

# **Towards Rural Entrepreneurship Development in Deprived Context: Interrogating the Deeper Issues**

## ***Abstract***

*Despite increasing effort by policy makers aimed at promoting rural entrepreneurship development through various intervention programs and initiatives in some developing countries, its expected benefits or gains have remained illusionary in the light of growing rate of poverty, unemployment and declining rate of SMEs performance, thereby questioning the acclaimed transformative potency of entrepreneurship by experts. This study, explores the connection between rural entrepreneurship development and the institutional dimension of the context with the aim of identifying critical challenges facing rural entrepreneurship development. This is done by applying institutional theory and analysing the impact of institutions on entrepreneurial behaviour, specifically focusing on rural entrepreneurs in deprived rurality context of the Niger Delta region of Nigeria. The study adopts a qualitative approach involving the use of interview for data collection. A total of 27 units of analyses were purposefully selected across the Niger Delta states and interviewed with thematic analysis used to analyse gleaned data. A checklist was furthermore incorporated in the interviews to give an objective assessment of the relationships between rural entrepreneurship development and institutional frameworks in the study context with a view of providing answers to the stated research questions. Findings show that institutional dimension of context exact adverse negative impact on rural entrepreneurship development and that the normative dimension poses the worst barrier. Hence study recommends that programs aimed at entrepreneurship development should emphasise more on value cognitive creation on the part of participants rather than what they would gain (materialism). Policy makers, especially government, by repeatedly placing emphasis on starter pack that participants stand to benefit in programs aimed at entrepreneurship development, a mindset of entitlement is being formed which is negatively shaping entrepreneurial behaviour in the region. This study will contribute potentially to emerging rural entrepreneurship literature and act as a constructive response to the growing call for contextual diversity and inclusivity in entrepreneurship research. By profiling and investigating the dynamics of institutional environment within the Niger Delta region, a nuanced understanding would be provided on the major barriers impeding entrepreneurial practices in the region which in turn provide strategic direction as guide for effective policy development.*

**Key words:** Rural Entrepreneurship, Institutional environment, Niger Delta, McTrEds, contextual, Small and Medium Enterprise, Sustainability.

## **Introduction**

The importance of entrepreneurship to socio-economic development and growth has been well established in extant literature (Agyapong & Boohene, 2020; Jones & Maas, 2019; Ratten & Jones, 2018; Yoruk *et al* 2022; Jones *et al.*, 2019; Guerrero & Siegel (2024); Guerrero & Urbano, 2019). The transformative potency of entrepreneurship as cited in McMillan (2017), was first acknowledged by Schumpeter more than 80 years ago, but in relevance, only began to gain recognition and practical expression in recent years (Lubinski *et al* 2024; Ratten & Jones 2018; Oyeyemi *et al.*, 2024; Bugaje., 2024). For instance, it has been recognized that the promotion of rural entrepreneurship fosters sustainability through the generation of employment opportunities, improvement of living conditions, and provision of enduring socio-economic advantages (Bichler *et al.*, 2022; Jones & Maas, 2019; Gu & Wang, 2022). Furthermore, it enhances the sustainability of the rural economic system, mobilizes

domestic savings for investments, reduces inequalities, and promotes efficient resource utilization via vertical integration that connects supply chain participants, among other benefits (Jones *et al.*, 2019).

Based on the growing awareness and acknowledgement of the transformative potency and overall importance of entrepreneurship to socio-economic development of a nation, there have been a commensurate surge in policy objectives focusing on initiatives and programs aimed at rural entrepreneurship development, (Guerrero & Urbano, 2019). Tabares *et al.* (2022) opined that rural entrepreneurship is crucial for poverty eradication and economic growth, particularly in areas such as the Niger Delta, which is confronted by enormous socio-economic challenges. Moreover, rural entrepreneurship has been acknowledged as a potential path to poverty alleviation and rural economic rearmament. By definition, rural entrepreneurship, in Wortman's opinion, "is the formation of a new organisation that introduces a new product, serves or creates a new market, or employs a new technology in a rural environment," (Wortman, 1990; Pato, 2015). Therefore, the rural entrepreneur can be described as, "an individual who oversees a business venture in a rural environment." (Henry & McElwee 2014). However, expert opinion suggests that entrepreneurs, who live in rural areas, participate in social activities, and make a big difference in their communities are the ones who are truly rural (Pato & Teixeira, 2018). However, despite increasing effort by policy makers aimed at promoting rural entrepreneurship development through various intervention programs and initiatives in some developing countries, its expected benefits or gains have remained far-fetched and illusionary in the light of growing rate of poverty, unemployment and declining rate of SMEs performance, thereby questioning the transformative potency of entrepreneurship earlier acknowledged. (Goyal, A. 2018; Tulsi, K. E. 2025; Ekure, 2024; Putra *et al.*, 2025)

Empirically, research lens has adequately focused on challenges facing small and medium scale enterprises in developing contexts across a wide range of diverse scholarly ontological perspectives (Khandker 2014, Wang 2016, Bhoganadam *et al* 2017, Hansen-Addy 2025, Islam *et al*, 2025, Chandra, *et al*, 2020). Similarly, a number of scholars such as Tulsi. (2025), Dote-Pardo *et al.*, (2025) and Urban *et al.*, (2025) have also shared their perspectives on challenges faced by rural entrepreneurs in various emerging contexts such as India, Bangladesh, South Africa with diverse recommendations made. However, as promising as these findings and recommendations may be, their applicability and relevance across contextual divide is highly doubtful and contestable considering the reality of contextual diversity, (Asmit *et al.*, 2024).

The Niger Delta region is a very volatile terrain. Despite its abundance of natural resources, notably oil, it is nevertheless one of the country's most socially and economically marginalised regions. High unemployment rate, environmental degradation, and poor infrastructure have compounded the local population's socio-economic problems. In return, as host communities to oil exploratory activities, various efforts have been organised by government and multinational companies operating in the region to promote rural entrepreneurship development through various intervention programs such as vocational and entrepreneurial capacity building programs, SMEs grants and micro loans. This study therefore, focuses on examining challenges faced by rural entrepreneurs, especially in deprived areas of the Niger Delta region using the platform of the Mobile Empowerment Train Rural Entrepreneurship Development Strategy, an entrepreneurship enabling program in the Niger Delta region, as a case. MeTrEds is a mobile entrepreneurship enabling program which promotes rural entrepreneurship development through vocational and entrepreneurship capacity building for prospective and emerging rural entrepreneurs. The program was established in year 2017 and has anchored in over 50 rural communities, trained over 12,000 rural entrepreneurs with evidence of over 2000 startups (micro, small and medium scale enterprises) animated. Various scholars have identified the lack of consistent institutional support as a barrier to the development of rural entrepreneurship (Candelario-Moreno & Sánchez-Hernández, 2024; Si *et al.*, 2015; Sobhan & Hassan, 2024). As a result, institutional theory is utilized as a framework to direct investigation in this regard.

## 1.1 Objective

The aim of this study is to examine the challenges faced by rural entrepreneurs, especially in deprived areas of the Niger Delta region. This aim is expressed through the following objectives:

- To examine how institutional dimension of context affect rural entrepreneurship development in the Niger Delta region
- To ascertain the aspect of the institutional environment that portend the most danger or barrier to rural entrepreneurship development in the Niger Delta.

## Rural Entrepreneurship: Defining the Concept

Wortman describes rural entrepreneurship as the process of starting a new company in a rural location and using cutting-edge technology, opening a new market, or providing distinctive goods and services. In line with the description, Henry and McElwee (2014) highlighted the context of the business by stating that it must be in a rural area in order to satisfy the requirements for rural entrepreneurs. However, Pato and Teixeira (2018) and Pato (2020) argue that, in contrast to the above position, in order for an individual to truly be referred to as a rural entrepreneur, they must not only live in a rural location but also be impacted by its socioeconomic environment and make an impact on their local community. Establishing new businesses is essential for the following reasons: it reduces poverty, fosters innovation and sustainable development, boosts growth, increases regional competitiveness, improves human well-being, and creates jobs. (Amoros & Bosma, 2014 ; Poblete & Amoros, 2013 ; Coduras *et al.*, 2008). Therefore, the growth of rural entrepreneurship is essential to the socioeconomic development and long-term survival of rural regions.

It facilitates the growth of industries in rural areas, alleviates poverty, and creates job prospects by fostering the development of micro, small, and medium-sized firms. (Ihejiamaizu, 2019). Entrepreneurship has garnered significant interest in the past century in affluent nations. However, it has only just begun to make progress in poor nations. In these nations, the advancement of entrepreneurship is regarded as a means to encourage self-employment. It is seen as the ultimate solution not only to address long-standing unemployment issues among educated young individuals but also to support economic growth and enhance the competitiveness of industries in the era of globalisation and liberalisation. The connection between rural development and entrepreneurship has been stronger than ever before (Petrin *et al.*, 1994).

