ISSN:4403-4675
Volume 10, Number 1, 2026
FUK Journal of Management Science and Human Development
Faculty of Social Science Journal, Federal University, Kashere, Gombe State, Nigeria

EMPOWERING ELEME FEMALE ENTREPRENEURS FOR SUSTAINABLE GROWTH: ENTREPRENEURIAL MINDSET, OPPORTUNITY RECOGNITION, DIGITAL TRANSFORMATION AND ECONOMIC EMPOWERMENT

Dr. Joseph Dada Obele
(PD, BSc, PGD, MSc, MBA PhD) (Specialization- Energy Marketing)
Department of Marketing and Department of Petroleum Economics
Ignatius Ajuru University of Education, PH

Tel- 08030843930
Email- ●skylinkerseleme@yahoo.com
●Obele. Joseph @iaue.edu.ng

ABSTRACT
Female entrepreneurship has become an increasingly important component of economic development, employment generation, poverty reduction, household welfare and community transformation. In developing economies, women-owned enterprises frequently operate within challenging environments characterised by limited access to finance, inadequate managerial capacity, changing consumer preferences, technological disruption, intense competition and infrastructural constraints. This conceptual paper examines strategies for empowering female entrepreneurs in Eleme, Rivers State, Nigeria, with particular emphasis on sustainable enterprise development. The paper argues that women's entrepreneurial empowerment should extend beyond encouraging business start-up to developing the capacity to build viable, profitable, scalable and sustainable enterprises. It examines entrepreneurship as a process of opportunity recognition, resource mobilisation, calculated risk-taking and value creation. The paper further discusses entrepreneurial mindset, entrepreneurial passion, business idea generation, opportunity recognition, customer orientation, financial discipline, record keeping, innovation, networking, digital transformation, Customer Relationship Management and strategic planning as critical components of sustainable entrepreneurship. Particular attention is given to the changing socioeconomic circumstances of Eleme women, contrasting traditional patterns of family dependence, limited educational opportunities and informal economic activities with emerging opportunities in education, technology, professional development, entrepreneurship and investment. The paper proposes a transition from economic dependence to economic empowerment and from informal survival-oriented activities to structured and sustainable enterprises. It concludes that empowering Eleme women requires an integrated approach combining education, entrepreneurial skills, financial literacy, technology adoption, networking, mentorship, access to markets and leadership development. The paper recommends that female entrepreneurs should move beyond business survival towards profitability, growth, sustainability, employment creation and community impact.

Keywords: Female entrepreneurship, Eleme, entrepreneurship development, economic empowerment, SMEs, digital entrepreneurship, financial literacy, opportunity recognition, sustainable growth, women entrepreneurs.

1. INTRODUCTION
Entrepreneurship is widely recognised as an important mechanism for economic development, employment creation, innovation, income generation and poverty reduction. Entrepreneurs identify opportunities, mobilise resources, develop products and services, assume calculated risks and create economic and social value. Within this broader entrepreneurial ecosystem,

female entrepreneurship has become particularly significant because women's economic participation can influence not only individual income but also household welfare, employment generation and community development. For women, entrepreneurship can provide an avenue for economic independence, skills development, income generation, employment creation and participation in decision-making. A woman who transforms an idea into a viable enterprise can create value for herself while simultaneously creating opportunities for employees, suppliers, customers and members of her community. Female entrepreneurs should therefore not be viewed merely as business owners. They are potentially value creators, problem solvers, employers, innovators, investors and agents of community transformation. For women entrepreneurs in Eleme, the objective should consequently go beyond starting businesses. The central challenge is to build businesses that can survive, compete, generate sustainable profits, grow, create employment and contribute to community development. This paper was developed from the keynote presentation delivered by Dr Joseph Obele at the Eleme Female Entrepreneurs Business Summit 2026, themed "Empowering Eleme Female Entrepreneurs for Sustainable Growth." It develops the arguments presented at the summit into a conceptual academic framework for female entrepreneurial empowerment. The paper advances the argument that sustainable female entrepreneurship requires an integrated combination of knowledge, entrepreneurial mindset, opportunity recognition, customer orientation, financial discipline, innovation, technology adoption, networking, strategic planning and continuous learning. The central proposition is that women should not merely be encouraged to enter entrepreneurship; they should be equipped to develop enterprises capable of generating sustainable economic and social value.

2. Conceptualising Entrepreneurship

Entrepreneurship can broadly be understood as the process through which individuals identify opportunities, mobilise resources, assume calculated risks and create value through new or existing enterprises. From a practical perspective, entrepreneurship involves identifying a problem or unmet need and developing a solution that customers or beneficiaries consider valuable.

Thus:
«Entrepreneurship is the ability to identify a problem or opportunity and develop a solution that creates value for people while generating sustainable income.»

An entrepreneur therefore does not simply sell a product. The entrepreneur identifies a need and develops a solution. For example, a woman who observes that workers in her community have difficulty obtaining affordable and convenient meals may establish a food-delivery enterprise that provides reliable meals at appropriate prices. Her entrepreneurial activity is not simply the preparation and sale of food; it is the identification of a problem and the development of a commercially viable solution. This distinction is important because it moves entrepreneurship away from the narrow idea of buying and selling towards problem solving, innovation and value creation.

