

IMPACT OF DIGITAL ENTREPRENEURSHIP ON POVERTY REDUCTION AMONG WOMEN IN OGUN STATE NIGERIA

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ABSTRACT

This study examined digital entrepreneurship on poverty reduction among women in Ogun State, Nigeria. It examined digital literacy, access to technology and financial barriers on poverty reduction among women entrepreneurs in Ogun state. Descriptive research design was used for the study. The respondents, who are business owners in Ogun State, Nigeria, provided information via a structured questionnaire. The target demographic of the study was registered female entrepreneurs in Ogun State. A total population of (Ogun East 122, Ogun West 113, and Ogun Central 212) 447. purposive sampling was used for the study, a total number of 108 were sampled which is the sample size. Both descriptive and inferential statistics was used to analyze the data collected from the field. The t- test statistical tool was used to test the hypotheses that were generated from the research questions of the study. The findings, shows that digital literacy and access to technology has a positive and significant effect on poverty reduction in Ogun state. However, financial barriers were discovered to have an insignificant effect on poverty reduction in Ogun state. Based on these findings, the study recommends Communities should enhance digital literacy training into existing poverty alleviation programs, such as microfinance and vocational training initiatives. Government should Utilize digital platforms to deliver social protection benefits, such as cash transfers, efficiently and transparently. Lastly to implement comprehensive financial literacy programs to educate people on managing money, savings, investment, and debt management.

Keywords: *Digital Entrepreneurship, Digital Literacy, Access to Technology, Financial Barriers and Poverty Reduction*

INTRODUCTION

Poverty is multidimensional in Nigeria and affects many tribes and cultures. Primarily dependent on the oil sector, Nigeria's economy generates over 95% of its export earnings, 76% of its government revenue, and roughly one-third of its GDP (CBN Report, 2019). Given its abundant natural resources, Nigeria possesses the potential to grow economically, achieve prosperity, provide healthcare and education, and effectively build infrastructure for its growing population (Arogundade, 2018). An inexplicable opposite exists since the majority of the people lives in extreme poverty despite the nation's abundant oil resources. According to CBN (2019), poverty can be classified into structural, economic, social, and cultural dimensions. These characteristics of poverty, which represent a very specific cycle, account for the recurring pattern of poverty (Fatoki and Oni, 2021). Numerous succeeding administrations have implemented one or more initiatives aimed at reducing poverty among Nigerians (Human Development Report 2018).

Women's entrepreneurship is seen as an effective way to empower women and a key instrument for reducing unemployment and poverty. In Nor (2021), it is argued that increasing entrepreneurship reduces poverty by creating jobs through the founding of new businesses or the growth of existing ones, which raises social wealth through the creation of new markets, industries, technologies, institutional structures, jobs, and income that improve the general standard of living for the public. One strategy to lower the poverty rate for women in Nigeria is to empower women, but this is a complex idea that varies over time, from place to place, and from culture to culture (Ntenkeh et al., 2022).

Digital entrepreneurship, as defined by Sahut et al. (2019), is the process of launching an entrepreneurial venture to create digital value by using a range of socio-technical digital facilities to provide efficient digital information processing, distribution, and consumption. Digital financial services have helped to equalize entrepreneurial opportunities and reduce the gap between urban and rural areas by improving the entrepreneurial behavior of people living in rural areas (Xie et al., 2020; Li, 2024). Digital technology proliferation has further strengthened the links between interregional and urban-rural economic activities.

According to studies, digital technology can help female entrepreneurs overcome socio-cultural hurdles and experience democratization by acting as an emancipatory force (Kelly et al., 2022). According to these research, digital technologies provide women entrepreneurs a competitive edge that enables them to recognize and seize unrealized opportunities (Kelly et al., 2022). Due to the institutional forces that have historically oppressed women entrepreneurs, such as social norms and gender stereotypes, digital technologies have made it possible for them to overcome these barriers by utilizing digital tools to better access resources that they need, find affordable solutions that best address their business-related challenges, enhance their resilience and the sustainability of their ventures, and, in the end, realize their full potential (Bechman et al., 2024).