Currently, both organisations and people involved in advancing rural development recognise entrepreneurship as a crucial intervention for promoting rural development. This recognition stems from the belief that entrepreneurship has the potential to stimulate the process of rural development. Moreover, there is a consensus among institutions and individuals regarding the pressing need to promote rural enterprises. Development agencies recognise rural entrepreneurship as a significant source of employment opportunities. Politicians view it as a crucial strategy to prevent rural unrest. Farmers perceive it as a means to enhance their earnings. Women see it as a potential source of employment close to their homes, offering autonomy, independence, and reduced reliance on social support. For all of these groups, entrepreneurship serves as a means to enhance the well-being of people, families, and communities, as well as to maintain a robust economy and environment.

## Rural Entrepreneurship Development and Environmental Sustainability.

Researches abound in the literature on the adverse impacts entrepreneurs have on the society and environment (Tilley & Young, 2009). With entrepreneurship development gradually evolving from a limited sub-field into more extensive aspects such as economic, social and environmental entrepreneurship, it becomes necessary for rural entrepreneurship to tow along the path of achieving the twin goal of wealth creation and sustainable development (Majid & Koe, 2012; Sarango-Lalangui *et*

al, 2018). With specific regards to environmental sustainability, a sustainable business refers to an organisation or enterprise, irrespective of size, that has minimal negative impacts on the global or local environment. As highlighted by Gast *et al* (2017), sustainable entrepreneurship is a procedure of pinpointing, assessing and grasping opportunities that reduce a business activities effects on the natural environment and create benefit for the entire society and local environment. Understanding context-based challenges in rural entrepreneurship development is key to developing interventions in attaining environmental sustainability which is seen today as a core part of the strategic objectives of businesses globally (Wishart, Roper & Kesidou, 2021)). In the Niger Delta region, rural entrepreneurship accounts for a sizeable proportion of businesses. Majority of the owners of these small scaled businesses often consider that their businesses have little impact on the environment, however, studies have shown that their collective impact could be substantial (Scuotto *et al*, 2020)..

The health of the environment cannot be undermined in business processes and activities as neglecting it has severe negative effects and consequences tied to man's survival on planet Earth (Riti, Dankumo & Gubak, 2015). It is an established fact that unsustainable activities degrading the environment are a direct consequence of human activities including production, manufacturing, distribution and utilization of goods and services, etc. In a bid to ensure sustainability, governmental involvements and institutional arrangements have been set up globally but not without challenges especially in less developed climes such as the Niger Delta region. One of such institution is the United Nations Framework Convention on Climate Change hosting initiatives such as the Conference of Parties (COP), which is a forum where some countries of the world including Nigeria came together to agree on actions to address climate crisis through various interventions aimed at ensuring sustainable development. The last edition of the COP held in November, 2024 in Baku, Azerbaijan had its theme and focus on supporting and financing large, medium and small scaled businesses in factoring environmental sustainability at all stages of their operations. Institutional arrangements in implementation of initiatives geared towards sustainability coupled with lack of awareness of such initiatives has been noted as one of the greatest challenges facing rural entrepreneurs in the Niger Delta region (Olateju, Danmola & Aminu, 2020). Although environmental sustainability is mostly practiced by large businesses, it is highly imperative for small-scale entrepreneurs irrespective of contextual limitations to brace up as environmental-based problems do not have boundaries (Wishart, Roper & Kesidou, 2021). For instance, if a soap-making entrepreneur discharges waste chemicals into water bodies, the negative effect of such action would spread to neighbouring communities and even across countries via water flow. The war against climate change which is currently seen as the greatest threat to humanity and to businesses is a global fight with developed nations of the globe investing massively in climate change mitigation and adaptation initiatives in less developed nations (Soleymani *et al*, 2021). For rural entrepreneurs seeking to expand their businesses through continous improvements, it becomes imminent to develop a culture of environmental sustainability as most reputable financial institutions and other institutional frameworks evaluate and assess environmental sustainability plans in business activities as part of conditions for loan acquisitions and grants.

Achieving the goal of Environmental sustainability in any context is largely tied to the institutional framework applicable in any region (Scuotto *et al*, 2020). With specific reference to the Niger Delta region of Nigeria, institutional factors of Rural entrepreneurship Development is woven around government's effectiveness, regulatory frameworks, rule of law, ease of starting new businesses, security issues, ease of obtaining loans, international support, etc. According to Sendra-Pons, Comeig and Mas-Tur (2022), effects of institutional factors on the level of sustainable entrepreneurship varies according to socio-economics. Therefore we can posit that the level of awareness on sustainable entrepreneurship is still at the infant stage in the Niger Delta, however, the socio-economic challenges inherent in the region has a lot of influence on the practice and quality of sustainable entrepreneurship.

## **Theoretical framework**

Empirical evidence and growing argument by experts suggest that challenges faced by individuals in any context is largely attributable to exogenous forces (Robeyns 2000 & Shirley cited in McMillan 2017). These forces represent institutional environment which affects the characteristics, speed of growth, and scope of entrepreneurship, as well as shape entrepreneurial behaviour. This is especially evident in difficult contexts like new markets and developing economies characterised by uncertain, confusing, and volatile institutional systems (Welter & Smallbone 2011). These forces could represent sources of unfreedoms capable of impeding functioning and actualisation of aspiration (Schmidt 2016 and Ibrahim, 2006). Consistent with the foregoing, North (1990) and Oliver (1997) argued that individuals and organisational choices in any context is highly affected by formal and informal factors within the context. Consequently, it has been established in literature that reduction in poverty and economic growth are functions of efficient institutional framework (Shirley, 2005). Zhai and Su (2019) have also argued that, though institutional theory has a generic outlook, evidence of its application in low-income economies is highly sparse.

Based on empirical evidence presented above, the researcher argues that for rural entrepreneurship development aimed at sustainable poverty alleviation in the Niger Delta to be effective, it is relevant to have a nuanced understanding of the contextual challenges faced by these entrepreneurs in the Niger Delta. Therefore, institutional theory is utilised in this study to foreground understanding on environmental forces impeding entrepreneurship development in deprived rural areas of the Niger Delta region. Similar studies by McMillan (2017) also adopted institutional theory as a dimension of context in profiling the impact of environment on entrepreneurial activities. Institution implies an array of rules and regulations (North 1990), written or implied that guide or shape individual and organisational behaviours.

While the relevance of institutions to entrepreneurship development and poverty alleviation has been well established in literature, there still exist a gap regarding the measures and dimensions of the phenomenon which has limited knowledge on the dynamics of the phenomenon, especially in rural contexts (Sjöstedt, 2015). Hence, MacMillan (2017) argues that it is difficult to produce an exhaustive list of the dimensions and measures of institutional theory. Whereas some authors have focused on more concrete manifestations of institutional theory such as infrastructural development, others have placed emphasis on rather abstract constructs such as trust, social capital, beliefs, network, policy framework and the law with view to establishing their nexus with entrepreneurial behaviour. There is limited knowledge on which aspect of institutional theory constitute more barriers to entrepreneurship, especially in impoverished rurality contexts. Therefore, the following research question is developed to provide a guide for the investigation.

## **Institutional Theory**

The institutional environment consists of regulative, normative, and cultural-cognitive aspects. These elements, together with accompanying activities and resources, contribute to the stability and significance of social life. The institutional environment represents various barriers that impede the success of everyday entrepreneurship. Furusten (2023) recognised that the normative and cultural-cognitive pillars have areas of commonality.

## **Regulative Institutions and Rural Entrepreneurship Development**

Formal or regulatory institutions manifest in an environment via state-enforced regulations, laws, and sanctions (Furusten, 2023). Although these establishments regulate social conduct and enforce adherence to established norms, they can also foster initiative and empower aspiring entrepreneurs by offering an incentive system that promotes personal endeavour, investment in technological advancements, and human and material resources. Particularly in the context of entrepreneurship,

regulatory institutions legitimise entrepreneurial conduct, furnish incentives for action, and establish guidelines to ensure that new entrepreneurs comply with the law. The absence of a conducive regulatory framework diminishes the inclination of entrepreneurs to capitalise on undiscovered opportunities. Additionally, the allocation of entrepreneurial talent among productive, unproductive, or detrimental activities is determined by regulatory institutions and their enforcement mechanisms within an environment.

### **Normative Institutions and Entrepreneurship**

Regulative institutions refer to rules and procedures that are established, communicated, and enforced through widely accepted official channels. On the other hand, normative institutions are socially shared rules, typically unwritten, that are created, communicated, and enforced outside of officially sanctioned channels (Ferreira *et al.*, 2023). Enforcement is evident through discreet, concealed, or illicit societal condemnation, humiliation, dishonour, or violent retribution (Ferreira *et al.*, 2023). Normative institutions encompass a wide range of phenomena that have been adopted by individuals within a society. These include traditions, ethnicity, clans, mafia, personal networks, kinship, civil associations, customs, moral values, religious beliefs, and other practices that have developed and persisted over time. Their purpose is to establish a shared understanding and framework of meaning within society.

Some argue that regulative institutions are based on normative institutions. However, when there is a mismatch between what is considered legal (according to laws and regulations) and what is considered legitimate (according to norms and beliefs), societal beliefs need to be changed in order to bring lasting changes to all institutions (Webb *et al.*, 2009). According to Gordon (2014), normative institutions are only transformed when they are compelled to do so by other institutions.