3. Who Is an Entrepreneur?

An entrepreneur is an individual who combines resources and capabilities to identify and exploit opportunities and create value.
Entrepreneurs typically:
- identify business opportunities;
- recognise problems requiring solutions;
- organise resources;

- take calculated risks;
- develop products or services;
- serve customers;
- generate revenue;
- pursue profitability;
- create employment;
- innovate; and
- adapt to changing market conditions.

Entrepreneurs may operate micro, small, medium or large enterprises. The size of an enterprise does not determine whether its owner demonstrates entrepreneurial behaviour. What matters is the capacity to identify opportunities, create value and organise resources toward achieving defined objectives.

4. Types of Entrepreneurs

Entrepreneurship literature identifies different forms of entrepreneurial behaviour. The following classifications are useful in understanding the diversity of entrepreneurial activity.

4.1 Innovative Entrepreneur

An innovative entrepreneur introduces new products, services, technologies, production methods or business models.

4.2 Imitative Entrepreneur

An imitative entrepreneur adopts an existing business idea and modifies or improves it to meet the needs of a particular market.

4.3 Fabian Entrepreneur

A Fabian entrepreneur is highly cautious and reluctant to adopt changes until environmental pressures make adaptation necessary.

4.4 Drone Entrepreneur

A drone entrepreneur tends to resist change and may continue using traditional methods even when market conditions have changed.

4.5 Social Entrepreneur

A social entrepreneur establishes an enterprise primarily to address social or community problems while seeking sufficient financial sustainability to maintain the venture.

4.6 Serial Entrepreneur

A serial entrepreneur establishes and develops multiple ventures, sometimes exiting one business before establishing another.

4.7 Lifestyle Entrepreneur

A lifestyle entrepreneur establishes a business that is closely connected to personal interests, independence and preferred lifestyle rather than pursuing rapid expansion as the primary objective.

4.8 Necessity Entrepreneur

A necessity entrepreneur enters business primarily because of unemployment, inadequate income or limited alternative economic opportunities.

4.9 Opportunity Entrepreneur

An opportunity entrepreneur enters business after identifying an attractive market opportunity.

4.10 Intrapreneur

An intrapreneur behaves entrepreneurially within an existing organisation by developing new products, services, processes or business opportunities. These categories are not mutually exclusive. An entrepreneur may move between different entrepreneurial orientations depending on the business environment and stage of enterprise development.

5. Entrepreneurship and Self-Employment

Self-employment and entrepreneurship are related but conceptually different.
Self-employment refers primarily to working for oneself rather than working as an employee. Entrepreneurship, however, involves a broader process of creating and organising an enterprise capable of generating value.

Consider two examples.
A self-employed woman may personally prepare and sell snacks every day. Her income is directly dependent on her personal labour. An entrepreneur, by contrast, may develop a snack brand, establish production procedures, employ workers, supply retailers, develop distribution channels and create systems that allow the enterprise to operate even when she is not personally present.

The distinction can therefore be summarised as:
«Self-employment: "I work in my business."»
«Entrepreneurship: "I build a business that can work beyond my personal labour."»

For sustainable growth, female entrepreneurs should progressively develop systems, people, processes and assets that reduce excessive dependence on their personal daily involvement.

6. Importance of Female Entrepreneurship

Female entrepreneurship can contribute to:
1. Income generation.
2. Employment creation.
3. Household welfare.
4. Poverty reduction.
5. Community development.
6. Innovation.
7. Economic independence.
8. Skills development.
9. Local production.
10. Economic diversification.

The benefits of women's entrepreneurship can extend beyond the individual entrepreneur. A successful woman-owned enterprise may generate employment, create demand for suppliers, provide goods and services to consumers, support household income and contribute to local economic activity.

Consequently, female entrepreneurship should be considered not only an individual economic activity but also a potential instrument of community development.

7. The Entrepreneurial Mindset

Entrepreneurship begins with a way of thinking before it becomes a commercial activity.
An entrepreneurial mindset involves the ability to:
- recognise opportunities;
- see possibilities where others see problems;
- learn continuously;
- accept calculated risks;
- take responsibility for outcomes;
- think creatively;
- persist during difficult periods;
- learn from failure;
- manage time;
- understand customers; and
- focus on value creation.

The fundamental principle is:
«Entrepreneurship begins in the mind before it begins in the marketplace.»
A person may possess capital but lack an entrepreneurial mindset. Conversely, an individual with limited resources may identify an opportunity, mobilise available resources and gradually develop a viable enterprise. Entrepreneurial empowerment should therefore focus not only on providing financial resources but also on developing the knowledge, attitudes and capabilities required to use those resources effectively.

8. Developing and Sustaining Entrepreneurial Passion

8.1 Meaning of Entrepreneurial Passion

Entrepreneurial passion refers to the enthusiasm, commitment and emotional determination associated with creating, developing and sustaining an enterprise. Passion can provide the psychological energy required to continue during difficult business conditions. Entrepreneurship frequently involves uncertainty, competition, financial pressure, customer complaints, rising costs, delayed payments and unsuccessful strategies.

However:
«Passion starts the journey; knowledge, discipline and strategy sustain it.»
Passion without competence may result in enthusiasm without effective execution. Conversely, knowledge without commitment may fail to produce sustained entrepreneurial action. Sustainable entrepreneurship therefore requires both motivation and competence.

8.2 Why Entrepreneurial Passion Matters

Entrepreneurs may encounter:
- financial pressure;
- competition;
- customer complaints;
- rising operating costs;

- uncertainty;
- failed strategies;
- delayed payments;
- operational difficulties; and
- changing market conditions.