Insufficient employment and joblessness are the main causes of poverty. Unemployment occurs when people who are willing, able, and qualified to work cannot find enough paid labor. One of Nigeria's most urgent problems is unemployment, which has contributed to the country's criminality, insecurity, and banditry (Emeaghalu, 2021).

Furthermore, the advantages that come with female entrepreneurs' unconstrained entrepreneurship extend beyond their own individuals. The use of digitization at the national level gives women entrepreneurs the ability to affect positive social and economic change. Nevertheless, according to other research, women entrepreneurs do not face equal opportunities in the digital realm (Khoo et al., 2023). A growing body of research suggests that the pervasive social biases and gender stereotypes against women will also exist in the digital sphere (Dy et al., 2017). This difficulty is made worse by the fact that there are more women in entrepreneurship, a subject that is typically associated with men (Cowden et al., 2023). These studies thus state that, despite the support and encouragement that digitalization provides for female entrepreneurs, their involvement in entrepreneurship as a marginalized segment of society has a negative consequence: the perpetuation of gender stereotypes about women-owned enterprises. Because of this, female entrepreneurs face challenges related to achieving legitimacy, which can lead to perceptions that they are weaker than their male counterparts in terms of strength, skill, dependability, and profitability (Khoo et al., 2023).

The poverty situation of Nigerians which resulted in different levels of access to the Internet and the World Wide Web, unemployment situation etc. Additionally, they come from a variety of socioeconomic backgrounds, have low English skills, have difficulty using search engines, and have subpar Internet connections (Barbier, 2022). Additionally, several studies demonstrate that those with greater levels of digital literacy are more adept at identifying incorrect information online and deceptive news (Ali and Qazi 2022; Sirlin et al., 2021; Muda et al., 2021). Therefore, having a firm grasp of digital literacy may aid individuals in becoming more informed consumers of online content, which may subsequently have a positive impact on their conduct in social and political spheres and economic wellbeing (Rains & Tsetsi, 2017; Levy 2021).

Despite the critical role of digital literacy and entrepreneurship in development and poverty alleviation, there is a lack of validated survey tools to accurately measure these factors, particularly among new Internet users and populations with low literacy rates. Existing research has predominantly focused on industrialized nations, with digital entrepreneurship often analysed through the lens of age as a primary influencing factor (Guess & Munger, 2022). However, in developing countries, access to and utilization of digital technologies are shaped by a broader range of demographic characteristics, including education, gender, and socioeconomic status (Qazi et al., 2021).

Several scholars (Anewkwe, 2017; Abegen & Nambeh, 2019; Iji & Abah, 2019; Udaudoh et al., 2019; Barbier, 2022; Okocha, 2022; Onyam & Chukwu, 2022) have explored the relationship between digital literacy, technology access, and poverty mitigation. However, limited attention has been given to the adoption of digital entrepreneurship and the barriers that hinder its role in poverty reduction, particularly in rural areas.

To bridge this gap in the literature, this study seeks to examine the role of digital entrepreneurship in poverty reduction among women in Ogun State, this research aims to provide insights into how digital tools can enhance women's economic empowerment and contribute to sustainable poverty alleviation in the region. Hence the need for the study to examine the influence digital literacy on poverty reduction, assess the impacts of access to technology on poverty reduction, identify the effect of financial barriers on poverty reduction

LITERATURE REVIEW

The Concept of Digital Entrepreneurship

Digital entrepreneurship refers to the creation of entrepreneurial opportunities through the use of technology platforms such computer software, networking equipment, modems, and other information conveying facilities (Hossain et al. 2024) and their subsequent exploitation (Malik et al. 2022). Digital entrepreneurship can therefore fall under a variety of business categories (Fernandes & Burcharth, 2024). Another characteristic of digital entrepreneurship is its ability to be fully understood as a complex fusion of institutional, knowledge-based, and commercial entrepreneurship that work in unison. The topic that most of you hear about, talk about, and discuss the most is business entrepreneurship (Malik et al., 2022; Hossain et al., 2024). According to Khanom et al. (2022), knowledge entrepreneurship encompasses the creation and pursuit of opportunities centered around information or knowledge. It involves expanding the market for current products and services as well as entering new markets with knowledge-based products and services. When entrepreneurs use resources to develop new organizations

or the change of current institutions, this is referred to as "institutional entrepreneurship" (Joel et al., 2024). Hence, a combination of the three aforementioned entrepreneurial strategies is what constitutes digital entrepreneurship.

