 25% and 30% of the business population consisted of women entrepreneurs. Unarguably, it is through entrepreneurial education that women in Nigeria could become empowered to secure placements in businesses, particularly when aid is provided through intervention policies of government. Once during the Obasanjo's administration of early 2000s, there was the policy of National Economic Empowerment and Development Strategy (NEEDS). The policy was focused on encouraging and strengthening poor rural people to create wealth through access to credit and land, access to agriculture extension services, access to improved seeds and planting materials, farm inputs and tools, and traditional thrift, savings and insurance scheme (Larigold, 2014). However, such politically clothed thrusts could only provide palliatives and could not go far in creating wealth and transforming a sizeable proportion of Nigerian women into entrepreneurs. Therefore, the challenge remains on how best women can exploit educational opportunities to create personal wealth.

Entrepreneurship is a process of creating wealth through initiating something different from what used to or by adding value through innovation essentially by devoting ones resources and assuming the risks (financial, psychic and social) associated with the venture, and appropriating the resulting outcomes (Lankford, 2004). In effect, entrepreneurship is about self-reliance in employment, in creativity and in taking risks. Although entrepreneurship is a recent issue for emphasis in our educational instruction, yet its relevance is captured in the National Policy for Education when it talks about educating "students to think creatively and transform knowledge through technological processes into wealth and a broader economic base" (FRN, 2014, page 26). Thus, entrepreneurship is essentially about someone creating a market from his or her own resources, relying on his or her own initiative, discipline, money and perseverance (Anikweze, 2006). Any individual involved in this process could be referred to as an entrepreneur and the ultimate consequence of that person's endeavours is wealth creation.

### **Statement of the Problem**

The qualities required for one to become an entrepreneur include self-confidence – one believing in oneself, departing from status quo and manifesting faith in what one can do; self-reliance – an individual that relies on self and determines to go it all alone; innovation – a person that is both innovative and creative, and insists on doing things in new or different ways; hard work – a person that is committed to hard work and is never controlled by checkout hours like other workers; goal setting - a person that sets goals for self and does all that it takes to accomplish those set goals; risk taking – one that is willing to take all sorts of business risks upon oneself especially financial investment and the marketing of products; independence – an entrepreneur enjoys being independent and being his/her own boss thereby becoming motivated to be action-oriented; and achievement drive - the person exudes a strong desire for achievement; never contemplates failure and works to achieve success and good returns on investment. As it stands, true gender equality in Nigeria can only be contemplated when most women possess the qualities required to become successful entrepreneurs. To venture into entrepreneurship, women must first and foremost manifest desire for wealth and develop positive attitude towards entrepreneurial activities. Hence, the thrust of the study was to investigate the extent to which Nigerian women, particularly the educated ones among them, possess positive attitude towards entrepreneurship.

### **Purpose of the Study**

The study examined the attitudes of educated female adults in Nasarawa state towards entrepreneurship as a precursor of wealth creation. Specifically, the study sought to:

1. Determine the proportion of female civil servants in Nasarawa State that have positive attitude towards gender equality in wealth creation
2. Find out the attitude of female civil servants in Nasarawa State towards acquisition of entrepreneurial skills through vocationalized courses
3. Relate marital status to women's attitude towards acquisition of entrepreneurial skills
4. Determine the leverages that could assist women to squarely compete with their male counterparts in high profile economic positions in Nasarawa state.

### **Research Questions**

1. What is the proportion of female civil servants in Nasarawa State that have positive attitude towards gender equality in wealth creation?
2. What is the attitude of women in public service towards acquisition of entrepreneurial skills through vocationalized courses?
3. To what extent does marital status influence women's attitude towards the pursuit of entrepreneurial skills?
4. What leverages do women need to squarely compete with their male counterparts in high profile economic positions?

### **Hypothesis**

H<sub>0</sub>: There will be no significant difference in attitude to gender equality in wealth creation between educated married women and their single counterparts in Nasarawa state.