Without sufficient commitment, an entrepreneur may abandon a potentially viable enterprise prematurely. Passion can therefore support persistence, particularly during the early and difficult stages of enterprise development.

8.3 Developing Entrepreneurial Passion
Purpose
Entrepreneurs should understand why they are entering business.

They should ask:
- Why do I want to own a business?
- What problem do I want to solve?
- Who do I want to serve?
- What impact do I want to create?

A clear purpose provides direction.
Competence
Passion is strengthened when competence increases. Entrepreneurs should continuously develop knowledge in:
- marketing;
- accounting;
- customer service;
- digital technology;
- financial management;
- leadership;
- negotiation; and
- business strategy.

Starting Small and Thinking Big
Entrepreneurs should not necessarily wait for perfect conditions. They can begin with available resources, test their ideas and expand progressively.

Positive Networks
Entrepreneurs should establish relationships with:
- experienced entrepreneurs;
- mentors;
- business associations;
- professional advisers;
- customers;
- suppliers; and
- other female entrepreneurs.

Learning from Failure
Failure should become a source of information.

The appropriate questions are:
«What went wrong?»
«What can I learn?»
«What should I change?»
The ability to convert failure into knowledge is an important entrepreneurial capability.

9. Characteristics of Successful Entrepreneurs

There is no single formula for entrepreneurial success. Nevertheless, several characteristics are consistently important.

9.1 Clear Vision

An entrepreneur should understand where the business is going.
A useful question is:
«Where do I want this business to be in three to five years?»
Vision provides direction for strategic decisions.

9.2 Customer Orientation

Customers are central to commercial enterprise. Entrepreneurs should understand:
- what customers need;
- what customers can afford;
- why customers buy;
- why customers stop buying; and
- what creates customer satisfaction.

A business that consistently ignores its customers risks losing them.

9.3 Financial Discipline

Sales are not the same as profit.
A simplified relationship is:
«Revenue − Expenses = Profit»

Entrepreneurs should understand their:
- sales;
- expenses;
- gross profit;
- net profit;
- debts;
- cash flow; and
- inventory value.

9.4 Record Keeping

Every business should maintain appropriate records, including:
- sales records;
- expense records;
- customer records;
- inventory records;
- debt records;
- supplier records; and
- cash-flow records.

A fundamental principle is:
«If you do not keep records, you are managing your business by guesswork.»

9.5 Integrity and Trust
Trust is an important business asset.
Entrepreneurs should:
- keep promises;
- sell quality products;
- communicate prices transparently;
- honour agreements;
- treat customers fairly;
- maintain professional relationships with suppliers; and
- avoid deceptive practices.

A good reputation can generate repeat purchases and referrals.

9.6 Innovation
Successful entrepreneurs continually ask:
«How can I do this better?»
Innovation can involve new products, better packaging, faster delivery, improved customer service, digital marketing, alternative payment methods or improved production systems. Innovation therefore does not necessarily mean inventing something entirely new. It may involve improving an existing product, service or process.

9.7 Persistence and Adaptability
Persistence is important, but persistence should not be confused with stubbornness.
Effective persistence means remaining committed to the objective while being prepared to modify the strategy.

«Persistence means staying committed to the goal while remaining flexible about the method.»

9.8 Networking
Networks can provide:
- customers;
- suppliers;
- mentors;
- investors;
- business information;
- partnerships;
- referrals; and
- new opportunities.

Networking is particularly important for women entrepreneurs because collaborative relationships can facilitate knowledge exchange, market access and business support.

10. Generating and Developing Viable Business Ideas
10.1 Business Ideas and Business Opportunities
A business idea is a proposed product, service or solution that an entrepreneur believes can satisfy a market need.

However:
«Not every business idea is a viable business opportunity.»
A viable opportunity should involve a sufficiently important problem or need, an identifiable market and a realistic possibility of creating value and generating sustainable returns.

10.2 Sources of Business Ideas
Business ideas can originate from:

Problems
Everyday problems can become business opportunities.

Entrepreneurs should ask:
«What problems do people around me frequently complain about?»

Personal Skills
Existing skills can be converted into enterprises.

Examples include:
- cooking;
- fashion design;
- hairdressing;
- teaching;
- photography;
- event management;
- digital services; and
- catering.

Market Gaps
A market gap exists when existing businesses fail to adequately satisfy a particular customer need.

Customer Complaints
Complaints can reveal unmet needs and opportunities for improvement.
Emerging Trends
Changes in technology, lifestyle and consumer behaviour can create new opportunities.
Existing Businesses
Entrepreneurs can study existing businesses and ask:
«How can I provide a better, faster, cheaper, safer or more convenient alternative?»

11. The Problem-to-Solution Approach
A useful framework for developing business ideas is:
Problem → Customer → Solution → Value → Revenue

For example:
Problem: Busy workers have limited time to prepare meals.
Customer: Workers and professionals.
Solution: Affordable pre-packaged meals with delivery.
Value: Convenience and time savings.
Revenue: Customers pay for meals and delivery.

This approach helps entrepreneurs distinguish genuine business opportunities from ideas that merely appear attractive.

12. Testing Business Ideas

Before investing substantial resources, entrepreneurs should validate their ideas.