Dinh et.al. (2018) Digital entrepreneurship is the fusion of traditional business practices with cutting-edge, novel approaches to using technology in enterprises. What's more, it represents a creative and daring approach to making money from busing chances. It is also the identification and pursuit of commercial possibilities centered on the creation of digital platforms, infrastructures, and artifacts that, when put to use, allow services to be delivered through technology and serve as a potent catalyst for regional innovation and economic transformation.

The Concept of Poverty

Insufficient income and purchasing power restrict material needs, hunger and malnutrition impede health, social exclusions obstruct opportunity access and political voice, and environmental risks exacerbate vulnerabilities are all examples of how poverty embodies the deprivation of essential capabilities impeding holistic human flourishing (UNDP, 2021).

The definition of plurality in literature was determined by examining three distinct viewpoints. According to the first assessment, prosperity represents a significant deprivation of basic human needs at the individual and household levels. Differently expressed, poverty is a material deprivation that can be expressed in monetary terms. While this recognition of poverty makes the comparative analysis of poverty across countries and time periods possible, it also fails to identify non-material forms of deprivation such as interpersonal conflict and social disintegration, among other things (Ajzen, 2021).

The second definition of poverty is the inability to achieve basic needs, such as adequate nutrition, a healthy lifestyle, the ability to participate in economic and social activities, and the chance to engage in community service. According to Aiyedogbon (2018), this recognition establishes the foundation for the belief that prosperity is multifaceted. Although the capacity network has numerous advantages over the income/capitalization conversion, it is argued that it necessitates more empirical proof and that there is no consistent evidence about how capacity deduction at the household level can be proven (Ali and Ali, 2015).

The third conceptualization of property entered the public eye in the 1990s and differs fundamentally from the conventional understanding of property. One could refer to this viewpoint as subjective perfection. According to Gana (2019), the definition of prosperity should be determined by the people themselves or by the communities in which they reside. This view, according to Gana (2019), resulted from the work done on the participatory application of rural project management and has a direct relationship with a publication known as "Voice of the Poor" According to the subjective perspective, poverty has both physical and psychological dimensions. People who are poor themselves frequently exhibit violence and cruelty, discrimination, security threats, and political repression (Balaban and Ozdemir, 2018). The connections between architectural refineries (especially private refinery participation) and property developments in Latin America were examined by Cho and Wong (2021). The study examined the differences in correlation between structural reinforcement and property reduction, both macro- and micro-level. The participants concluded that if such architectural developments were affordable to the public, the service expansion made possible by privatization would result in property reduction.

Athayde (2019) studied the impact of government expenditures in various sectors on the US \$1 per day property headcount, retaining the GDP per capita as the unit of measurement. Using cross-country data, the regression estimates indicate that higher government expenditure on education, agriculture, housing and social amenities, such as, water, sanitation and social security, all have positive and significant impact on poverty when one shifts the distribution of income in a pro-poor direction by holding aggregate income constant

Living on less than \$1.90 (adjusted for inflation and purchasing power since the 2015 benchmark) per person per day is considered extreme poverty, according to the World Bank (2021). Concurrently, national comparative studies of relative poverty frequently employ higher thresholds that correspond to norms of median income, such as fifty percent below the national average salary (OECD, 2022). In the context of the UN's Sustainable Development Goals framework, multidimensional metrics are now used to measure cumulative deprivations across indicators of living standards, health, education, and environmental quality, tracking progress toward interconnected challenges entwined with systemic poverty cycles (UNDP, 2021).

