



# Rural Entrepreneurship Development and Poverty Alleviation: A Review of Conceptual Issues

**IBRAHIM, Oladayo Ramon, PhD**

Lagos State University & Technology (formerly Lagos State Polytechnic),  
College of Environmental Design & Technology,  
Department of Urban & Regional Planning, Ikorodu, Lagos, Nigeria

[oladayoibrahim@yahoo.com](mailto:oladayoibrahim@yahoo.com) Tel +234- 80-2323-9147

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**Abstract:** This paper examines Nigeria's growing poverty problem, particularly in rural areas, which account for 52.1% of the country's population. Over 108 million out of 206 million people are in poverty. The paper suggests that sustainable poverty alleviation is a joint effort between public and private sectors. It advocates for promoting entrepreneurship development as a sustainable solution to this endemic and pandemic issue. The paper explores key issues related to entrepreneurship and its relationship with rural development and poverty alleviation. It also discusses the determinants of rural entrepreneurship and the environment conducive to its development. The paper also lists generic constraints faced by rural enterprises and emphasizes the importance of rural enterprise development in Nigeria. The conclusion is that promoting entrepreneurship is crucial for accelerating development in rural areas. This approach stimulates local entrepreneurial talent, creates jobs, adds economic value, and keeps scarce resources within the community.

**Keywords:** Development, Entrepreneurship, Poverty, Poverty Alleviation, Rural, Sustainability

## 1. Introduction

Entrepreneurship is a crucial aspect of development discourse, particularly in developing countries like Nigeria. It has the potential to positively impact the economy and quality of life of a nation, with studies showing its positive relationship with economic growth, employment generation, and empowerment of the disadvantaged segment of the population, including women and the poor.

Poverty is a multidimensional issue that can be aggravated by rapid population growth, inadequate policies, and social discrimination. Nigeria's population has numerous development potentials due to its abundant human and natural resources in agricultural/agro-allied activities, contributing to the country's increasing national income. However, the country is among the poorest in the world, with over 112 million Nigerians living on less than \$1.90 a day (World Bank, 2017). The Millennium Development Goals (MDGs) are the new global call to action to end poverty, secure the planet, and ensure peace and prosperity by 2030.

The COVID-19 pandemic has affected virtually all countries and territories globally, but the socio-economic effects of the pandemic are most devastating for weak economies across Africa. In Nigeria, poor and vulnerable populations have been the most hit, having lost incomes and means of supporting their marginal existence due to lockdowns imposed to control the spread of Covid-19. If any progress was made in reducing extreme poverty in the past, the outbreak of COVID-19 is putting this in danger of slipping away as a result of the virus. According to the World Bank, the first global increase in extreme poverty in 22 years is possible, and up to 100 million people could be pushed back into extreme poverty in 2020.

Experts agree that the way to go in alleviating poverty, especially in this era of COVID-19 pandemic, is to build resilience in local economies. This means strengthening informal sectors of the economy that have hitherto received little attention and giving a major boost to the rural entrepreneur economy. Adequate funding is channeled towards building resilience at both the local and regional economies, which has the chance of fighting poverty in the long term more sustainable manner.

Moreover, the issue of poverty is becoming more complex in the face of widespread corruption and political instability, undermining economic progress and widening the inequality gap in the country. Despite the potentials, policies, programmes, and initiatives targeting a reduction in poverty, there is widespread poverty in both urban and rural areas of Nigeria and the different states of the federation. On average, between 1960 and 2015, poverty headcounts in Nigeria were 61.8% of the population.

Table 1: Poverty trends in Nigeria, 1980-2019: Poverty level (%)

Year	National Poverty level (%)	Urban poverty level (%)	Rural poverty level (%)	Population in poverty (million)
1960	15.0	-	-	-
1980	27.2	17.2	28.3	17.7
1985	46.3	37.8	51.4	34.7
1992	42.7	37.5	46.0	39.2
1996	65.6	58.2	69.3	67.1
2004	54.4	43.2	63.3	71.3
2010	69	61.8	73.2	112.5
2019	40.1	18.0	52.1	82.9

Source: National Bureau of Statistics (2010, 2019), Nigerian Living Standard Survey (NLSS) (2019) and Anyanwu (2012)

The UN's 2030 Agenda for Sustainable Development aims to end poverty by 2030, but the country's current policies focus on private sector-led growth for job and wealth creation, now anchored on entrepreneurship. This approach provides an enabling environment for the private sector to thrive. The need for entrepreneurship development in rural Nigeria is more pressing due to the rate of rural depopulation, unemployment, and its poverty effect on both people and the nation. As jobs in natural resource-based industries decline, rural communities are facing a decreasing population as residents and their families leave for jobs elsewhere. In response, communities and residents are exploring the potential of small businesses and entrepreneurship to create employment.