### **Scope of the Study**

Geographically, the study was restricted to higher education institutions such as universities, polytechnic and colleges of education, as well as the state ministries and the health institutions in Nasarawa State. Conceptually, the study was delimited to assessment of the attitude expressed by participants in public establishments towards wealth creation and development of entrepreneurial skills.

## **REVIEW OF LITERATURE**

**Concept of gender** - The word gender is generally used to describe the characteristics, roles and responsibilities of women and men, boys and girls, which are socially constructed (World Health Organization [WHO] (2016). In this regard, gender is related to how we are perceived and expected to think and act as women and men because of the way society is organized, not because of our biological differences. Thus, gender refers to the socially constructed roles, behaviours, activities and attributes that a given society considers appropriate for men and women (Gupta, 2000). Aspects of sex will not vary substantially between different human societies, while aspects of gender vary greatly (Kari, 2012). WHO insists that equity which implies fair opportunity for everyone to attain their full health potential regardless of

demographic, social, economic or geographical strata is of critical importance in health and development.

The setbacks already created by gender inequality particularly in parts of northern Nigeria may require a revolution in the psyche of women to fully embrace the motivation to part ways with adherence to and submission under fetters of cultural inhibitions and gender stereotyped expectations. The minds of women need to be liberated from guilt feelings that by pursuing entrepreneurial education and ultimately engaging in certain wealth creating endeavours, they are breaching their cultural ethos or doing something against their sumptuary laws. In this regard, where to begin might be with the strategic gender interests (SGIs). According to the United Nations (2004), SGIs are identified by women as a result of their subordinate social status. It therefore becomes necessary that to eliminate gender inequality, women should embolden themselves to challenge gender divisions of labour, power and control including certain traditionally defined norms and roles. For instance, women organizations should sponsor bills to the National Assembly demanding for legislation against inhuman treatment of women when bereaved of their husbands; such as shaving of their heads, restrained movements during a certain period of mourning, wearing of mourning clothes and appropriation of husband's property by his relatives notwithstanding the number of children. SGIs vary according to particular contexts and may include such issues as legal rights, domestic violence, equal wages, and women's control over their bodies. There are parts of the country where it is a normal practice for married women to stay in purdah which implies 'to be heard but never to be seen'. Unarguably, Nigeria needs gender socialization.

Gender socialization theory is anchored on the belief that gender, like other cultural values, norms and practices, is acquired through the process of socialization. In this regard, all agents of socialization such as the family, the school, the peer group, the mass media and the religious institutions contribute in shaping gender ideas and practices through gender stereotyping. However, Anikweze (2015) posited that gender inequality, particularly in parts of northern Nigeria, may require a revolution in the psyche of women to fully embrace the motivation to part ways with adherence to, and submission under, the fetters of cultural inhibitions and gender-stereotyped expectations.

**Concept of Wealth Creation** – Clark, Jaffee and Peterson (2009) defined wealth from the perspectives of Economics as the accumulation of goods that have economic value. Economic value implies having the characteristics of utility with capacity to satisfy some human want and possessing the dynamism of emergent usefulness over time. Secondly, economic goods must be in scarce supply unlike air except when artificially conditioned to become economically valuable. As a third dimension, economic goods must be transferable through the process of buying and selling based on definite market prices. To cap it all, an object with economic value must be measurable in monetary units. A definite skill in performing a job can also be regarded as human wealth since such skill usually attracts a determinable market value.

Wealth can be increased through entrepreneurship, a term that Lankford (2004:1) defined as “the process of creating something *different* with value by devoting the necessary time and assuming the accompanying financial, psychic and social risks, and receiving the resulting rewards of most personal satisfaction”. From this definition, it is obvious that the intervention of an entrepreneur in wealth creation may just be by discovering uses for things previously not regarded as useful. For instance, the discovery of uses for petroleum in the 19th century added

enormously to wealth particularly in countries with petroleum deposits; and in Nigeria, the discovery of petroleum in 1956 became a turning point in the economy of the country.