More complex restrictions are captured by these composite metrics than by depending solely on income cutoffs. Drivers of Poverty in Developing Environments Many cyclical elements, particularly those that are concentrated in rural areas of the Global South, contribute to and perpetuate the fall into endemic poverty traps. Droughts, floods, and blights are examples of environmental shocks that decimate local agricultural yields and livelihoods, and depleted reserves provide little protection against hard times (Monga et al., 2019). Global commodity price drops erode already thin business margins, ruining local textile sales and food crop prices (UNCTAD, 2019). Values of food crops outpace already narrow profit margins (UNCTAD, 2019). The Africa Development Bank (2020) reports that inadequate road, electricity, and digital infrastructure are impeding market access and creating knowledge hurdles about pricing and optimal agriculture practices. Lack of knowledge preventing advances in agricultural production in the context of soil degradation, water shortage, and climate change (De Janvry & Sadoulet, 2020). Inadequate access to education impeding the development of skills and healthcare deficits fueling sickness both reduce employment opportunities and earnings potential (Krishna et al., 2022). These schemes demonstrate helplessness, perpetuating cycles of poverty in the absence of outside initiatives that change the systemic mechanisms that limit human potential.

Digital Entrepreneurship and Poverty Among Women

Training women on entrepreneurship skills has a direct influence on poverty alleviation. Women entrepreneurs do not only assist their household incomes but also enhance the communities by creating jobs opportunities also fostering economic, Sultana (2020). Women's involvement in economic activities foster their family well-being and contributes to multi-generational poverty reduction Mastur (2020). The United Nations Development Program (UNDP, 2015) explained that women's economic digital empowerment is crucial to achieving Sustainability, particularly no poverty and gender equality). According to Kabeer (2019) women entrepreneurs in rural areas underscores the address to poverty by participating in digital small-scale business and sustainable practices. Datta and Gailey (2015) in their research on vocational training programs focusing on women, significantly the ability to engage in income-generating activities is too low.

By bridging the gap between traditional skills and contemporary marketplaces, female entrepreneurs in India contribute to the reduction of poverty. Initiatives like microfinance loans and self-help organizations allow women in rural areas to launch small companies, generating income for their communities (Pattnaik et al., 2020). However, as Mahadeo et al. (2020) point out, issues including poor market connections and financial literacy still exist. To overcome these obstacles and realize the full potential of female entrepreneurs, Goyal and Parkash (2011) recommend a multi-stakeholder strategy combining the government, non-governmental organizations, and commercial companies.

Theoretical Review

The entrepreneurial hypothesis of Joseph Alois Schumpeter was first proposed in 1911. According to him, by combining previously unheard-of activities, or innovations, an entrepreneur might disrupt the static equilibrium of traditional civilizations that are marked by circular stagnation. So, according to Olu-Aderounmu (2012), innovations include the launch of new items, the adoption of novel manufacturing techniques, the exploration of untapped markets, the acquisition of fresh raw material or semi-manufactured product suppliers, and the establishment of new organizations in any sector of the economy. Since innovations are the source of economic progress, according to Schumpeter (1934), the innovator, who is now a monopolist in the early stages of a new idea, should be shielded from exploitation by others who would steal his or her ideas through imitation and produce counterfeit goods to sell at lower prices, driving him or her out of business.

Empirical Review

According to Manashi (2015), entrepreneurship is essential for raising the economic status of the rural sector, providing chances for self-employment to those who have started their own firms, and creating jobs for the people living in rural areas. Nowadays, female launch their ideas into professional enterprises in both urban and rural areas in order to do away with poverty.

In order to investigate the relationship between advancements in technology and financial inclusion, Beyene and Makina (2019) used cross-sectional data from 168 countries, 48 of which are in Africa. They discovered that technology, in particular internet access and ATMs, could significantly improve both access and use of financial services, which in turn would positively affect the socioeconomic scope in communities.

Sayli (2021) Entrepreneurship has always been one factor impacting a nation's economic development. Encouraging women to become entrepreneurs helps strengthen a nation's economic base. Similarly, empowering women and providing them with a detailed material and finances can pave the way for the growth of women-owned portfolios and start-ups. An investigation was carried out to ascertain the present condition of things concerning female entrepreneurs in the Palghar district of Maharashtra. With the sample size of 50 respondents, the study examined the demographics of female entrepreneurs. The survey employed a multiple-choice questionnaire to gather data. Additionally, the study's focus was on shops and service providers in the Palghar district.

Anekwe (2018) conducted a study examining the impact of entrepreneurial development on poverty reduction in Nicaragua. Also, impact to employment and poverty levels in Nigeria and to identify the challenges that impede employment growth. The study used human capital The

theory put out by Robert (1991) and McClelland's (1961) achievement mobilization theory. Entrepreneurship is an essential to the reduction of inequalities.