However, the rural environment is not conducive to small business operations and presents challenges that urban enterprises typically face. This paper investigates the connection between entrepreneurship and employment generation in rural areas, examining major problems of entrepreneurship and plausible strategies to promote effective entrepreneurship that empowers people and promotes development in rural areas.

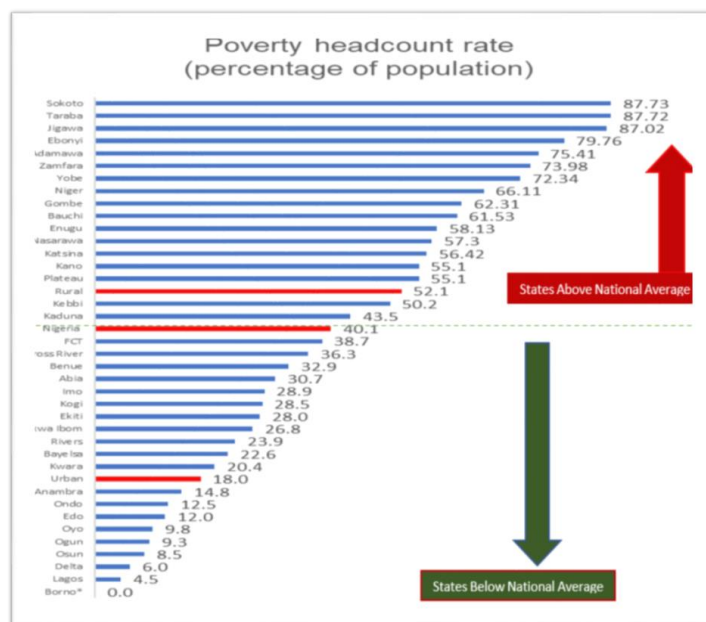


Figure 1: Poverty Headcount (per cent of the population) in the Nigerian State of Federation

Source: Nigerian Bureau of Statistics (NBS) (2019)

## 2.0 RESEARCH METHODOLOGY

This paper used secondary sources, government documents, and personal observations to gather data. An extensive literature review was conducted, and data analysis and interpretation were conducted through theoretical literature review.

## 3.0 LITERATURE REVIEW

Entrepreneurship is a crucial aspect of innovation, as it drives the enhancement of innovative capacity, growth potential, and the economic base of a region. It can be seen as the main tool needed to promote rural development, exploit rural capital, and alleviate poverty among rural people. Contemporary rural development plans aim to support and stimulate entrepreneurship while exploiting the local potential of rural capital instead of relying on imported capital. Rural capital is an organizing concept for rural development that combines natural capital, man-made capital, human capital, and social capital.

The development and conservation of rural capital are of fundamental importance to rural people as they attempt to resolve local problems and pursue their aspirations. Their endeavors may lead to the destruction of some rural capital and the creation of other forms. The activities of rural entrepreneurs are the major driving force behind rural capital accumulation.

Entrepreneurship helps reduce poverty through the generation of employment. With the wider ownership spread of micro businesses, people get an opportunity to diversify their source of income, create new sources of economic growth, and generate additional employment. About 20% of the labor force is employed in micro businesses in Nigeria (Osunde, 2014).

With the growth rate of micro-business and the participation of more poor people in micro business, households can cope with income shocks to ensure food security, reduce poverty, prevent vulnerable households from falling below the poverty line, and improve their standard of living.