Wealth has different components. Economists in classifying wealth have distinguished between producer goods and consumer goods and, in each of these categories, between durable and nondurable goods. The producer durable aspects of wealth include plants, machinery, and other fixed installations. However, inventories of goods to be sold, or in process of production may constitute producer nondurable goods. When the producer durable and nondurable goods are combined, they constitute what is generally understood as capital. In contradistinction, items such as food, clothing, and similar items that require regular replenishment due to tear and wear are consumer nondurables, while consumer durables include homes, furniture, and cars (Clark, et al, 2009). It is interesting to note that services are not included in estimated wealth because they cannot be stored, despite the fact that they have economic value both to producers (e.g., business accounting and legal services) and to consumers (e.g., hairdressing, education and health-related services).

### **Concept of Entrepreneurship**

When people refer to entrepreneurship, it is often associated with an individual's initiative, creativity, resourcefulness and enterprise. The entrepreneur is an innovator and the person who develops a new product, a new market, or a new means of production. Indeed, wealth creation can be said to be anchored in the level of enterprise exhibited by the individual entrepreneur since enterprise has to do with engaging in commercial business for the sole goal of profit and growth. The entrepreneur is the one who assumes the responsibility and the risk for a business operation with the expectation of making a profit. The entrepreneur generally decides on the product, acquires the facilities, and brings together the labour force, capital, and production materials. If the business succeeds, the entrepreneur reaps the reward of profits; if it fails, he or she takes the loss. Thus, the British economist, John Maynard Keynes declared that "If Enterprise is afoot, Wealth accumulates whatever may be happening to Thrift; and if Enterprise is asleep, Wealth decays, whatever Thrift may be doing" (John, Maynard Keynes quoted in his 'Paradox of Thrift', Wikipedia, 2018). Keynes' brilliant quote suggests that although saving and frugality may contribute to raising needed capital for business, yet it is the wise venture or enterprise that actually creates wealth.

Omalayo (2006) in Unachukwu and Ijioma (2017) defined entrepreneurship as the act of starting a company, arranging business deals and taking risks in order to make a profit through the education skills acquired. It can also be seen as the process of bringing together creative and innovative ideas directed with good management and organization. As can be seen in the proceeding definitions, central in the concept of entrepreneurship is creativity and innovation. Women who desire to create wealth for themselves must be creative and innovative in entrepreneurial skills. It is also important that women acquire vocational skills in one or two courses which would make them competitive with their male counterparts. To this extent, Agu (2017) advocated for a strong integration of technical and vocational education with entrepreneurship education in order to promote wealth creation through self-employment. On the other, society too must give the girl-child the opportunity to exploit her dreams and potentials through special programmes.

Waits (2018) provides what he termed "5 Essential characteristics of the entrepreneurial mind" and they consist of (a) *Creativity* – the ability to see things differently such as new products or new processes inspired by foundational mental skill of inquisitiveness; (b) *Suspicion of*

*predictors* – dependence on empirical evidence as the sole predictor of an outcome; (c) *Comfort with uncertainty* – reliance on experimentation, revision and testing where uncertainty becomes the very essence of entrepreneurship; (d) *Openness to experimentation* - being comfortable with experimentation of the trial and error type no matter where the results may lead; and (e) *Functional humility* – operating devoid of egos, not dictating outcomes nor conforming to a preconceived notion.

Entrepreneurship Education is perhaps one vital way of reducing gender inequality in Nigeria. Canvassing the need for entrepreneurial education for women, Anikweze (2009) attributes the prevailing graduate unemployment in Nigeria to lack of courses in the curriculum of tertiary education that could inspire entrepreneurial initiatives after graduation. She regretted the paucity of gender representation in the list of renowned wealthy entrepreneurs the world over which is attributable to low risk natural propensity of the feminine gender amidst stereotyped career options. Women are therefore challenged to exploit vocational opportunities as espoused by entrepreneurial education in order to become empowered entrepreneurs.