According to Umaru's (2019) investigation, entrepreneurship can be a useful tool for poverty reduction in Nigeria. Data was gathered using an individualized questionnaire. Data were collected by a survey using an instrumented case study with a sample size of 335 entrepreneurs. Using a systematic regression sampling method, respondents were chosen from a sample of 2,600 entrepreneurs. The study's conclusion indicated that the only factor significantly associated with poverty reduction was entrepreneurial education.

Popola (2018) examined and analyzed the significant impact of entrepreneurial practices on property reduction in Southern Nigeria. Data collection is carried out through interviews and in-depth discussions with respondents. The findings demonstrated that property reduction in Southern Namibia was considerably enhanced by entrepreneurial activities. Even if small business owners are succeeding in their endeavors, they still want optimized entrepreneurial competition in order to achieve optimal outcomes. The findings strongly suggest that in Namibia, entrepreneurship practices act as a counterbalance to poverty reduction and job creation.

The effect of entrepreneurial development on Namibian real estate prices was studied by Ogidi in 2021. Information was gathered from carefully selected commercial entities. The Chi-Square approach was used to evaluate the data from 79 participants in total. The study found that Jos North LGA, Plateau State, experiences greater prosperity when small and medium-sized enterprises strengthen their entrepreneurial skills. In the Jos North LGA of the Plateau State, the economic climate does not encourage entrepreneurship, and the government has not provided adequate assistance for this cause. According to the report, the government In addition to providing social loans to facilitate small-scale business operations, the government can encourage entrepreneurship through a variety of financial sources, including grants and bonds.

METHODOLOGY

Descriptive design enables very large samples and were used, the results are statistically significant even after the analysis of the research variables. This makes it the preferable method. This study employed the quantitative research methodology. The population of this study was drawn from Ogun State's three senatorial districts, which are Ogun East, Ogun West, and Ogun Central. These districts encompass the urban, suburban, and rural areas of Ogun State, Nigeria. Ogun State's registered female entrepreneurs were the study's target population. In all, 447 female entrepreneurs who were registered with Ogun State's Association of Small and Medium Enterprises comprised the study's population. A questionnaire was the tool used to get the data.

In order to boost the population's level of accuracy while estimating the parameters, Purposive Sampling was utilized to ensure that various population groups are appropriately represented in the sample. Both descriptive and inferential statistics were used to analyze the field data. The hypotheses generated from the study's research objectives were evaluated using the independent T-test statistical technique.

TABLE 1: District-Based Population of Selected Women Entrepreneurial Businesses

S/N	Senatorial District	Population
1	Ogun East	122
2	Ogun West	113
3	Ogun Central	212
4	Total	447

Source: Ogun State Ministry of Trade, Chambers and Commerce, 2025

Table 2: A Selection of Female Entrepreneurs

S/N	Senatorial District	Number of Population	Sample
1	Ogun East	122	$\frac{122 \times 108}{447}$ 30
2	Ogun West	113	$\frac{113 \times 108}{447}$ 27
3	Ogun Central	212	$\frac{212 \times 108}{447}$ 51
4	Total	447	108

Source: Authors computation

RESULTS AND DISCUSSION

Statistical Investigation of the Hypothesis The Independent Sample T-Test was used to analyze the three hypotheses stated in this study in compliance with the statistical research. The study was conducted using a two-tailed test with a significance level of 5%; the conclusion would still be drawn using the probability values.

Decision Rule I: The null hypothesis is accepted and the alternative hypothesis is rejected if the probability (Sig) is greater than 0.05.

ii. The alternative hypothesis is accepted and the null hypothesis is rejected if the probability (Sig) is less than 0.05.

Hypotheses 1: H₀: Digital literacy has no significant effect on poverty reduction in Ogun state.

H₁: Digital literacy has significant effect on poverty reduction in Ogun state.