Traditional strategies of rural development have always ignored the role of entrepreneurship, but recent and some old studies are focusing on this idea to encourage sustainable rural development by using local resources. The local population is a potential source for rural entrepreneurship, but the state of their lives kills their enthusiasm and dampens their sense of motivation, capabilities, and initiative to engage in new opportunities. As a result, local entrepreneurs are not always successful in developing economic activities, and newcomer entrepreneurs may come from nearby small towns or returnee native migrants with capabilities and skills who could assist in developing rural entrepreneurship and capital.

The major economic impact of newcomers on rural areas is job creation. Some studies see the role of newcomers as negative, while others stress their positive impacts as a catalyst for the economic regeneration of rural areas. However, rural areas must be dynamic, expanding, and enterprising for investment to take place in them. Rural areas that provide an entrepreneurial milieu not only attract such migrants but may also encourage rural people to become more entrepreneurially oriented. Therefore, the creation or encouragement of entrepreneurial spirits in rural areas is increasingly seen as a means to create better places for people to live.

In conclusion, the impact and contributions to rural development by entrepreneurs will be determined by the rural area in question and the level of rural capital. In the context of declining farming and agriculture in rural areas and increasing concern about natural resource sustainability, there are opportunities for entrepreneurs to create jobs and economic opportunities. However, in developing countries, the problem is how to provide a support system to enable entrepreneurs to act on these opportunities, particularly when resources are limited, public policy support for sustainability is uncertain, and challenges include selling to consumers with weak purchasing power due to a weak economy. This research investigates rural economic activities to discover the development potentials that can support self-employment and small businesses, creating a viable entrepreneurial milieu for a new, dynamic, and enterprising rural area in Nigeria.

### **3.1 PROBLEMS OF RURAL ENTREPRENEURSHIP DEVELOPMENT**

Entrepreneurs in rural and urban communities face unique challenges due to remoteness, small towns, and less dense populations. These challenges include limited local demand for products or services, being removed from important business networks, a lack of diversity and economic ideas, limited access to capital for start-ups, and lop-sided power relationships that strip local citizens of their sense of control.

Access to markets is crucial for entrepreneurs to be successful. In developed countries, rural entrepreneurs use internet-based tools to market their products or services, but in developing countries like Nigeria, rural entrepreneurs still depend on local markets and periodic markets that are rotated among communities. Physical infrastructure, such as link roads to markets, is a more basic problem in developing countries.

Rural poverty in Nigeria can be divided into two locations: remote rural areas (RRA) and favorable rural areas (FRA), or Peri-urban areas. RRA is geographically concentrated and total, while FRA is a mixed bag and diffused or transitory. The poor in these areas include individuals with low asset endowments, especially land, education, and social capital, and those with good asset endowments but lacking opportunities to valorize these assets in their territories.

Supportive entrepreneurs are plugged into several networks that help them stay up-to-date on the latest trends, innovative ideas, processes, tools, and techniques for developing or delivering their products and services to customers and emerging markets. The entrepreneurial sector is larger and more successful in communities with a strong network of local entrepreneurs that engage with community organizations to develop and implement projects that improve entrepreneurs' ability to do business.

In modern businesses, many rural entrepreneurs use social media sites like LinkedIn or Facebook to build their networks within and outside their communities. However, many rural regions in developing countries do not have good connectivity solutions that are economically viable, resulting in many regions remaining disconnected from the rest of the world and progress in general. Rural entrepreneurs in Nigeria will also benefit from this, but it requires education, skill acquisition, training, and an infrastructural upgrade to be able to use this medium.

#### **Diversity and Openness to new Ideas –**

Rural areas in developing countries lack diversity and a strong entrepreneurial sector due to a lack of immigrants and shrinking employment opportunities. Immigrants bring new ideas and ideas, while rural communities lose population, particularly those aged 18-34, due to shrinking employment opportunities.

**Access to Capital** - There is limited access to capital for start-up businesses, even small micro-loans, in today's economy. This is especially true in rural communities in developing countries

#### **3.2 Historical Dependence on Farming and other natural resource-based activities -**

Historically, many rural communities have relied on natural resource-based industries, leading to a culture of aversion to change and risk. This has led to a lack of support for entrepreneurs and the local power structure, which is

unwilling or unable to meaningfully undertake projects or initiatives that diversify their economy.