Normative institutions are an integral part of a community's legacy, and they define the cultural environment. Culture is inherently self-perpetuating and has mechanisms in place to ensure its continuation. Violating the norms leads to punishment, and normative institutions rely on the general population to uphold their enforcement (David *et al.*, 2017).

### **Institutional Environment and Rural Entrepreneurship Development**

The global entrepreneurship discourse has extensively explored the subject of governance and institutional frameworks, leading to significant research findings. Institutional structure and governance are essential elements of the rural entrepreneurial ecosystem because they have a widespread impact on all other aspects of rural entrepreneurship. Every strategy aimed at promoting rural entrepreneurship development is shaped by the political and governance framework of the specific region. Many research articles argue that the reason for the slow development of rural entrepreneurship is due to insufficient sociocultural and political institutional structures. Hence, Avramenko and Silver (2010) emphasised the need for creating a favourable environment, implementing an effective institutional environment, and broadening the scope of rural entrepreneurship programmes to improve their effectiveness and productivity.

The rural institutional framework encompasses the cooperative actions and administrative processes undertaken by governmental and non-governmental organisations to improve the effectiveness of rural governance in developing policies that support entrepreneurial growth. Ataei *et al.* (2020) have highlighted many key barriers that hinder the growth of entrepreneurship in rural regions, which include insufficient institutional structures, both official and informal, as well as a scarcity of mentorship or entrepreneurial role models. Entrepreneurship involves examining the elements that impact the recognition, creation, and use of chances for producing goods and services. It also includes the economic, technological, and social consequences that arise from this effort (Ataei *et al.*, 2020). The

notion highlights the importance of entrepreneurs' ability to identify, develop, and take advantage of chances in order to achieve success, alleviate poverty, and eventually contribute to progress. Business that is motivated by opportunities is typically more successful and has a higher likelihood of reducing poverty compared to business that is focused on basic survival (Bradley *et al.*, 2021). The success of an area and its economy is heavily dependent on the development of small and medium-sized enterprises (SMEs) (Ahlstrom, 2019).

As previously highlighted, the volatile conditions in rural areas provide entrepreneurs with both favourable opportunities and challenging barriers when trying to start a firm. Entrepreneurs in less developed regions and rural areas may face significant differences in their ability to identify and take advantage of opportunities, methods of starting businesses, and the results of their entrepreneurial endeavours compared to their counterparts in more developed regions. These differences can be attributed to varying levels of institutional and resource constraints (Wu *et al.*, 2022).

Eijdenberg *et al* (2019) argued that entrepreneurship studies in emerging economies has focused largely on the effect of political, economic and cultural institutions on entrepreneurial activities using deductive macro lens. Hence, they investigated to profile entrepreneurship activities in emerging economies using inductive approach involving two focus groups, and interviews with 24 entrepreneurs in Tanzania. Findings indicated that activities of entrepreneurs in the region are being adversely affected by bureaucratic inefficiency, policy inconsistency, lack of access to capital, consumer spending, competition, inefficient information dissemination and gender disparity. Though these findings represent significant contribution to literature, authors didn't provide understanding as to what extent these institutional barriers affect entrepreneurship development in deprived or emerging economies.

Consequently, a result of an enterprise survey involving fifty SMEs established since 1992 published in 2001 as cited in Hashi, (2001), indicated that barriers associated with fiscal policy, particularly high taxation and levies, access to funding opportunities and range of other institutional challenges constitute significant aspect of the barriers the rural entrepreneurs in emerging economies face in their everyday struggle for survival. These barriers have discouraged the willingness and desire for legitimacy as these entrepreneurs are conditioned by their realities and situation to stay operation within the domain of informality which further denies them opportunity for growth. The above evidence justifies the effect of financial barriers to entrepreneurship development especially in context with weak institutional environment (Hashi, 2001). The result of the survey also highlighted an information gap which suggests a disconnect between policy makers and policy users. The above findings echo the significance of trans sectorial policy rejig aimed at creating enabling environment that allows for effective entrepreneuring.-

Furthermore, Gamidullaeva *et al* (2020), attempted to scale performance of small and medium scale enterprises through the lens of institutional environment in Russia. They utilised the Bruns *et al's* (2017) model which was appropriated across eighty-one regions in Russia. The result presented corruption as the worst challenge facing entrepreneurship development. Their findings also highlighted other institutional factors such as access to finance, inflationary effect such as high cost of transportation as well as political and economic instability as critical barriers facing entrepreneurship development. They therefore suggested that government must urgently reconstruct policy in a way that promotes entrepreneurship development through subsidy, effective communication system, and provision of funding opportunities.

Moreso, Ntiamoah, *et al*, (2016) investigated the effectiveness of government support via other institutions on performance of small and medium enterprises in Ghana Agricultural sector. The study adopted a quantitative approach via the use of survey instrument. Findings revealed that government support had significant impact on performance of small and medium scale enterprises in Ghana via partial mediation of other institutions' support.

Also, evidence from Nigeria through the study by Abdullahi *et al*, (2015) indicate that the performance of small and medium scale enterprises is largely affected by lack of finance, infrastructural deficit and capacity building. The study which utilised quantitative approach, focused on Kano state which is just one amongst 36 states of Nigeria. Their findings further contribute to the argument on the implication of institutional environment on entrepreneurial outcomes of entrepreneurs in emerging contexts. Furthermore, Abdullahi *et al* (2016) disclosed an exhaustive list of institutional challenges that impede the development of entrepreneurship in Nigeria. His paper identifies a variety of challenges, including lack of financial resources, lack of infrastructure, lack of managerial skills, poor marketing skills, technological encumbrances, high-level corruption, lack of skilled labour force, bad government fiscal policy and policy inconsistency, inadequate entrepreneurial know-how and socio-cultural challenges.

To buttress the above, an independent assessment of the efficiency of institutional frameworks for rural entrepreneurs was conducted in one of the training programs for MeTrEds in 2020 held at a rural community in the Niger Delta region. A checklist was framed to encapsulate the scope of institutional variables in the study area. Table 1 shows the responses of 200 entrepreneurs who participated in the assessment.

| S/N | Please tick appropriate box in the table to rate your agreement to the following statements      | Strongly Agree | Agree | Disagree | Strongly Disagree |
|-----|--------------------------------------------------------------------------------------------------|----------------|-------|----------|-------------------|
| 1.  | Government participation in entrepreneurship activities is limited to only large scale business. | 177            | 19    | 4        | 0                 |
| 2.  | Government makes provision for training and awareness on entrepreneurship.                       | 6              | 8     | 51       | 135               |
| 3.  | Obtaining loans and credit facilities for business is easy.                                      | 0              | 0     | 12       | 188               |
| 4.  | Low level of education of business owners hinders growth in business.                            | 19             | 36    | 102      | 43                |
| 5.  | Government makes adequate provision of electricity for business activities.                      | 0              | 2     | 52       | 146               |
| 6.  | Transportation costs and bad roads hinders growth of business operations.                        | 195            | 5     | 0        | 0                 |
| 7.  | Security arrangement by the government is inadequate for business growth.                        | 128            | 58    | 7        | 7                 |
| 8.  | Lack of skilled labour is a barrier to rural entrepreneurship.                                   | 2              | 6     | 119      | 73                |

**Table 1: Institutional Efficiency Checklist**

**Source: Author's Compilation.**

The responses above is consistent with the main findings of this study as access to finance, infrastructural deficit, bad government policies, lack of entrepreneurial skills amongst others as primary obstacles impeding efficiency of small and medium-sized enterprises (SMEs) in Nigeria. According to this investigation, it is imperative to allocate sufficient attention to infrastructure, finance, and training via accessible and efficient institutional frameworks. .

Therefore, it is advised that the government provide loans to small and medium-sized enterprise (SME) entrepreneurs, the interest rate charged should be in single digit rather than double digit, and the collateral required by financial institutions prior to providing financial assistance should be either fear-based or non-existent when the project is initiated. The country's extant infrastructure, including roads, water supply, transportation, communication, and electricity supply, requires improvement by the government. Finally, it is imperative that small and medium-sized enterprise (SMEs) entrepreneurs establish a practice of training and developing their management and personnel in order to establish a robust capacity to confront and capitalise on the opportunities presented by change.

However, despite the growing debate and literature establishing the relationship between institutional environment and entrepreneurial success, limited effort has been devoted to examining how the endogenous forces relating to the behaviour or enterprise culture of the individual entrepreneur affect entrepreneurship development. This implies that literature is sparse on normative and cultural cognitive dimensions of institutional environment. By profiling and investigating the dynamics of institutional environment within the Niger Delta region, a nuanced understanding would be provided on the major barriers impeding entrepreneurial practices in the region which in turn provide strategic direction as a guide for effective policy development.