Independent Samples Test					
Variable	Levene's Test for Equality of Variances			t-test for Equality of Means	
Digital literacy		F-test	Sig	T-test	Sig. (2-tailed)
	Equal variances assumed	36.18	0.00	4.65	0.001
	Equal variances not assumed			8.102	0.000

Source: Authors Computation, 2025 (SPSS)

From the independent sample T-Test result. the calculated t-value for the relationship between digital literacy and poverty reduction in Ogun state is 4.65 and the p value computed is 0.001 at 95% confidence levels. Since the p-value is less than 0.05 used as the level of significance, we reject the null hypothesis (H01) and conclude that digital literacy has a significant effect on poverty reduction in Ogun state.

Hypotheses Two: H₀: Access to technology has no significant effect on poverty reduction in Ogun state.

H₁: Access to technology has significant effect on poverty reduction in Ogun state.

Independent Samples Test					
Variable	Levene's Test for Equality of Variances			t-test for Equality of Means	
		F-test	Sig	T-test	Sig. (2-tailed)
Access to technology					
	Equal variances assumed	20.22	0.00	3.097	0.021
	Equal variances not assumed			6.108	0.010

Source: Authors Computation, 2025 (SPSS)

The Independent Sample T- Test result revealed that the calculated t-value for access to technology and poverty reduction in Ogun state is 3.097; with an associated p-value of 0.010. Since p-value of 0.021. since $p < 0.05$ we reject the null hypothesis (H02) and conclude that access to technology has a significant effect on poverty reduction in Ogun state.

Hypotheses Three: H₀: Financial barriers have no significant effect on poverty reduction in Ogun state.

H₁: Financial barriers have significant effect on poverty reduction in Ogun state.

Independent Samples Test					
Variable	Levene's Test for Equality of Variances			t-test for Equality of Means	
		F-test	Sig	T-test	Sig. (2-tailed)
Financial barriers					
	Equal variances assumed	5.87	0.042	1.712	0.1977
	Equal variances not assumed			1.022	0.3140

Source: Authors Computation, 2025 (SPSS)

Lastly, the findings from the results of the independent sample T-Test for the relationship between financial barriers and poverty reduction in Ogun state gave a t-calculated value of 1.712; and with an associated p-value of 0.1977. Since the p-value of 0.1977 is greater than 0.05, the study accepts third null hypothesis and thus concludes that financial barriers has no significant effect on poverty reduction in Ogun state

DISCUSSION OF FINDINGS

The study's conclusions demonstrated that women's digital literacy significantly and favorably contributes to the decrease of poverty in Ogun State, Nigeria. This finding implies that a variety of women in Ogun State now have more opportunities to make money and acquire basic necessities of life thanks to skills gained throughout company operations. The study supports the conclusions of Adofu and Ocheja (2023), who contend that women's low entrepreneurial abilities are to blame for Nigeria's high poverty rate. Their findings also showed that a minimum of 60% of the Nigerian women who benefited from several skill-acquisition programs are now able to purchase necessities of life.

Furthermore, in Ogun State, having access to technology significantly and favorably reduces poverty. This implies that women which engage in one nature of business or the other have been able to earn a living out of their digital literacy. This is in agreement with Umaru's (2019) on the investigation, entrepreneurship can be a useful tool for poverty reduction in Nigeria. The study's conclusion indicated that the only factor significantly associated with poverty reduction was entrepreneurial education and technological access.

However, financial barriers were discovered to have an insignificant effect on poverty reduction in Ogun state. The implication of this findings is that most women which engage in various entrepreneurial activities do not have access to financial loans and digital financial services.

CONCLUSION AND RECOMMENDATIONS

Women who are entrepreneurial in the digital sphere have the ability to boost Ogun State's economy, generate jobs, and add to its riches. The results demonstrated that the digital entrepreneurship abilities and entrepreneurial endeavors that women entrepreneurs have accumulated over the years have played a major role in the reduction of poverty in Ogun State. Thus, poverty will be eliminated and socioeconomic well-being will be reached if Ogun State women's economic standing is raised through entrepreneurial development.

Based on the findings from this study, the following recommendations were made:

1. Communities should enhance digital literacy training into existing poverty alleviation programs, such as microfinance and vocational training initiatives.
2. Government should Utilize digital platforms to deliver social protection benefits, such as cash transfers, efficiently and transparently
3. To implement comprehensive financial literacy programs to educate people on managing money, savings, investment, and debt management.

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