In Nigeria, challenges facing rural entrepreneurship development include a poor educational system, high levels of illiteracy, and poor adoption of innovation. Education is crucial for preparing and empowering entrepreneurs, but the quality of education in Nigerian institutions has been declining due to poor funding, inadequate facilities, and poor management. Traditional beliefs and poverty in the land discourage attendance in schools, and human resource underdevelopment has been linked to poverty in Nigeria.

Lack of strong patent law in Nigeria also hinders the adoption of innovation. Patent law offers little protection against piracy, and globalization makes it difficult to protect local entrepreneurs from foreign piracy. The high cost of establishing and doing business in Nigeria makes it difficult for entrepreneurs to make a profit. Lack of infrastructure, infrastructure, and working capital also make starting a small business difficult, especially in rural areas.

A weak policy regime and weak institutions of state contribute to the mono-sector economy, with policy instability creating an atmosphere of uncertainty and incentive structure biased in favor of urban activities. Crude oil has overshadowed other activities as the main driver of the Nigerian economy, making it a mono-sector economy. Agriculture is neglected and underdeveloped, and informal activities are not supported by the government, discouraging broad base diversification and affecting the psychological quotient of an average Nigerian who wants quick money.

Early efforts were focused on agricultural development as a practical means of alleviating poverty and rural development. However, these challenges must be addressed to ensure the growth and development of rural entrepreneurship in Nigeria. Since the 1980s, Nigeria has implemented various programs to address poverty and rural development, including the Structural Adjustment Program (SAP), the People's Bank of Nigeria, community banks, Better Life Program, Family Support Program, and Family Economic Advancement Program. The Poverty Alleviation Program (PAP) (2000)/Poverty Eradication Program (PEP)/National Poverty Eradication Program (NAPEP) (2001), which aimed to alleviate poverty through four schemes: Youth Empowerment Scheme (YES), Rural Infrastructure Development (RIDS), Social Welfare Schemes (SOWESS), and the National Resource Development and Conservation Scheme (NRDCS).

The current democratic dispensation saw the birth of the National Economic Empowerment and Development Strategy (NEEDS), which is equivalent to NEEDS at state and local government levels. Recent efforts for poverty eradication in Nigeria include federal government establishment, facilitation of the Bankers' Committee's institutionalization of the Small and Medium Industries Equity Investment Scheme (SMIEIS), the New Partnership for Africa's Development (NEPAD), government endorsement and support of multilateral agencies

and loans, and backing of international development finance facilities.

Since 2015, other initiatives to eradicate poverty include Conditional Cash Transfer (CCT), Homegrown School Feeding, N-Power program, Trader-Moni program, the N75 billion National Youth Investment Fund (NYIF), Micro Small Medium Enterprises (MSMEs) Survival Fund, Formalization Support, MSMEs grants, N-TECH and N-AGRO scheme, Guaranteed Off-taker Stimulus Scheme, Farmermoni, Tradermoni And Marketmoni, and Digital Youth Nigeria.

However, many factors contribute to the weakness of these poverty reduction measures, including poor targeting mechanisms, lack of focus on the poor, programme inconsistency, and corruption. Early anti-poverty measures lacked clearly defined policy frameworks, political instability, interference, policy, and macroeconomic dislocations. Understanding the various dimensions and determinants of poverty in Nigeria is crucial for effective pro-poor development strategies.

#### **4.0 PROMOTING ENTREPRENEURSHIP IN RURAL AREAS**

For a successful poverty reduction strategy, it is necessary to take a multi-dimensional perspective on poverty reduction. This includes "bottom-up growth strategies" to encourage the broad-based rise of entrepreneurial initiatives. It is obvious that, for some reasons, there is little trickle-down, if any at all, from development in the cities to those business sectors and other activities in the rural areas. Indeed, poverty-reducing growth strategies need to diminish policy and regulatory obstacles that discourage local entrepreneurial initiatives and improve access to skill development opportunities that strengthen entrepreneurial capabilities. Hence, the "bottom-up growth strategy" focuses on the transformation and diversification of micro-and small-scale enterprises into growth-oriented activities and on increasing the productive capacity of rural residents to enable them to participate in and benefit from the mainstream economy of the nation. The aim of "bottom-up growth strategies" is to attain sustainable economic development by unleashing underutilized productivity potentials, thereby helping poor people grow out of the poverty trap. Micro- and small-scale enterprises (MSE) are affordable and manageable for rural people. They create a large number of non-farm employment and income opportunities in relatively poorly developed areas and require little capital and little sophisticated managerial and technical skills. MSEs are also the seedbeds for a broad development of the private sector throughout the country, forming the foundation for the national economy and social development at the grassroots (UNIDO, 2003).