Key questions include:
1. Who are my target customers?
2. What problem am I solving?
3. How serious is the problem?
4. Are people willing and able to pay?
5. Who are my competitors?
6. What differentiates my business?
7. How much will the business cost to establish?
8. What price can customers afford?
9. Can the enterprise generate sustainable profit?
10. Can the business grow?

13. Minimum Viable Product and Market Validation

A Minimum Viable Product (MVP) is a basic version of a product or service developed to test market response before significant resources are committed.

Rather than producing 1,000 units immediately, an entrepreneur may produce a smaller quantity, offer it to a target market and obtain customer feedback.

The principle is:

«Test before you invest heavily.»

Market validation reduces uncertainty and enables entrepreneurs to learn from customers before committing excessive resources.

14. Identifying and Exploiting Business Opportunities in Eleme

Business opportunities exist within the everyday environment. Entrepreneurs should learn to observe their communities systematically.

For Eleme female entrepreneurs, useful questions include:
- What products are difficult to obtain locally?
- What services are unreliable?
- What products do residents travel elsewhere to purchase?
- What customer complaints are common?
- What markets are overcrowded?
- What new needs are emerging?
- What opportunities are being created by technology?
- What local resources can be converted into economic value?

The entrepreneur should not only look at what businesses already exist. She should also examine what is missing, what is inefficient and what customers wish were better.

15. The OPPORTUNITY Framework

A practical opportunity-recognition framework proposed for entrepreneurial training is:

O – Observe: Observe the environment.

P – Problem: Identify a problem.

P – People: Identify who experiences the problem.
O – Opportunity: Determine whether the problem represents a viable business opportunity.
R – Research: Research the market and competitors.
T – Test: Test the proposed solution.
U – Understand: Understand customer feedback.
N – Nurture: Improve and develop the enterprise.
I – Innovate: Continue improving products and processes.
T – Transform: Build a sustainable enterprise.
Y – Yield: Generate sustainable economic and social value.

The framework encourages entrepreneurs to move from observation to validation and ultimately to sustainable value creation.

16. SWOT Analysis for Female Entrepreneurs
A SWOT analysis can help entrepreneurs evaluate internal and external business conditions.

Strengths

Internal advantages may include:
- good location;
- strong customer relationships;
- skilled entrepreneur;
- quality products;
- established reputation.

Weaknesses
Internal limitations may include:
- inadequate capital;
- poor record keeping;
- weak marketing;
- limited technical skills;
- inadequate management systems.

Opportunities
External opportunities may include:
- growing demand;
- emerging markets;
- digital technology;
- strategic partnerships;
- changing consumer preferences.

Threats
External threats may include:
- intense competition;
- rising costs;
- economic uncertainty;
- regulatory changes;
- changing customer preferences.

The purpose of SWOT analysis is not merely to list factors but to develop strategies that use strengths, address weaknesses, exploit opportunities and manage threats.

17. Essential Tools and Strategies for Female Entrepreneurs
17.1 Business Plan
A business plan provides strategic direction.
It should address:
- the product or service;
- target customers;
- customer problem;
- competitors;
- marketing strategy;
- capital requirements;
- operating costs;
- revenue model; and
- growth strategy.

17.2 Business Model Canvas
The Business Model Canvas provides a structured approach for understanding how an enterprise creates and captures value.

Its nine components are:
1. Customer Segments.
2. Value Proposition.
3. Channels.
4. Customer Relationships.
5. Revenue Streams.
6. Key Resources.
7. Key Activities.
8. Key Partnerships.
9. Cost Structure.

The framework helps entrepreneurs visualise the logic of their business model.

18. Marketing Strategy and Customer Orientation
Every commercial enterprise requires customers.
Female entrepreneurs should understand the fundamental elements of the marketing mix:

Product
What value is being offered?

Price
What are customers willing and able to pay?
Place
Where and how will customers obtain the product?
Promotion
How will potential customers become aware of the offering?
These decisions should be informed by market research and customer understanding rather than assumptions. Customer orientation should extend beyond making sales. Entrepreneurs should seek to establish relationships that encourage satisfaction, repeat patronage and referrals.

19. Customer Relationship Management
Customer Relationship Management (CRM) involves deliberately managing interactions and relationships with customers.

Female entrepreneurs can maintain information about:
- customer names;
- contact details;
- purchase history;
- preferences;
- complaints; and
- feedback.

They should also follow up with customers where appropriate.
The distinction is important:
«A customer who buys once is valuable.»
«A customer who repeatedly buys and refers others is more strategically valuable.»
Customer retention can therefore reduce excessive dependence on constantly acquiring new customers.

20. Digital Transformation and Female Entrepreneurship
Digital technology has significantly expanded opportunities for small businesses.
Platforms such as WhatsApp, Facebook, Instagram, TikTok, websites, email and e-commerce channels can assist SMEs with:
- marketing;
- customer communication;
- online sales;
- customer service;
- digital payments;
- market research;
- branding;
- networking; and
- business education.

A small business operating in Eleme can potentially reach customers beyond its immediate geographical market through digital platforms. However, technology should not be treated merely as a promotional tool. It should be integrated into the broader business strategy. Digital entrepreneurship requires entrepreneurs to understand how technology can reduce transaction costs, improve communication, increase market reach and strengthen customer relationships.

21. Personal Branding
In many markets, consumers buy not only products but also confidence, reputation and trust.
Female entrepreneurs should therefore deliberately develop professional brands based on:
- competence;
- reliability;
- quality;
- integrity;
- communication;

- consistency; and
- professionalism.