### **Research Questions.**

***RQ I:** How and to what extent does institutional dimensions affect rural entrepreneurship development in the Niger Delta rurality context?*

***RQ II:** Which aspect of institutional dimensions constitute the most barrier to rural entrepreneurship in the Niger Delta rural areas?*

Therefore, by investigating the effect of institutional environment on entrepreneurship development in deprived rural areas of the Niger Delta, the study echoes the Max-Neefian barefoot ontological disposition which promotes context embeddedness (Imas *et al* 2012. Max-Neef, 1992) as well as satisfies the desires of Welter *et al.*, (2016), Naude (2011); Gries and Nuade (2011) for contextual diversification of entrepreneurship research.

### **Methodology**

The study takes an interpretivist positioning by utilizing a qualitative approach to allow for inductive exploratory depth focusing on providing a deep understanding of the relationship between context and rural entrepreneurship development aimed at rural entrepreneurship development in deprived rural areas of the Niger Delta. It is imperative to investigate and comprehend the values held by individuals rather than downplaying their significance. The current social order could not exist without values.

In essence, an interpretivist paradigm is consistent with philosophical underpinnings concerning values, reality, and knowledge. It offers a structure that permits comprehension, description, and interpretation without requiring the adoption of a critical stance. Primary data was collected using a semi structured interview and gleaned data was analyzed using Thematic analysis. Target respondents were broadly divided into two: Nascent and Established Rural Entrepreneurs. The Nascent respondents which comprise 12 rural entrepreneurs represent those who benefited from the new (demonstration) phase (53<sup>rd</sup> TRAIN) of MeTrEds, which took place from 11<sup>th</sup> to 17<sup>th</sup> of December, 2023, whose entrepreneurial activities have lasted for not less than four months. The 12 units of analyses were selected using the purposive sampling method. Interviews were granted physically, as the researcher had the opportunity of physically assessing their enterprises. Of the 12 of them (7 women and 5 men), 7 are married with children between ages 3 and 20, and only 2 had formal education. See table 3 for demographic characteristics of primary participants.

Meanwhile, the Established rural entrepreneurs represent beneficiaries of MeTrEds, whose enterprises have lasted for at least 3 years. Out of the 15 EREs, 2 have obtained Bachelor's degrees, 2 Ordinary Diploma, 5 Secondary School Leaving Certificates, while 4 have no educational qualification but are able to communicate in their local dialect. Also, 9 of the EREs are married with children between 4 and 26 years. Of this number, 3 were purposefully selected from the Delta central part of Delta state due to the fact that it is the area with the highest number of train exposures, while 2 participants were selected each from the remaining parts, five states of the 6 Niger Delta states, which are also known as the South-South states.

Also, for a robust and objective analysis, data was also gleaned from a second class of respondents who constitute part of the stakeholders in the value chain of MeTrEds, the training providers (resource persons who offer training across various skills set (see table 2 for details), and the community stakeholders (key leaders in the community who offer approval, endorsement and support for MeTrEds operation in communities. As custodians of tradition, stakeholders' views and insights are considered invaluable to providing a nuanced understanding on the challenges faced by rural entrepreneurs in their communities. See table 4 for demographic characteristics of the CSH.

**Table 2-** Demographic Distribution of Training Providers

| CODE       | NAME              | AGE | LOCATION      | AREA                                                    | MINS |
|------------|-------------------|-----|---------------|---------------------------------------------------------|------|
| <b>MVI</b> | Victory Ighalogbe | 35  | Warri         | Entrepreneurship                                        | 45   |
| <b>MAU</b> | Alfred Ukane      | 41  | Agbarho       | Marketing Strategies for Rural Entrepreneurs            | 53   |
| <b>MTD</b> | Tobi Dafe         | 42  | Abraka        | Attitude and Character Development                      | 58   |
| <b>MGE</b> | GoddayEguriase    | 39  | Bayelsa       | Social media Exploration Skills for Rural Entrepreneurs | 49   |
| <b>MBE</b> | Benedicta Erewele | 42  | Port-Harcourt | Fashion Design                                          | 51   |
| <b>MJA</b> | Joshua Adamure    | 36  | Ughelli       | Secretary GRCN                                          | 47   |

*Source: Author's construction*

**Table 3 : Demographic Table for Participants:**

| Microenterprise | S/N | NAME      | SEX | AGE | VILLAGE   | STATE        | BUSINESS TYPE                         | NO OF CHILDREN | EDUCATION      | MINS |
|-----------------|-----|-----------|-----|-----|-----------|--------------|---------------------------------------|----------------|----------------|------|
| <b>EREs</b>     |     |           |     |     |           |              |                                       |                |                |      |
| <b>ERE1</b>     | 1   | Okoro     | M   | 62  | Isiokolo  | Delta        | Leatherworks, mend shoes              | 11             | Primary School | 45   |
| <b>ERE2</b>     | 2   | Abigail   | F   | 32  | Orhoakpor | Delta        | Make-up and tying of gele             | 1              | OND            | 40   |
| <b>ERE3</b>     | 3   | Rufus     | M   | 28  | Igbuku    | Delta        | Barbing/haircut                       | NIL            | SSCE           | 51   |
| <b>ERE4</b>     | 4   | Cynthia   | F   | 23  | Olomu     | Delta        | Tailoring, sewing clothes             | 2              | HND            | 49   |
| <b>ERE5</b>     | 5   | Tare      | F   | 47  | Odioma    | Bayelsa      | Produces bean cake                    | 8              | NIL            | 36   |
| <b>ERE6</b>     | 6   | Osato     | F   | 27  | Ikoro     | Edo          | GSM repairs                           | 2              | BSC            | 50   |
| <b>ERE7</b>     | 7   | Osariemen | F   | 35  | Gelegele  | Edo          | Hairstylist                           | 2              | NIL            | 40   |
| <b>ERE8</b>     | 8   | Sandra    | F   | 33  | Obite     | Rivers       | Fish farming & Processing             | 4              | SSCE           | 43   |
| <b>ERE9</b>     | 9   | Mitchelle | F   | 41  | Gokana    | Rivers       | Produces shampoo                      | 3              | OND            | 52   |
| <b>ERE10</b>    | 10  | Ndifreke  | M   | 32  | Ibagwa    | Akwa-Ibom    | Barbing saloon                        | NIL            | OND            | 36   |
| <b>ERE11</b>    | 11  | Abraham   | M   | 42  | Ayama     | Akwa Ibom    | Local bakery – making of Akpu biscuit | 2              | BSC            | 43   |
| <b>ERE12</b>    | 12  | Natayo    | M   | 37  | Ikom      | Cross Rivers | Fashion designer                      | NIL            | SSCE           | 49   |
| <b>ERE13</b>    | 13  | Nfam      | M   | 29  | Uyanga    | Cross Rivers | Shoe cobbler                          | NIL            | SSCE           | 39   |
| <b>ERE14</b>    | 14  | Preye     | F   | 48  | Okoroma   | Bayelsa      | Cooks noodles & fries pop corn        | 1              | NIL            | 51   |

|              |    |          |   |    |                  |       |                                                        |     |      |    |
|--------------|----|----------|---|----|------------------|-------|--------------------------------------------------------|-----|------|----|
| <b>ERE15</b> | 15 | Charity  | F | 51 | Olomoro          | Delta | Produces Vaseline, air<br>freshener and<br>insecticide | 7   | NIL  | 47 |
|              |    |          |   |    |                  |       |                                                        |     |      |    |
| <b>NREs</b>  |    |          |   |    |                  |       |                                                        |     |      |    |
| <b>NRE1</b>  | 1  | Ochuko   | F | 38 | Okorodafe        | Delta | Produces local palp<br>(akamu)                         | 4   | SSCE | 46 |
| <b>NRE2</b>  | 2  | Blessing | M | 24 | Otor-<br>Ighreko | Delta | Leather Works                                          | NIL |      | 39 |
| <b>NRE3</b>  | 3  | Gbamire  | M | 62 | Ofuoma           | Delta | Coconut Oil Production                                 | 2   |      | 51 |
| <b>NRE4</b>  | 4  | Ayomano  | M | 36 | Effurun-<br>Otor | Delta | Pig Business                                           | 2   | BSC  | 38 |
| <b>NRE5</b>  | 5  | Faith    | F | 29 | Ofuoma           | Delta | Tailoring                                              | 1   |      | 42 |
| <b>NRE6</b>  | 6  | Goodluck | M | 19 |                  |       | Leather Works                                          | NIL | SSCE | 36 |
| <b>NRE7</b>  | 7  | Ejiro    | F |    | Ekredjebor       | Delta | Noodle production                                      | 3   |      | 49 |
| <b>NRE8</b>  | 8  | Rita     | F | 58 | Oteri            | Delta | Fishery                                                | 1   |      | 36 |
| <b>NRE9</b>  | 9  | Eguono   | F | 21 | Ekiugbo          | Delta | Cup cakes/zobo<br>production                           | NIL | OND  | 40 |
| <b>NRE10</b> | 10 | Ruona    | F | 18 |                  |       | Plantain chips<br>production                           | NIL | SSCE | 37 |
| <b>NRE11</b> | 11 | Etaghene | M |    | Afiesere         | Delta | Barbing                                                |     |      | 39 |
| <b>NRE12</b> | 12 | Felicia  | F |    | Ogbowan          | Delta | Make-up                                                | NIL |      | 44 |

**Source:** Author's construction

**Table 4-** Demographic Overview of Community Stakeholders

| CODE | NAME               | AGE | LOCATION     | POSITION                  | MINS |
|------|--------------------|-----|--------------|---------------------------|------|
| PAS  | Prof. Awhefeada SA | 51  | Ekrejebor    | University Dean           | 52   |
| DEA  | Emma-Audu EA       | 63  | Eku          | Former Acting MD NDDC     | 57   |
| DCA  | Dr. Apoki C.       | 64  | Ughelli      | Opinion Leader            | 55   |
| HKD  | HRM King Duku      | 68  | Effurun-Otor | Royal Father              | 48   |
| OCM  | Majoroh OCM        | 75  | Abraka       | Community Chief           | 54   |
| AGU  | Adode G            | 52  | Ughelli      | Local Government Chairman | 41   |

*Source: Author's construction 2024*

### Data Processing and Analysis

The qualitative data gleaned from the interview administered across three groups (units of analyses) underwent series of stages that culminated in the various findings.