For the success of the strategy in the promotion of rural development and poverty reduction, the first requirement is that would-be entrepreneurs must have good education and training, be creative, be self-reliant, and be willing to stay in the rural area. Success in this sense is defined as the ability to

meet lifestyle and family goals, not merely financial ones. Omoniyi (2013), cited by Urama and Iheonu (2019), reveals that quality education improves economic efficiency by expanding labor force value and efficiency and subsequently moving people out of poverty.

In terms of the limited local market, the entrepreneurs must diversify their core businesses, export products and services beyond the community, and/or develop alternative income sources. The entrepreneurs should navigate the limited labor pool by relying on family members and hiring locally, with the assumption that these people are more likely to stay long-term. With regards to the challenge related to access to urban areas, entrepreneurs must do the necessary work themselves to get supplies in and develop partnerships to facilitate supply and product transportation. The owners also fill in infrastructure gaps themselves by operating without the need for bank financing. These owners are also investing in the local community as a way to build capacity and support. Finally, the response to time demands is rather blunt. The owners do what is necessary to achieve their goal of remaining in the rural community. Accessibility to capital Although Baba (2013) argued that "the place of capital in successful entrepreneurship has been exaggerated so much that many potential entrepreneurs could not pursue their dream business," Indeed, it has resulted in the throwing money at problems syndrome (capital injection solution); while financing is important, the place of entrepreneurship education cannot be overemphasized.

In summary, strategies to promote entrepreneurship for rural development and poverty reduction must be based on the following:

- i. Attraction strategies that emphasize and strengthen existing small businesses and facilitate their involvement in local decisions that impact businesses
- ii. To effectively integrate and promote the physical linkage of rural areas with the regional and national economies.
- iii. The creation of an enabling business regulatory environment in which rural and female entrepreneurs can fulfill their initiatives for advancement;
- iv. The strengthening of entrepreneurial capabilities; and
- v. The promotion of the collective self-help efforts of small-scale entrepreneurs

Also, the success of entrepreneurship in a rural environment depends on the availability of resources in that particular environment (Siemens, 2009). Such resources include:

- i. The skill and attitude of the entrepreneurs: The individual business owner and their human capital, skills, and attitudes are the basis for startup and ongoing business operations (Alsos, Ljunggren, and Pettersen, 2003; Manev, Gyoshev, and Manolova, 2005).

- ii. Family support/business, if any: a family may contribute physical infrastructure, financial and human resources, marketing support, and other types of assets directly to the business, as well as the often-required alternative income sources. In many cases, family property is fundamental to operations because it allows businesses to start with minimal investment (Alsos and Carter, 2006).
- iii. Business Resources: Within the rural environment, the diversification and/or niche potential of the original business idea can serve as a resource by providing further economic opportunity, particularly in those cases where a core business's profitability is limited. A profitable niche needs to be created by drawing upon local traditions, heritage, food, culture, natural resources, and the environment (Siemens, 2009; Dinis, 2006; OECD, 1995).
- iv. Community Resources: This resource is external to the business owner and may require more negotiation to access (Rotefoss and Kolvereid, 2005). The community is an obvious source for employees, customers, and suppliers (Honig, 1998; Kirby, 1987). Also, the business owner may need to rely on local support and advice when other sources, such as banks, lawyers, accountants, and the government, are not present (Jack and Anderson, 2002; Kalantaridis and Bika, 2006).

All these resources interact and complement each other (Figure 2) to ensure the success of entrepreneurship in a particular rural environment, which in turn shapes resource availability. Ultimately, the environment in which an entrepreneur operates cannot be ignored because it influences and shapes the type and amount of resources that are available (Meccheri and Pelloni, 2006).