The fundamental principle is:
«Your reputation is part of your business asset.»
A strong personal and business reputation can contribute to customer trust, referrals and long-term market relationships.

22. Financial Management
Financial discipline is essential for sustainable entrepreneurship.
Entrepreneurs should distinguish between:
Business money and personal money.
Mixing the two can make it difficult to determine whether the enterprise is actually profitable.

Female entrepreneurs should establish:
- appropriate business accounts;
- personal financial arrangements;
- business budgets;
- expense controls;
- savings targets; and
- emergency reserves.

Pricing
Entrepreneurs should understand the actual cost of providing a product or service.

A simplified pricing relationship is:
«Total Cost + Desired Profit = Selling Price»

Total cost may include:
- raw materials;
- transportation;
- labour;
- packaging;
- energy;
- rent;
- marketing;
- applicable statutory costs; and
- other operating expenses.

Pricing should therefore not be determined simply by copying competitors.

23. Cash-Flow Management
A business may appear profitable and still experience financial distress if it does not have sufficient cash to meet immediate obligations.

A simplified cash-flow relationship is:
«Cash Inflows − Cash Outflows = Net Cash Flow»
Entrepreneurs should monitor cash movements carefully and avoid unnecessary investment in slow-moving inventory.

Effective cash-flow management is particularly important for SMEs because limited financial reserves can make them vulnerable to unexpected expenses and delayed customer payments.

24. Networking, Mentorship and Negotiation
Networks can provide access to:
- knowledge;
- experience;
- customers;
- suppliers;
- partnerships;
- market information;
- financing opportunities; and
- professional support.

Female entrepreneurs should deliberately establish relationships with other entrepreneurs, professional associations, financial institutions, mentors, investors, suppliers and community organisations. Negotiation is also a critical entrepreneurial skill. Women entrepreneurs negotiate with customers, suppliers, employees, landlords, distributors, partners and financial institutions.

Effective negotiation requires:
- preparation;
- clear communication;
- knowledge of one's limits;
- understanding the interests of other parties;
- pursuit of mutual benefit; and
- appropriate documentation.

25. Sustainable Growth as the Ultimate Objective
Starting a business is only the beginning.
Sustainable growth refers to the ability of an enterprise to expand while maintaining financial viability, operational effectiveness, product or service quality and organisational capacity.

A sustainable enterprise requires:
Sustainable Customers
A sufficiently reliable customer base.
Sustainable Revenue
Regular and predictable sources of income.
Sustainable Profitability
Adequate margins to support operations and reinvestment.
Sustainable Operations
Systems capable of delivering consistent products and services.
Sustainable Leadership
Entrepreneurs capable of leading and developing people.
Sustainable Innovation
Continuous adaptation to market changes.
Sustainable Relationships
Strong relationships with customers, suppliers, employees and strategic partners.

The objective should therefore be:
Idea → Start-up → Survival → Profitability → Growth → Sustainability → Impact

26. Traditional Socioeconomic Roles of Eleme Women: A Historical Perspective
Understanding the empowerment of contemporary Eleme women requires recognition of the social and economic environment within which previous generations lived. The traditional roles of many Eleme women were strongly influenced by expectations surrounding marriage, family responsibilities, agriculture, household management and community life. This historical discussion should not be interpreted as a judgement against the older generation. Rather, it provides a basis for understanding the transition from traditional economic roles to contemporary entrepreneurial opportunities.

26.1 Marriage and Family Responsibilities
Marriage and family formation constituted important social expectations for many women. Significant attention was devoted to preparing women for responsibilities as wives and mothers.

26.2 Limited Educational Opportunities
Historical socioeconomic circumstances meant that some women had limited access to formal education and professional training. This restricted opportunities for participation in knowledge-intensive occupations and formal enterprise development.

26.3 Limited Exposure to Wider Markets
Many women acquired knowledge primarily through family, community, agriculture and trading activities. Their exposure to modern financial institutions, digital technology, professional networks and wider markets was comparatively limited.

26.4 Household and Care Responsibilities
Women carried substantial responsibility for:
- childcare;
- cooking;
- household management;
- family welfare; and
- preservation of family and community traditions.

Although these activities were economically important, much of this labour was unpaid and insufficiently recognised in conventional measures of economic production.

26.5 Agricultural Contribution
Women contributed substantially to agricultural production through:
- planting;
- weeding;
- harvesting;
- processing;
- preservation;
- marketing; and
- household food provision.

These activities represented important forms of economic value creation even when they were not formally classified as entrepreneurship.

26.6 Traditional Skills
Women developed practical competencies in:

- food processing;
- cooking;
- farming;
- trading;
- craft production;
- household resource management; and
- other productive activities.

The challenge for the contemporary generation is not to dismiss these traditional skills but to transform relevant skills into structured enterprises through modern management, branding, technology and market development.

27. From the Old Generation to the New Generation of Eleme Female Entrepreneurs
The socioeconomic environment has changed significantly. Contemporary women have access to opportunities in education, technology, professional employment, entrepreneurship, finance, digital marketing and global markets that were less accessible to many women in previous generations.