The data were coded in line with relevant study objectives and along participants group divide respectively. The essence of this divide is to provide a nuanced understanding of their shared perspectives regarding various objectives and research questions. This is important for the researcher to be able to make comparison between the various units of analyses. (Bazeley, 2019)

Specifically, Microsoft Word was utilised as an analytical tool for processing data gleaned from the qualitative interview of the various units of analyses. The beginning phase of the data processing was data familiarisation involving data cleaning, uploading raw data on the software and familiarising with the data (Naeem *et al.*, 2023). At this stage, the researcher reviewed the data for familiarisation, bearing in mind the various research questions and objectives. Participants were organised based on their respective demographic codes and specific research objective. For instance, responses from Nascent Rural Entrepreneurs on challenges faced by the rural entrepreneurs were saved with the phrase, “NRE on institutional challenges”. The aim of this organisation was to facilitate easy integration and consistency with data considering the huge volume of data available for the analysis. Specifically, a table with two columns was created. The first column represented the particulars of respondents, while the second column represented generated codes from transcript data.

For objective 1 which was aimed at identifying effects of institutional environment, the study utilised the three institutional (regulative, normative, and cultural cognitive) dimensions of institutional environment (Sambharya, & Musteen 2014; Sobhan, & Hassan, A. 2024). After developing the table, transcripts for each participant group was pasted in line with the various objectives. Thereafter the researcher familiarised himself with the transcript texts by reading through repeatedly with the view to generating relevant codes bearing in mind the specific research objective and research questions under context. After generating various codes which were presented in the second column of the table,

researcher reflected through these codes further for possible code cleansing. At this stage, codes that appeared similar were merged to further reduced the volume of codes. As earlier highlighted, rather than a data driven blind method of thematic analysis, this thematic study was guided with specific theoretical components relevant to the research questions (Braun & Clarke 2021). Therefore, while analysis for objective 1 focused primarily on the three dimensions of institutional theory, research emphasis on the second and third objectives were more on the dynamics and evidence of capability approach.

After the code generation or data categorisation in stage two, these codes were further scrutinised. At stage three of the data processing, a six-column table was developed. From first to the fourth column represented the various codes generated from responses from four categories of participants groups (NRE, ERE, TP and CSH) while the fifth and sixth represented sub themes category and main themes. The sub themes category offers dimensional explanations on the main themes (Braun & Clarke, 2021).

In developing these codes, for coherence, the researcher read through and made critical comparison across various participant groups bearing in mind each research question and objective. Specifically, for objective 1, rather than allow data to drive the themes, the researcher utilised a theoretical guided approach akin to an aspect of McMillan (2017) where key dimensions of institutional and capability theories were considered in generating codes. This perspective constitutes a significant aspect of study's contribution to theoretical and methodology development. Basically, since objective one is about effect, which signifies negative impact, codes that reflected the research questions and objective were considered (Braun & Clarke, 2023).

On the normative element of institutional framework, analyses of various participants codes in line with research question and objective helped the researcher to construct four sub-themes categories, which include:enterprise culture gap, elite capture phenomenon, beliefs cum deity practice, deve syndrome (which symbolises entitlement mentality). Specifically, of the 27 rural entrepreneurs, responses from 16 rural entrepreneurs (9 ERE, 4NRE, 2CSH and 1TP) provided evidence that suggested negative entrepreneurial behaviour from where the researcher developed the sub-theme, "Enterprise Culture Gap". On the theme, 'Elite Capture Phenomenon' there were a total of 9 stories (CSH 4, ERE 3, NRE 2) that explain the phenomenon constructed based on responses from only 3 community stakeholder's elite and 2 training providers.

## **Discussion of Findings**

The thematic analysis of raw field data profiling the various dimensions of institutional environment and their corresponding effects on rural entrepreneurship development in the Niger Delta region is discussed below.

### **Regulative Barriers**

Under the regulative dimension, findings identify numerous barriers born out of what the researcher classifies as "Regulative void" some of which include: inflation, infrastructural deficit, insecurity, hostile fiscal policy, extortion by law enforcement agents, power relation in allocation of entrepreneurial opportunities, lack of access to entrepreneurial opportunities such as finance for scale up. Specifically, under the main theme, regulative institutional void, six sub-theme categories emerged from the analysis of the various data on the dataset. These six sub-themes represent solution to the research question on objective 1 of this study that offers explanations to the main theme. The first sub-theme in this category is, 'institutional void' which represents lapses in policy formation that affect infrastructure, the ease of doing business, access to entrepreneurial opportunities, security etc. The thematic framework also presented relevant evidence of raw data to justify the various findings. For instance, under infrastructural deficit, the following excerpts were generated thus:

*“...we have never had electricity in the last one year, all the monies we make goes into buying petrol to power my I pass my neighbour generator...”*

***Mitchelle 41, Gokana (ERE 9)***

*“...the process of registering a business name is too stressful and am not prepared to go through such stress...”*

***Nfam 29, Ayanga (ERE 13)***

*“.... there are no good roads, no electricity, how do they expect us to do well in business?”*

***Preye 48, Okoroma (ERE 14)***

Furthermore, there were evidences suggesting that inflation constitute part of the challenges facing entrepreneurship development in the Niger Delta region as various responses across participants group justified the findings.

*“...Since Tinubu became president, there has been consistent rise in prices of commodities, every time we go to market, we observe prices are no longer the same ....”*

***Charity 51, Olomoro (ERE 15)***

*“.... when I started my baking business in January, a 10kg of magerine was 20,000 naira and 50kg of flour was 30,000 naira but today, butter has risen to 52,000 naira while bag of flour is now 68,000 naira. How can we cope with that?”*

***ERE 11***

*...a litre of petrol was 145 naira when I started my business, today it has rison to 1200 naira per littre...”*

***ERE 1***

Consequently, based on evidence from the dataset, and in line with the research question and objective one, a third theme was formulated which revolves round the oil crises in the region and Insecurity.

*“.... last month 17 soldiers were killed by militants in a neighbouring village where I used tobuy coconut for my coconut oil but soldiers have blocked everywhere as there is curfew...”*

***Tare 47, Odioma (ERE 5)***

*“...it is scarry to open your shop as you don't know what to expect, everyday there is always one wahala or the other in the community, sometimes we hear fire of gunshot, and the bullets fall on our roof top....”*

***Sandra, 33, Obite (ERE 8)***

*“...sometimes the king will announce nobody should open shop especially when two cult groups are fighting....”*

***Ochuko, 38, Okorodafe (NRE 1)***

Moreso, the data analysis produced evidence that explains a phenomenon known as “Dutch disease”, a sub-theme which explains consequences of proliferation of crude oil in the region. This is a challenge associated with policy void and it's considered very important as it constitutes part of what shapes entrepreneurial behaviour in the region.

*“.... agriculture used to be our economic main stay but. Since the discovery oil, our leaders no longer care about agriculture or entrepreneurship development...”*

**CSH 1 (PAS)**

*“.... our people, especially the males, are deluded by the cheap oil money and have become too lazy to look beyond oil....”*

**CSH 2 (DEA)**

Consequently, lack of access to entrepreneurial opportunities was also identified from responses across units of analyses groups. Some of these raw data are hereby presented below:

*“.... before they destroyed our land, the only thing we knew how to do is farming and fishing....”*

**Natayo, 37. Ikom (ERE 12)**

*“...If you don't know somebody at the top, nothing gets to you in this village....”*

**ERE 1**

*“...we cannot even access funding opportunities for micro and medium enterprises as these loans are only for rich people, there is really no hope for the poor....”*

**ERE 13**

Finally, the sixth sub-theme generated from the dataset is, 'indiscriminate levies'. Both the established and nascent rural entrepreneurs presented evidence of what appears as undue extortion to them.