Government at all levels is well-positioned to shape the larger rural context with policies and programs that are more appropriate to this environment. For example, through primary, secondary, and post-secondary education, the government could support the development of human capital, one of the most critical elements in rural economic development (Labrianidis, 2004; Lundstrom and Stevenson, 2005). By incorporating entrepreneurship and small business development into a standardized school curriculum, students would receive training in the skills necessary for business operations. These programs would also reinforce small business and entrepreneurship as viable career options, thus encouraging more young people to stay in rural communities and pursue opportunities there (Lundstrom and Stevenson, 2005; Malecki, 1994).

The government can also continue to improve infrastructure levels, such as transportation networks and high-speed broadband Internet (Field and Teslyk, 2004; Leatherman, 2000). Finally, community leaders can also support ongoing

efforts to create an entrepreneurial culture by recognizing the important role that small businesses play within their communities and assisting with business opportunity identification (Diochon, 2003; Lundstrom and Stevenson, 2005; Siemens, 2009).

Moreover, scrutiny of the changes in local, national, and global environments throws up six new opportunities that should be incorporated into the specification of an alternative approach to rural poverty reduction. They consist of the expansion of new agriculture, the industrialization of rural areas, increasing economic integration between rural and urban areas, progress in the decentralization of governance, the expansion of civil society organizations in rural areas, and increasing demands for environmental services.



**Figure 2.** Conceptual Framework: Resources Available in Rural Areas

**Source:** Siemens, Lynne (2009).

Many rural areas and the individuals who live there struggle with issues of economic development as jobs are lost in traditional industries. Small business and entrepreneurship are possible ways to create employment while keeping communities alive. However, for entrepreneurship to be effective in rural development, several things will have to be in place: There is an urgent need to provide and maintain infrastructural facilities in the country, starting with the power sector, roads, and railways; provide adequate security; and give every citizen a sense of belonging through consultation and participation in decisions that concern them.

The educational sector needs to be revamped with an emphasis on funding, infrastructure management, and science and technology. There is a need to change the mindset of young people to embrace self-employment rather than waiting for a non-existent government job. Lastly, there is a need to ensure that those with innovative ideas are provided with financial support to translate such ideas into reality. To this end, the issue of cash transfers is suggested. When well targeted and in combination with other programs, unconditional cash transfers have helped lift people out of poverty (Ubi, 2020). Also, while not discounting the importance of Agriculture, oil, and other sectors that make up the formal sector, the informal sector and

entrepreneurship can help alleviate rural poverty and promote development in rural areas of Nigeria.

Moreover, development strategies in developing countries are often based on the dichotomy between urban and rural areas, which seriously undermines the potential contribution of rural-urban linkages for mutual development (Tacoli, 1998; Admassie, 2007; Ward and Brown, 2009). Interdependence includes the fact that rural populations within commuting distances depend on urban areas for employment, private and public services, and urban amenities, goods, and services. The urban centers also depend on the rural labor force for some of their workforce. The rural population forms part of the market for the private and public goods and services provided in the city, as well as the urban amenities. Additionally, planning for urban development could benefit from acknowledging the consequences of rural livelihoods analysis that is integrated with the urban economy and the underlying forces driving this interdependence (Tandoh-Offin, 2010).

Within the economic sphere, many urban enterprises rely on demand from rural consumers, and access to urban markets and services is often crucial for agricultural producers. Tacoli (2007) estimated the proportion of rural households' incomes derived from non-farm (often urban-based) activities to be 50 percent in sub-Saharan Africa. Therefore, rural-urban linkages are important in any policy or strategy to promote entrepreneurship as a means of combating poverty and rural development.

## 5.0. CONCLUSION

The United Nations 2030 Agenda for Sustainable Development has been met with unprecedented scale, causing poverty worldwide. In Nigeria, the poverty situation persists due to unintended rural development methods. To address this, alternative approaches should be explored, such as integrating rural and urban activities, incorporating the rural poor into employment and investment opportunities, and promoting self-help small enterprise. Entrepreneurship, self-help small enterprise promotion, and support mechanisms for the informal sector should also be considered. To achieve poverty gains, targeted poverty alleviation approaches should be considered, including accurate censuses of households and poor people, analyzing poverty causes, and tracking progress with resources provided to households and individuals.

This will enable the government to make adjustments to programs that are not yielding significant gains. Poverty alleviation policies and programs require government commitment, private sector involvement, and sustained education and enlightenment of the populace. .

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