The transition can be conceptualised as follows:
Traditional Orientation| Contemporary Entrepreneurial Direction
Marriage preparation| Life and career preparation
Limited education| Continuous learning
Limited exposure| Local and global exposure
Economic dependence| Economic empowerment
Farm support| Agricultural entrepreneurship
Informal trading| Structured enterprise
Working hard| Working strategically
Supporting businesses| Owning and growing businesses

The purpose is not to reject traditional values. Rather, the objective is to combine positive traditional attributes—such as resilience, discipline, hard work, family commitment and resourcefulness—with modern opportunities.

The central message is:
«The women of the older generation built families and communities with the opportunities available to them. The responsibility of the new generation is to build on that foundation through education, entrepreneurship, technology, investment and sustainable wealth creation.»

28. Limitations Associated with Traditional Economic Patterns
Some traditional socioeconomic patterns could create limitations when considered from the perspective of contemporary economic empowerment.

28.1 Limited Economic Independence
High dependence on husbands or extended family could constrain women's independent financial decision-making and investment capacity.

28.2 Limited Access to Education
Restricted educational opportunities could reduce access to professional employment, specialised knowledge and knowledge-intensive businesses.

28.3 Limited Exposure
Limited access to wider markets, technology and professional networks could restrict opportunity recognition.

28.4 Dependence on Informal Economic Activities
Farming and petty trading can provide livelihoods, but their economic potential may remain constrained if they are not supported by innovation, branding, finance, technology and market expansion.

28.5 Limited Participation in Leadership
Traditional gender expectations could restrict participation in organisational, economic and community decision-making.

28.6 Limited Recognition of Domestic Economic Contributions
Domestic labour contributes substantially to household welfare but is frequently unpaid and economically underrecognised. These limitations provide part of the justification for strengthening women's economic empowerment through education, entrepreneurship and access to productive resources.

29. Six Strategic Recommendations for the New Generation of Eleme Women

29.1 Prioritise Education and Continuous Learning
Education should be understood as an investment rather than merely a qualification.

Women should pursue:
- formal education;
- vocational training;
- entrepreneurship education;
- financial literacy;
- digital skills;
- leadership development; and
- professional certifications.

A practical recommendation is that every entrepreneur should deliberately acquire at least one new marketable competence periodically.

29.2 Move from Economic Dependence to Economic Empowerment
Marriage and family remain important social institutions, but women's economic resilience should not depend entirely on another person's income.

Women should develop:
- personal income;
- savings;
- investments;
- businesses;

- productive assets; and
- professional skills.

The objective is not competition with men but increased economic capacity and resilience.
«A financially empowered woman is better positioned to contribute to her family and community.»

29.3 Convert Skills into Businesses
Women should identify existing competencies that can be transformed into enterprises.
Examples include:
Cooking → Catering business
Fashion skill → Fashion brand
Agriculture → Agribusiness
Teaching → Educational services
Beauty skills → Beauty enterprise
Craft → Product brand
Social-media skills → Digital marketing services

The critical question is:
«What can I do well, and how can I create value from it?»

29.4 Embrace Technology and Digital Entrepreneurship
Eleme female entrepreneurs should acquire the capacity to use digital technology for:
- marketing;
- customer communication;
- online sales;
- bookkeeping;
- digital payments;
- market research;
- branding;
- networking; and
- business education.

Technology can allow an enterprise located in Eleme to reach customers beyond its immediate geographical environment.
29.5 Build Sustainable and Structured Businesses

Entrepreneurs should gradually move beyond enterprises that depend entirely on their personal physical presence.

They should develop:
- business plans;
- financial records;
- standard operating procedures;
- customer databases;
- appropriate pricing systems;
- inventory management;
- staff structures; and
- business brands.

The objective should be to create an enterprise capable of growing, employing people and operating effectively beyond the entrepreneur's personal daily involvement.

29.6 Build Networks, Partnerships and Leadership Capacity
Women should deliberately establish relationships with:
- other female entrepreneurs;
- professional associations;
- financial institutions;
- government agencies;
- mentors;
- investors;
- customers;
- suppliers; and
- community leaders.

They should also seek leadership opportunities in business, professional and community organisations.

The ultimate transition should be:
«From participants in the economy to creators, owners, investors, employers and leaders.»

30. The Transformation Required
The transformation can be represented as:
Traditional Pattern:
Marriage → Household → Farm Support → Informal Trading → Family Dependence

New Entrepreneurial Direction:
Education → Skills → Entrepreneurship → Financial Independence → Investment → Employment Creation → Community Development
The new generation should therefore move beyond survival toward wealth creation, enterprise development and community impact.

31. Common Mistakes Female Entrepreneurs Should Avoid
Female entrepreneurs should avoid:
1. Starting businesses without adequate market understanding.
2. Mixing personal and business finances.
3. Failing to maintain financial records.
4. Underpricing products and services.
5. Extending excessive credit.
6. Ignoring customer complaints.
7. Copying competitors without differentiation.
8. Expanding too rapidly.
9. Depending excessively on a single customer.
10. Ignoring technology.
11. Refusing to delegate.
12. Treating business revenue as personal disposable income.
13. Ignoring applicable regulatory obligations.
14. Failing to prepare for unexpected disruptions.
15. Stopping innovation after achieving initial success.

Avoiding these mistakes can improve managerial discipline and increase the probability of enterprise sustainability.

32. Critical Questions for the Eleme Female Entrepreneur
Every entrepreneur should periodically evaluate her enterprise by answering the following questions.

Business Opportunity
1. What problem does my business solve?
2. Who are my target customers?
3. What makes my product or service valuable?
4. Who are my major competitors?