*“.... government doesn't care about us, they do not care whether we are a new business or not, they keep sending their boys to collect different dues from us...”*

**Ochuko, 38 Okorodafe (NRE 1)**

*“.... they always send their boys to haraz us for money, we some times do not know what we pay for as receipts are not issued....”*

**NRE 6**

Some of these factors which also reflected in various aspects of data collected across methods utilised (including the focus group discussion), were found to constitute great barriers to rural entrepreneurship development in the region. For instance, on infrastructural challenge, below is an excerpt from the interview with one of the participants.

*“How can our business grow when there are no good roads, as if that is not enough, there has not been electricity for the past 2 years since our community transformer was stollen two years ago. On three occasions, we have been made to contribute money for a new transformer but still nothing has been done about it. What about road. Because of the bad roads, we pay so much on transportation and to take our goods from one village to another. It is evn more worrisome that some villages are not accessible due to bad roads. We also face estortion from police. There are too many police checkpoints on our roads, each of which demands money from us when going to sell our products.”*

**NRE 3**

The above observation is consistent with previous studies. For instance, Asogwa *et al* (2023) found that insecurity constitute a serious challenge to the success of small and medium scale enterprises in emerging economies. Also, Sobhan and Hassan (2024) investigated how institutional environment affect entrepreneurs operating in low-income economies using female entrepreneurs in informal sector of Bangladesh as a case study. They administered the questionnaire instrument and received responses from 324 units of analyses while structural equation modelling was utilised in analysing gleaned data. From the various institutional dimensions examined, the study identified regulatory effects arising from weak institutional framework and hostile policy as having the most negative effect on rural entrepreneurship development. Hence, they emphasised issues of bad policies and the need for policy makers to evolve entrepreneurial friendly policies.

The findings of Yu *et al* (2013) who investigated rural entrepreneurship in emerging economy from an institutional perspective, identified regulatory factors such as infrastructural deficit, inefficient power supply and poor transport network as major barriers to entrepreneurship activities in developing low-income contexts. This finding affirms the result of this study. The analyses of various dataset on objective one, showed evidence of the effect of infrastructural deficit such as, bad road network which impedes transportation as well as irregular electricity challenges. One of the participants, during the interview who runs a barbing salon bore her frustration as follows:

*Because the roads are bad, we pay through our nose to transport our products from one village to another, what about electricity, as a barber, I pay light bill every month but do not see the light. For one year running, we have not had light in this area. So how do you expect my business to grow”*

**ERE 9**

Also, factors such as complexities of policy frameworks, and bureaucratic bottlenecks as well as instability in government were also identified as barriers to entrepreneurship development in emerging economies, (Yu *et al* (2013).

On business funding which also appeared as a common challenge across the various dataset, evidence shows that these rural entrepreneurs have limited access to available entrepreneurial opportunities, especially finance either for startups or existing business development. These rural entrepreneurs are often excluded from traditional neoliberal system of entrepreneurship due to the informal status in which they have been entrapped, thereby denying them the opportunity of contributing to the national domestic product, (Williams *et al*, 2020). They are entrapped in the sense that they are often debilitated and incapacitated in accessing relevant market opportunities as they are unable to meet basic requirements due to their informal nature.

For instance, in Nigeria, to access microfinance loans or any government entrepreneurship intervention, they are expected to have registered their business names with the corporate affairs commission (CAC), open business accounts which would have been in operation for a defined period. But the odd against these rural entrepreneurs is that the business registration process is marred by lots of irregularities and inefficiency as well as rigour, (Sobhan and Hassan, 2024; William *et al* 2020). As a result, many of these rural entrepreneurs are often discouraged from considering the registration. Hence, they are perpetually shut off from accessing funding for business development. The excerpt from field interview with one of the participants below justifies the foregoing:

*“I was told I have to pay a lawyer 35,000 naira (£35) to help me register my Business. I don't have that kind of money, so I decided to keep doing my business the way I am doing it till I will have the money to register it”*

***NRE 9, Ekiugbo, Delta State***

This observation reflects a situation of poverty trap for rural entrepreneurs in deprived context (Malevolti & Romano 2024). This is because, the various criteria for assessing such opportunities are either not within the confines of these entrepreneurs due to their impoverished nature or often lack necessary information about the existence of such available opportunities thereby limiting their growth potentials and aggravating their everyday struggle for survival. At the various levels and stages of data collection such as the focused group discussion, interviews granted, ethnography conducted and survey instruments administered, it was realised that limited access is a common challenge confronting entrepreneurship development in deprived context.

This observation is consistent with various studies across diverse rurality contexts such as Oyeyemi *et al* (2024); Mair and Marti (2009); Mbira (2024); Burns (2022); Utele and Zhou (2024). However, while some authors see lack of capital as a major bane on entrepreneurship development in rural areas, findings of this study indicate that the problem is more with ‘access’ rather than ‘lack’. This distinction is important for conceptual clarification. The Researcher for instance observed that there are numerous financial agencies (government owned) such as Bank of Industry (BOI), African Development Bank (ADB), Bank of Agriculture (BOA), MEXIM Bank as well as numerous micro finance institutions. These government financial institutions, including the microfinance banks that ought to be more liberal by their original intent (Yunus and Heiden 2019), have systematically embraced the logic of commercial banking (Kent and Dacin 2013), which has no prospects for struggling rural entrepreneurs. To gain a better

nuanced understanding of this funding challenge, during the ethnography, we invited some of these financial institutions as resource persons for a heart-to-heart talk with participants on available funding opportunities and access criteria.

Besides the bureaucratic rigour and stringent criteria, Kent and Dacin (2013) emphasized, we observed that most of the participants didn't know such funding opportunities exist, especially in government owned banks such as BOI, which indicate a gap in information between policy makers and the rural entrepreneurs, which further confirms the inefficiency in the effect of defective institutional policy frameworks acknowledged in studies such as Kent and Dacin, (2013), Yu *et al* (2019), Acs *et al* (2015) and Mozumdar *et al* (2022). The above observation is also justified by the argument of a community stakeholder who was interviewed.

*‘‘A fundamental problem with entrepreneurship development in rural areas is that information from the top does not trickle down or percolate to the bottom due to factors such as access to media and often the terminologies used by Professional Business Development Service Providers or consultants are too big and too far for rural people to understand. You don't tell a rural man in the village about KPI. Even me, as an educated person, when I listen to these consultants, I notice that they are too far ahead and are not relatable to those in the rural areas. They do not speak in the language the people understand. In fact, it means that they are not communicating. But for MeTrEds, it is different. There is a very deliberate effort to reach the people at the grassroots. The truth is that for anyone to speak truly to the problems of those in the rural areas, there is a need to speak as one who really is in their shoes. I speak this way because I have also experienced poverty. Mine was even poverty at the post graduate leve. Lol’’*

**CSH 3 (DCA)**

More so, by way of further confirmation, during the conversation with participants which lasted for one hour thirty minutes, the representative from the bank of industry (BOI), a government intervention institution established to facilitate entrepreneurship development, repeatedly emphasized thus:

*‘‘There's so much funding available in BOI for micro business opportunities but the challenge is that year in year out, we don't get much application for them. The situation is even worse with the Niger Delta region. The few applications we receive annually are usually more from the eastern and a part of the north region.’’*

The above statement justifies the importance of effective communication channel acknowledged in Ucbasaran *et al* (2001), Acs *et al* (2015) and Flora (2018). The researcher therefore suggests that policy makers must put in place good information dissemination mechanism that will facilitate distribution of appropriate information to those who need them

in a manner and way they will understand and take expected action. But most importantly, government must renovate policy architecture to simplify incorporation process so as to make it more appealing to potential and nascent entrepreneurs. This suggestion aligns with the recommendation of Mozumdar *et al* (2022), Acs *et al* (2015). The criterion for assessing loan is another major constraint that must be reconstructed. Evidence of the operational procedure of microfinance bank especially in African today shows that the essence of the institution by Muhammad Yunus has been defeated as its social logic has been replaced by a commercial bank logic, thereby taking the intervention out of the reach of the poor and making winning the war against poverty through entrepreneurial development seem stressful and doubtful (Kent and Dacin (2013).

### **Normative Barriers**

The normative dimension in this study presented the highest challenge to rural entrepreneurship development in the rurality context of the Niger Delta. Under the normative dimension of institution, findings from the thematic analyses of data using NVivo indicated a set of negative norms and value system which represent serious barriers to entrepreneurship development in the region. These norms and values have, overtime shaped thinking and attitudes in the region and have become a serious barrier to entrepreneurship growth and development in the region. These factors range from void in cultural enactment on the part of traditional leadership, to established entitlement mentality, immediate gratification caused by survival instinct and elite capture syndrome all of which have combined to form a critical mass of what has affected the enterprise culture of the people. Under this session, emphasis will be given to this phenomenon, specifically to provide a nuanced understanding on how it developed as well as its effect on entrepreneurship development of the region.