## METHODOLOGY

A cross-sectional survey was considered appropriate for the study based on the fact that needed data were to be collected within a short span of time from a cross section of the population scattered over a wide geographical area (Anikweze, 2013).

The population of the study consisted of educated female public servants in government agencies and institutions in Nasarawa State estimated at 200,000. Their common characteristic was that they are literate and employed in different government establishments such higher education institutions, the ministries, the hospitals and the military, the police, and para-military agencies.

The sample size was 400, determined by Krejcie-Morgan formula (Krejcie & Morgan, 1970). Multi-stage stratified random sampling technique was adopted in selecting the research participants to ensure fair representation of the various institutions as well as married/single dichotomy of status.

**Table 1: Distribution of Samples by Category of Establishments and Marital Status**

Category	Tertiary Institutions		Health Institutions		Law Enforcement Agencies		Total
	Married	Single	Married	Single	Married	Single	
Location Establishments	2	2	2	2	2	2	12
No Selected	80 + 60	40 + 40	30 + 30	15 + 15	30 + 30	15 + 15	400
<b>Total</b>	<b>140</b>	<b>80</b>	<b>60</b>	<b>30</b>	<b>60</b>	<b>30</b>	<b>400</b>

Sample size = 400

The instrument used for data collection was a 36-point modified Fennema-Sherman attitude scale for gender equality in entrepreneurship and wealth creation (Doepken, Lawsky & Padwa, 2008). The Likert-type scale consists of both positive and negative items that measure a respondent's opinion about gender equality in entrepreneurship for wealth creation. The scale was scored by assigning 5 points to 'Strongly Agree', 4 for 'Agree', 3 for 'Undecided', 2 for

‘Disagree’ and 1 for ‘Strongly Disagree’. Hence, the sum of the points scored by each respondent indicated both the strength and direction of her attitude to gender equality in entrepreneurship for wealth creation. The negative items were scored in the reverse point score order.

The scale was validated by experts in research, psychology and educational measurement and evaluation at the Nasarawa State University, Keffi. Their quantified consensus of appraisal yielded a logical validity index of 0.87. We further sought for the reliability of the scale through pilot-testing using a sample of 30 women in a College of Education within Nasarawa State but outside the sample for the study. The obtained coefficient of internal consistency was 0.84. With the very high indices of validity and reliability, the researchers administered the instrument with confidence. Only 392 respondents out of the sample of 400 returned analyzable questionnaires, implying 98% return ratio. Data arising from the study were processed and utilized for answering the research questions with descriptive statistics, and for testing the null hypothesis with t-test of independent samples.

## RESULTS AND DISCUSSION

Data in respect of this study are presented according to research questions and hypotheses that were earlier stated to guide the study. Mean of 2.50 and above were considered accepted and mean below 2.50 were considered rejected.

**Research Question 1:** What is the proportion of female civil servants in Nasarawa State that have positive attitude towards gender equality in wealth creation?

**Table 2: Proportion of Female Civil Servants with Positive Attitude towards Gender Equality in Wealth Creation**

S/N	Items	S	A	U	D	SD	Total	Mean	SD	Decision
2	I can get good grades in entrepreneurship if I study it	20	10	1	4	34	392	3.32	0.92	Accepted
5	I'll need a good understanding of entrepreneurship for my future work	19	88	2	8	30	392	3.73	0.78	Accepted
2	I know I can do well in entrepreneurship and wealth creation	19	10	1	4	32	392	3.73	0.78	Accepted
8		8	2	2	8					
Cluster mean								<b>3.59</b>	<b>0.83</b>	Accepted

Table 2 shows that a high proportion of the educated women expressed positive attitude towards gender equality in wealth creation in Nasarawa state. Indeed, over 75% of the participants expressed positive attitude towards gender equality in the pursuit of wealth. The implication is that most women in the public service of Nasarawa State are willing to be involved in the acquisition of entrepreneurship skills just as their male counterparts. This finding is in agreement with United Nations (2004) concept of gender equality.