Financial Management
5. How much does it cost me to provide my product or service?
6. What is my selling price?
7. What is my profit per transaction?
8. Do I maintain proper financial records?

Marketing
9. How do customers find my business?
10. What makes customers return?
11. How effectively do I use digital platforms to promote my business?

Growth
12. What is my biggest business challenge?
13. What opportunity am I currently ignoring?
14. What new product or service could I introduce?
15. Where do I want my business to be in three years?

These questions can serve as a periodic entrepreneurial self-assessment tool.
33. The Eleme Female Entrepreneur's Ten Take-Home Principles
1. Know your customer.
2. Solve a real problem.
3. Keep proper records.
4. Separate business money from personal money.
5. Protect your reputation.
6. Never stop learning.
7. Use technology intelligently.
8. Build relationships and networks.
9. Innovate continuously.
10. Build for sustainability, not merely survival.

34. Discussion
The empowerment of female entrepreneurs requires more than access to start-up capital. Financial resources are important, but capital without knowledge, planning, market understanding and financial discipline may not produce sustainable enterprises.

The conceptual framework developed in this paper proposes that sustainable female entrepreneurship is built through an interconnected process:

Education → Entrepreneurial Mindset → Opportunity Recognition → Business Validation → Value Creation → Customer Orientation → Financial Discipline → Innovation → Digital Adoption → Networking → Growth → Sustainability → Community Impact

The framework also recognises the importance of context. Eleme women operate within a specific social, economic and cultural environment. Consequently, entrepreneurial empowerment strategies should recognise both the strengths inherited from previous generations and the opportunities created by the contemporary economy.

Traditional values such as hard work, resilience, family commitment and resourcefulness should not be discarded. Instead, they should be combined with modern competencies in entrepreneurship, technology, financial management, marketing, leadership and investment.

The transition from informal economic participation to structured enterprise development is particularly important. Women who already possess skills in cooking, agriculture, fashion, trading, beauty services or crafts should be encouraged to transform those competencies into branded and professionally managed enterprises.

The ultimate objective is not simply to increase the number of women who start businesses. The more meaningful objective is to increase the number of women who establish viable, profitable, resilient and sustainable enterprises.

35. Policy and Practical Implications

The arguments presented have implications for government, financial institutions, educational institutions, community organisations, business associations and entrepreneurship development programmes.

Government

Public policy should support female entrepreneurship through appropriate enterprise development programmes, infrastructure, market access, skills development and an enabling regulatory environment.

Financial Institutions

Financial institutions should strengthen appropriate financial products and financial literacy programmes for women entrepreneurs.

Educational Institutions

Entrepreneurship education should combine theoretical knowledge with practical business skills, including market research, accounting, digital marketing, CRM and business planning.

Business Associations

Business associations can provide networking, advocacy, mentorship, market information and collective learning.

Community Organisations

Community organisations can help create supportive environments for women's enterprise development and leadership.

Female Entrepreneurs
Women themselves must take responsibility for continuous learning, financial discipline, customer orientation, innovation, technology adoption and strategic business development.

36. Conclusion
Female entrepreneurship is an important pathway through which women can contribute to household welfare, employment creation, innovation, economic diversification and community development. However, empowerment should not be defined simply by the number of women who establish businesses. The more important question is whether those businesses can survive, generate sustainable profits, grow, create employment and produce lasting economic and social value. For Eleme female entrepreneurs, the transition should therefore be from business survival to sustainable enterprise development. The contemporary Eleme woman has opportunities in education, entrepreneurship, technology, professional development, investment, digital marketing and wider markets that were less accessible to many women of previous generations. The responsibility of the new generation is not to reject the strengths of the past but to build upon them. The resilience, discipline, resourcefulness and commitment of earlier generations can be combined with modern education, entrepreneurial knowledge, financial literacy, digital technology, strategic planning and professional networking.

The transformation should therefore be:
«From idea to start-up; from start-up to survival; from survival to profitability; from profitability to growth; from growth to sustainability; and from sustainability to impact.»
A successful female entrepreneur does not merely create a source of personal income. She can create employment, support families, develop local markets, inspire other women and contribute to the socioeconomic development of her community. The challenge before the Eleme woman is therefore not merely to start a business, but to build an enterprise. She must learn to identify problems, recognise opportunities, create value, understand customers, manage finances, embrace technology, build relationships, innovate continuously and lead strategically.

The ultimate message is:
«The old generation of Eleme women survived and contributed with the opportunities available to them. The new generation must do more than survive—they must acquire knowledge, create wealth, build sustainable businesses, provide employment and participate actively in shaping the economic future of Eleme.» Empowering a woman to become a successful entrepreneur can therefore empower an entire family and contribute to the transformation of a community. The future of Eleme's economic development should include women not only as participants in economic activity, but as entrepreneurs, employers, investors, innovators, owners and leaders.

References

Acs, Z. J., & Szerb, L. (2007). Entrepreneurship, economic growth and public policy. Small Business Economics, 28, 109–122.

Barney, J. (1991). Firm resources and sustained competitive advantage. Journal of Management, 17(1), 99–120.

Brush, C. G., de Bruin, A., & Welter, F. (2009). A gender-aware framework for women's entrepreneurship. International Journal of Gender and Entrepreneurship, 1(1), 8–24.