First, as indicated in the thematic analyses for objective 1, there are practices in some rural contexts of the Niger Delta region which are regarded in this context as inimical normative enactment or traditional deity practices which constitute impediment to entrepreneurial activities in the region. Some of these enactments have been observed from the history of such communities and have not evolved with trends of development over time. These factors manifest in different ways in this study. The statement below by one of the community stakeholders (a renowned rural entrepreneur and public speaker in Africa who hails from the region) interviewed, gives a glimpse into this phenomenon:

*“Before I went to give a lecture to them on alternative sources of income for oil producing companies, as one of the oil rich communities, huge amount of money was being paid to the community traditional leadership by oil companies operating these oil wells. But what do dey use such monies for? A part of it was used to fence the community shrine. Is the black man crazy? You took money to fence a shrine, a safe space for an idol. The same idol that does not move nor walk. They don’t talk too. Imagine building comfort for an idol. A hundred and fifty million went to that town and they did not do anything with it until I went to speak to them”*

**CSH 3 (DCA)**

Another experience shared by a Nascent Entrepreneur, is also worth looking into. She is a seamstress (tailor) at a local market who makes quick clothing for individuals. She started this business after a train operation in her community, where she took to tailoring. After the initial two weeks intensive training, she decided to undergo further three months under the volunteer who administered the training during the train. Thereafter, she was able to mobilise financial support from few families and friends with which she was able to buy a manual sewing machine. She started by amending cloths such as school uniforms, and over-sized cloths generally and making aprons. Today she is quite popular in her community and now has about four sewing machines including an electrical one which she complained has not been used since she bought it due to problem of power supply (which further supports the earlier argument on infrastructural deficit). Below is an excerpt of her experience on inimical normative practice:

*“Sometimes we are asked by the king to shut our shops for days because the community wants to pray. During this period, you dare not open your shops or else the kings’ boys will come and destroy your business and heavy fines imposed on you. This kind of experience has affected me so money times and made me lose customers for not being able to meet up with target. There was a specific case of a customer who couldn’t get a ceremonial cloth she paid for due to this practice. She had to report the issue to the police”*

**ERE 4**

Furthermore, majority of the individuals do not trust both the traditional leadership and government. Due to power relation and corruption, the selection processes for opportunities are usually marred by favouritism. Such opportunities are often allocated to relatives and political members rather than on the basis of merit. As such they do not take seriously initiatives by government. They believe government is not genuinely interested in their welfare and that their entrepreneurship development programs are not designed to sustainably impact their lives but as a medium of compensation for those who voted for them during elections.

*“government doesn’t mean well for us. They want us to be poor so we can*

*stay loyal to them. Before announcing any program, they already have in mind those they want to select. If you don't know someone, you cannot get anything in Nigeria”*

**ERE 9**

The above evidence demonstrates the lack of opportunities which featured as part of the sources of unfreedom on the conceptual framework of this study (Schmidt, 2016). Besides the inimical cultural norms cum deity highlighted above, various research data also revealed a strange dimension of defective enterprise which is here regarded to as ‘deve syndrome’. This jargon manifested repeatedly all through various interview with participants (both the NRE and EREs) interviewed under questions aimed at eliciting their views on challenges. In trying to understand what it represents, one of the participants, ERE 8 from Obite community of Rivers state explained thus:

*“...Deve is a slang which is locally used to depict entitlement mentality/mindset. Many of our Niger delta youths believe the land belong to them and anyone who does business, or any form of investment must compassate them to operate in the land. For instance, for you to build a house, from the foundation to the final stage of the building, you will experience different groups coming to claim compassation at different points, not for doing any work for you. It has gradually become a tradition across every sector, including local businesses. If you don't pay, they will destroy your property or even go violent with you. The worst part is that you can't identify them as they are faceless. This tradition is discouraging investment in our communities....”*

**ERE 8, Obite, Rivers State.**

The researcher also recorded that this norm constitutes a serious concern to both traditional rulers and government who have taken various measures in an attempt to nip it in the bud but to no avail as it has persisted in some communities. Such a challenge constitute part of the concerns raised, under the social cultural forces impeding growth of small and medium scale enterprise identified by Onodugo & Onodugo (2015) where study recommended amongst others that there has to be urgent value reorientation in communities to inculcate the right behaviour that fosters entrepreneurial development and growth. Similarly, the findings of Calza *et al*, 2020 who investigated how cultural mechanism affect entrepreneurial behaviour in context revealed a positive relationship between the two phenomena.

However, while the two aspect of the defective enterprise culture identified above are external (Onodugo & Onodugo (2015) to the rural entrepreneurs within the Niger Delta region, more emphasis will be dedicated at those factors identified by the researcher to be internal to the

entrepreneurs. The external factors are deemed to be beyond the control of the entrepreneurs, while the internal, in the context of this study are considered as those factors that directly relate to the attitudes which culminate in the bad enterprise culture on the part of the individual entrepreneurs and how it affects their entrepreneurial practices. Under this category, the study revealed issues of integrity, trust, and most importantly lack of delayed gratification. Integrity and trust were found to be serious constraints to entrepreneurial practice in this rurality context. All through the ethnography and various interview granted, issues of integrity and trust repeatedly showed up. For instance, ERE 11, from Ayama community who runs a local bakery was almost emotional while narrating what he calls the ‘ugly experience’ of his entrepreneurial journey. He participated in the catering option of one of the TRAIN (Igboku Village) experience as a Youth Corp Member serving in a rural community, in Delta state. After his training, rather than join the bandwagon search for whitecollar jobs, with little financial support from family and friends, he bought a medium sized locally constructed oven and started producing a unique kind of local bread, popularly known as AKPU Biscuit or Madiga.

*“I fell out of business, after four months because majority of my customers wouldn’t keep their promises of paying as at when due. I also recall an incidence involving my workers colluding to steal my money. They manipulated figures and had their own customers they were supplying part of my products to. My business kept going down to the extent that I couldn’t pay my debt until their evil act was discovered. The most painful part was that my younger brother, whom I trusted, was also involved...”*

**ERE 11, Ayama.**

The above scenario is just one of many instances recorded in this study. This dearth of trust and integrity syndrome has made credit sales, which exemplified the community bonding and good neighbourliness that constituted an important aspect of a typical African rural entrepreneurship, very difficult.

*“Nobody, including family members want to borrow anyone money anymore because you just can’t trust people. Many of repeatedly demonstrated attitude of not paying back debts. The Niger Delta Development Commission where I work and even the federal government, has repeatedly given interest free micro loans to individuals, but they won’t pay back. Even at the community level, when they come to you to borrow them money, they usually come very humble with sweet tongue, but when its time to pay, their attitude will change. You wont even believe that its same persons anymore.....”*

**Community stakeholder 2 (DEA)**

The above statement was issued during an interview session with one of the community stakeholders, an entrepreneur and director at the former Niger Delta Development commission.

The relevance of trust and integrity to entrepreneurship development across contextual diversity has been significantly acknowledged in literature (Pierre, 2017)Sweden; Kelliher *et al* (2018) in rural tourism Ireland, Canada and USA; Amoako (2018) from an African perspective. Consequently, Njioku and Nwachukwu (2018) opined that integrity and trust are fundamental requisite ingredients for successful enterprise development.

Also, in the category of the internal or controllable factors, and most importantly, is the lack of delayed gratification deficiency syndrome which manifested in the reality of this context. The concept of delayed gratification emerged from the work of an American Psychologist, Walter Mischel whose groundbreaking work on the concept was regarded to as marshmallow test. The theory of delayed gratification explains a behavioural disposition which pushes back the domain of appetite or temptation for immediate pleasure in anticipation of a more durable and enduring reward. The study by GHR & Aithal (2020) which operationalised the concept of delayed gratification to the entrepreneurial practice of retail startups in India, found that it contributed significantly to successful entrepreneurial outcomes in the context. However, it is important to understand that this phenomenon is context sensitive as it varies from culture to culture as identified by Gallimore, *et al* (1974) which implies it is prevalent in some context but lacking in some, like the case of the Niger Delta. Consequently, lack of delayed gratification has been widely acknowledged in literature as highly detrimental to entrepreneurship development as it discourages disposition to entrepreneurial process which is a core component of entrepreneurship practice (Wiklund *et al* 2018; Gelderen, *et al* 2015; Thompson, *et al* 2020).

This finding, considering its relevance to entrepreneurship development, forms a major part of this study's contribution to literature, hence, it is important to understand how this phenomenon developed in the region as discussed in the sub heading below.