**Research Question 2:** What is the attitude of women in public service towards acquisition of entrepreneurial skills through vocationalized courses?

**Table 3: Attitude of Women in Public Service towards Acquisition of Entrepreneurial skills through Vocational Courses**

S/N	Items	SA	A	U	D	SD	Total	Mean	6	Decision
1	I am sure that I can learn entrepreneurship.	200	100	12	46	34	392	3.32	0.92	Accepted
2	Knowing entrepreneurship will help me create wealth	192	88	02	80	30	392	3.73	0.78	Accepted
3	<i>I don't think I could do advanced entrepreneurship</i>	40	42	4	66	240	392	3.62	0.82	Accepted
4	<i>Entrepreneurship will not be important to me in my life's work</i>	30	76	6	80	200	392	3.13	0.77	Accepted
13	Entrepreneurship is a worthwhile, necessary subject for wealth creation	200	112	10	36	34	392	3.62	0.72	Accepted
15	<i>I'm not the type to do well in entrepreneurship and wealth creation</i>	52	60	02	62	192	392	2.73	0.73	Accepted
17	<i>Entrepreneurship has been my worst subject</i>	34	46	24	120	104	392	3.22	0.72	Accepted
18	<i>Women who enjoy studying entrepreneurship are a little strange</i>	30	76	6	80	200	392	3.13	0.77	Accepted
23	Women certainly are smart enough to do well as entrepreneurs	192	88	02	80	30	392	2.73	0.78	Accepted
29	Studying entrepreneurship is just as good for women as for men	240	66	04	40	42	392	3.62	0.82	Accepted
30	<i>Doing well in entrepreneurship is not important for wealth creation</i>	30	76	06	80	200	392	3.13	0.77	Accepted
34	I study entrepreneurship because I know how useful it is	192	86	02	60	52	392	2.73	0.73	Accepted
<b>Cluster mean</b>								<b>3.22</b>	<b>0.79</b>	Accepted

➤ *Negative items are in italics*

Table 3 shows that the attitude of educated women in public service towards acquisition of entrepreneurship skills through vocational courses is positive. The responses to both the positive items (1, 2, 13, 23, 29 & 34) and negative items (3, 4, 15, 18, & 30) imply that the participants in the study have a favourable disposition towards acquiring entrepreneurship skills through vocational courses if given the opportunity to do so as advocated by Agu (2017).

**Research Question 3:** To what extent does marital status influence women's attitude towards the pursuit of entrepreneurial skills?

**Table 4: Extent to which Marital Status Influence Women's Attitude towards the Pursuit of Entrepreneurial Skills**

S/N	Items	SA	A	U	D	SD	Total	Mean	SD	Decision
9	When a woman has to solve an entrepreneurship problem, she should ask her husband for help.	192	86	2	60	52	392	2.73	0.73	Accepted
10	Whether married or single, I am sure of myself as an entrepreneur.	200	100	12	46	34	392	3.22	0.72	Accepted
11	I don't expect to use much entrepreneurship when I get into marriage	192	88	2	80	30	392	2.73	0.78	Accepted
<b>Cluster mean</b>							<b>392</b>	<b>3.18</b>	<b>0.72</b>	Accepted

Table 4 indicates that marital status of educated women has positive influence on their attitude towards the pursuit of entrepreneurship skills. By implication, the marital status of educated women could go a long way to determine how they would pursue entrepreneurship skills.

**Research Question 4:** What leverages do women need to squarely compete with their male counterparts in high profile economic position?