Bygrave, W. D., & Hofer, C. W. (1991). Theorizing about entrepreneurship. Entrepreneurship Theory and Practice, 16(2), 13–22.

Drucker, P. F. (1985). Innovation and entrepreneurship: Practice and principles. Harper & Row.

Hisrich, R. D., Peters, M. P., & Shepherd, D. A. (2017). Entrepreneurship (10th ed.). McGraw-Hill Education.

Kuratko, D. F. (2016). Entrepreneurship: Theory, process, and practice (10th ed.). Cengage Learning.

Osterwalder, A., & Pigneur, Y. (2010). Business model generation. John Wiley & Sons.

Schumpeter, J. A. (1934). The theory of economic development. Harvard University Press.

Shane, S., & Venkataraman, S. (2000). The promise of entrepreneurship as a field of research. Academy of Management Review, 25(1), 217–226.

United Nations. (2015). Transforming our world: The 2030 Agenda for Sustainable Development. United Nations.

World Bank. (2019). Profiting from parity: Unlocking the potential of women's businesses in Africa. World Bank.

World Bank. (2020). Women, business and the law 2020. World Bank.

Suggested Academic Citation

Obele, J. (2026). Empowering Eleme female entrepreneurs for sustainable growth: Entrepreneurial mindset, opportunity recognition, digital transformation and economic empowerment. Conceptual paper presented at the Eleme Female Entrepreneurs Business Summit 2026.

Absolutely. I would place the profile after the main article and before the “Thank You” section, under a formal biographical heading, without rewriting the profile.

AUTHOR/KEYNOTE SPEAKER PROFILE

PROFILE: JOSEPH DADA OBELE

Dr Joseph Dada Obele was born on October 18th late 70"s at Okrika General Hospital.

He hails from Alesa, Eleme LGA in Rivers State.

ACADEMIC QUALIFICATIONS.

✓He got his Diploma in Computer graphics @ Silverbird Computer Institute, Rivers State.

✓Diploma in Entrepreneurship @ Youth Business School, Rivers State.

✓ Bachelor of Science BSc in Accounting @ University of Port Harcourt.

✓ Post graduate diploma PGD in Marketing @ University of Port Harcourt.

✓ Masters of Science MSc in Marketing @ University of Port Harcourt.

✓ Masters of Arts MBA in Management & Entrepreneurship @ University of Port Harcourt Business School (Inview)

✓ Doctor of philosophy of science PhD in Marketing @ Rivers State University.

SPECIALIZATION- Energy Marketing & Customer Relationship Management (CRM) &

PROFESSIONAL MEMBERSHIPS & FELLOWSHIP

✓ Member, National Institute of Marketing of Nigeria (NIMN)

✓ Fellow, National Institute of Certified Purchasing and Supply Chain Management

✓ Member, Association of Marketing Academic Professionals (AMAP)

EXTRA INFO

✓He is a Knight of St. Christopher of the Anglican communion. He was made a Knight at the age of 33, hence called the Youngest knight of Anglican. He was Knighted in Ghana, hence called international Knight

✓He was formerly the Executive Chairman of Rivers State indigenous Petroleum Marketers Association (RIMOPPA).

✓He was formerly the Executive Chairman of Independent Petroleum Marketers Association of Nigeria IPMAN, Rivers State branch.

✓ Dr Obele is currently the National PRO/Spokesman of All Petroleum Products Retailers in Nigeria. PETROAN.

✓He was a Lecturer with Ken Saro Wiwa Polytechnic Bori, Rivers State, department of Marketing and Entrepreneurship respectively for 11 years.

✓He is currently a Lecturer with Ignatius Ajuru University of Education PH. Department of Marketing and Petroleum Economics respectively.

✓He was awarded as the "BEST KNOWLEDGE IMPACTING LECTURER 2021" By Marketing Students of Kenpoly

✓He is the Author of the book "Elementary Marketing"

✓He is the Author of the book "Contemporary Entrepreneurship"

✓He is the Author of the best marriage book selling on Amazon. "Don't push her"

✓He is the Author of the book "Leadership Tools"

✓He is the author of the book "Petroleum Marketing". An overview of Nigeria oil & Gas Sector.

✓ He is the Author 0f Fundamentals of Petroleum Marketing.

✓He is an inspirational and motivational speaker.

✓He was awarded the youngest highest employer of Labour in Rivers State by Chambers of Commerce 2018.

✓He was a Governorship candidate of AAC at the 2023 Rivers State Governorship Election.

✓He is the founder and Executive Director of Youth Business School YBS. YBS is a free of charge Entrepreneurship development center that has trained thousands of Youths in various business skills

✓ He is Managing Director of Sky Linkers Petroleum Ltd and also Zealot Petroleum Ltd.

✓He is Joyfully married to Lady Henniker Joseph obele with four children. Two male and two female. Emere, Peter, Mma & Josephine.

HIS FAVOURITE QUOTES

✓"There is no reason that is sufficient enough to justify failure" (Dr Joseph 2016).

✓"A nation that is not building industries will eventually build prison facilities' (Dr Obele 2019)

✓"The man you have refused to build will destroy all that you are building, but the man you built will eventually build all that you couldn't build" (Dr Obele 2021)

HIS FAVOURITE BIBLE VERSE.

Romans 8:37
In all these things we are more than conquerors.

✓Dr Joseph Dada Obele is a member of St. Luke's Anglican Church Akpajo and he is the Supervisor of the Media department.