**Table 5: Leverages Needed by Women to Squarely Compete with their Male Counterparts in High Profile Economic Position**

S/N	Items	SA	A	U	D	SD	Tot	Mean	6	Decision
12	Women can do just as well as men in entrepreneurship.	200	112	10	36	34	392	3.62	0.72	Accepted
18	Women who enjoy studying entrepreneurship are a little strange.	192	86	2	60	52	392	2.73	0.73	Accepted
19	I will use entrepreneurship in many ways as an adult.	200	100	12	46	34	392	3.22	0.72	Accepted
20	I think I could handle more difficult entrepreneurship problems	192	88	2	80	30	392	2.73	0.78	Accepted
21	Females are as good as males in entrepreneurship and wealth creation	240	66	4	40	42	392	3.62	0.82	Accepted
22	<i>I see entrepreneurship as something I won't use very often except for passing exams.</i>	192	86	2	60	52	392	2.73	0.73	Accepted
25	I can get good grades in entrepreneurship if I study it.	200	100	12	46	34	392	3.22	0.72	Accepted
26	I'll need a good understanding of entrepreneurship for my future work.	192	88	2	80	30	392	2.73	0.78	Accepted
35	I would trust a female just as much as I would trust a male to solve important entrepreneurship problems.	96	44	1	40	15	392	2.73	0.78	Accepted
<b>Cluster mean</b>							392	<b>3.18</b>	<b>0.72</b>	Accepted

➤ *Negative item in italics*

Table 5 shows that educated women need leverages in many areas of life but particularly, in entrepreneurship skills and wealth creation to squarely compete with their male counterparts in high economic profiles. This implies that women, despite their educational levels, need to make deliberate effort to acquire entrepreneurship skills and the art of wealth creation during their training in school in order to push back the frontiers of inequality with men.

### Testing of Hypothesis

H<sub>0</sub>: There will be no significant difference in attitude to gender equality in wealth creation between educated married women and their single counterparts in Nasarawa state.

**Table 6: t-test on the Significant Difference between Educated Married and Single Women's Attitude towards Gender Parity**

Variable	Mean	SD	N	Df	t-cal	t-crit
Educated married women	16.12	3.18	254	194	2.94	1.96
Single women	12.21	2.39	140			

\* *Significant at 0.05 level*

Table 6 shows that t-cal (2.94) is higher than t-critical (1.96) implying that there is a significant difference in attitude towards gender equality between educated married women and their single counterparts. Therefore, the null hypothesis of no significant difference between the two groups of women is rejected. Already, this study has established that marital status of educated women has positive influence on their attitude towards the pursuit of entrepreneurship skills. Therefore, one can infer that marital status offers the feminine gender secured and advantageous position to venture into entrepreneurship, apparently with the husband's support.

### RECOMMENDATIONS

Based on the findings of the study, the researchers hereby recommend as follows:

1. Institutions of higher education should intensify their efforts in fostering entrepreneurial education while both boys and girls at the senior secondary school level should be encouraged to participate actively in vocational and technical education courses.
2. The government should take proactive actions to support women in business to eventuate into entrepreneurs by guaranteeing soft loans for them from banks.
3. Non-governmental organizations and human rights groups should expound advocacy on gender equality in wealth creation. Hence, husbands need not be intimidated by their wives aspiration to become entrepreneurs. On the contrary, men should be encouraged to allow their wives freedom to participate in the acquisition of entrepreneurial skills as a prelude to successful wealth creation.

### CONCLUSION

The findings from the study provide empirical evidence that educated women in Nasarawa State have positive attitude towards wealth creation through entrepreneurship education as sine qua non for reducing gender inequality. Hence, whatever a man can do, a woman can equally do. In effect, the feminine gender when educated, becomes empowered both intellectually and

vocationally, and even emotionally to embrace the risks involved in exercising bold initiative and creative imagination embedded in entrepreneurial ventures.

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