#### **Dutch Disease and Entitlement Mindset Occasioned by Oil Deposit**

The oil deposit in the region has been identified by experts as part of the contributory forces to the defective enterprise culture marring or impeding entrepreneurial success in the region. (Peteret *al* 2020 and Efi, & Akpan, 2012)

As earlier explained, the Niger delta region has been marred with violent crisis arising from oil exploratory activities of multinational oil companies operating in the area. (Afinotan and Ojakorotu 2009). The regime of oil has kindled ostentatious living which was alien to the

culture of the Niger Delta people before the regime of oil (Odiase, 2015). Specifically, before the discovery of oil in Oloibiri village in 1958, the region was known as the food basket of the Nigerian nation due to a traditional preoccupation deeply rooted in agriculture and craft entrepreneurship (Chima, 2016; Jemimah, & Ike, 2015; Igoni, 2018). However, the regime of oil and its grandeur of ostentation promoted what is popularly known today as the Dutch disease syndrome and entitlement mentality which has instituted a negative enterprise culture in the generality of the people. Specifically, Dutch disease (Carney, 2024), relates to an economic terminology that explains negative effects of a sudden increase in a country's resources or income. It encourages wastefulness, complacency, corruption born out of inordinate appetite for materialism and gross neglect of other sectors, especially in developing nations with weak institutional framework. For instance, the advent of oil displaced agriculture which used to be the main stay of the nation's economy and plunged the entire country into a sad commentary of economic strangulation. Evidence has shown that most African countries are suffering from this syndrome today (Hardyal, *et al* 2024). In the Niger delta, there is the general feeling of entitlement by a larger proportion of the people stemming from the consciousness of the oil deposit in the region. The huge remuneration, pay and elite welfare packages given to oil workers occasioned or rather made more visible, the issue of class distinction as oil workers were seen demonstrating ostentatious lifestyle which stemmed envy, on the part of many locals because majority of these oil workers were non-indigenes, (Onor, & Ityonzughul, 2024). Also, issues of pollution made things worse, as the natural entrepreneurial ecosystem of the context was being disrupted by oil spillage such that the lands were no longer yielding agricultural produce neither would their fishing occupation produce fishes (Dzedzemoon, 2024). At this time, a paradigm shift began to grow in the direction of oil money with many nurturing inordinate ambition for materialism and consequent appetite for a share of one's portion in the 'national cake'.

This situation has not only created entitlement mindset in the region but also destroyed the appreciation of the values of little beginning and adherence to core values of entrepreneurial tenets/practice such as process, and delayed gratification. Everyone is on a fast lane to wealth as it were with unbridled appetite for materialism, especially the male folks in the region. Evidence of bad policy has created a situation which justifies a contrarian belief that violence and short cuts reward better than diligence, process, and delayed gratification. This so because militancy, pipeline vandalism, oil theft, kidnapping of oil workers which constituted part of the militancy strategy at the height of the oil crises in the region, some of which took the guise of

freedom fighting, were not properly addressed by policy frameworks (Raji, 2024). The Region for instance witnessed an era of massive negotiation with government and multinational oil companies in the tune of millions of dollars as ransom, (Okocha, *et al* 2024).

Today, some of these ex-militant leaders, after all the havoc and killings in the region, have become wealthy merchants doing business with the government. At a time, the government of the Late President Shehu Yar Adua and Goodluck Jonathan, to mitigate the crises, gave amnesty to militants to submit their weapons upon a promise of giving them better life (Okocha, *et al* 2024). This era witnessed millions of repentant militants turning in their arms and embracing the amnesty program. In return, they were assigned to various skill building programs as they got huge monthly remunerations while some were flown abroad for specialized training. As it is not the objective of this study to go into the depth of the outcome of this program, it is only important to understand the negative effect the various policy responses of government in an attempt to nip the situation in the bud. Though the intention was genuine but was defective in operational procedure (Okocha, *et al* (2024). The policy emphasis was on a small spectrum of the population (about 5% of 30 million people) who represented the violent proportion fermenting the various social vices but failed to address the potential yearnings and aspiration of the larger proportion of the population that was non-violent who live within the region. Many of them are graduates without gainful employment, the very few who have found need to be entrepreneurial are suffering the fate of deplorable infrastructure, lack of access to finance and market opportunities just to mention but a few. In effect, the flamboyant lifestyle being demonstrated by the heavily paid oil workers earlier talked about, the privileges accrued to violent/militants, many of whom were treated as royalties with specialized vehicle plate numbers as ‘PEACE AMBASSADORS’ and corrupt political practices which enriched politicians/public office holders at short intervals, orchestrated various paradigm possibilities such as entitlement mindset, inordinate desire for materialism, poor disposition to process or delayed gratification, unwillingness to commit to enduring courses (Raji, 2024; Okocha *et al* 2024; Oluwaniyi, 2011). This tradition has been formed and deeply rooted in the mindset of *many* in the region, it is an important phenomenon that must be addressed for any intervention to work in the region as this manifestation constitute a huge challenge to the enterprise culture of the region. An interview excerpt from one of the community stakeholders clearly justifies this observation.

*‘one of the problems with the poor in impoverished contexts such as this, apart from survival instinct, is elite capture and conspicuous consumption. We use*

*wealth to intimidate people, to create a class distinction, and to earn the people's respect. So, the poor, even when they make money, when they indulge in business, they are not following the process to becoming rich. Instead, they want to immediately show that they are no longer poor. Let me give you one example. Tata Group in India produced the car called Nano. Before then, the commonest car in India was called Ambassador. The Nano car was described as the poor man's car and it did not sell as expected. In the real sense, one buys a car to show that they have arrived and not that they are poor, hence the reason it did not sell as expected. Also, there was a bridge that was constructed in South America called Chacao. To regain the money used in constructing the bridge, the government said they would tax the rich. And by some sort of measurement, they concluded that the rich at that time were the only class that could afford to wear shoes. So, it was concluded that those crossing the bridge in with shoes should be taxed. Paradoxically, while the rich pulled their shoes before crossing, the poor would go borrow shoes to cross same bridge all to prove that they are rich. There is a fundamental psychological defect that has to be corrected in the community of the poor to reset their enterprise culture. And this can only be achieved when you blend with them and understand their realities"*

### **CSH 3 (DCA)**

The above statement justifies the Max Neefian ontological disposition on poverty and sustainable solution in impoverished contexts. This position resonates with the configuration of MeTrEds which begins with community need assessment, stakeholders' engagement before capacity building and continuous mentorship for sustained productivity. Reacting further on the elite capture syndrome, CSH 3 argued that until effective mental reorientation is facilitated to re-engineer the mindset of the individuals in developing low-income contexts such as the Niger Delta region, entrepreneurship development will remain difficult, and poverty will continue to linger. He stated thus:

*"When African presidents are going for aides to get money from the UN, World Bank, and IMF, they dress more than the people who are going to give those loans, they stay in bigger hotels and they have bigger convoys. Until this mentality of the poor is changed to that of, instead of simulation to dissimulation, entrepreneurship in rural Africa will be difficult. So, when the African gets money, the first thing he goes to buy is television, a sound system, clothing, jewelry and many more. The Indian and Japanese economies do better. Even the Indians in the United States and Great Britain live simpler than the Africans there. A husband and a wife amongst their people will drive one car while the Nigerian with his wife drive separate cars. So, that mentality has to be removed from the mind of the poor. Tell the poor how rich people live to become rich and that the percentage of the income they spend is a small percentage of their total income."*

Elite capture and conspicuous consumption have been a serious challenge to community development generally but has not received robust attention in literature, especially as it affects

entrepreneurship development, hence, this study represents a significant contribution to knowledge in emerging rural entrepreneurship literature. However, a few studies have acknowledged its implication to development in some contexts. Platteau, (2004) specifically highlighted the importance of monitoring elite capture syndrome to maximise aids intervention aimed at community development. This mindset has also been attributable to the non-performance of aids intervention aimed at poverty alleviation, especially in developing context where the emphasis is on personal aggrandisement and showmanship rather than impact, (Platteau, 2004). Moreso, the findings of Ruan, & Wang, (2023) in rural China suggest that the elite capture syndrome is also being used as a political manipulatory tool in times of elections to galvanise political supports and votes. Also, Ortiz, (2016), to provide nuanced understanding of the effect of elite capture, profiled three African countries; Ghana, Zambia and Swaziland against the background of foreign aids intervention received over a period of time. Part of his findings indicated that the phenomenon exact adverse effect on foreign aids in such context and needs to be addressed through proper monitoring of implementation and appropriation of such interventions.

Considering the effect of the defective enterprise culture on overall entrepreneurship development in the Niger Delta region as identified in this study, the researcher argues that any solution, proposition or intervention aimed at addressing rural entrepreneurship development in the region must be constructed with necessary mechanism to redress the root cause which has been discussed above.

Furthermore, emerging evidence, especially from the ethnographic data, indicates that many entrepreneurs in deprived rural areas of the Niger Delta are experiencing depressing personal circumstances, which increasingly makes it difficult for them to succeed in their entrepreneurial endeavour or come out of poverty irrespective of material support given to them. For instance, the researcher observed that many of the respondents (63%), as evidenced in Table 3, are either single parents with many dependants (mainly children & grandparents) or have spouses who are unemployed. These realities no doubt constitute serious barriers to their abilities to achieve individual aspirations (Robeyns, 2006). Findings in literature supports this observation as various studies have proven that personal circumstances of entrepreneurs play significant roles in their entrepreneurial behaviour (Welter & Smallbone, 2011; Kalkan, & Kaygusuz, 2012; Heinze, 2013). It is believed that an average individual in the African setting struggling for personal survival is usually faced with enormous constraints from dependants ( friends and

immediate extended family members) because of institutional environment, which produces socioeconomic consequences such as a lack of market and employment opportunities. This is not the case in developed contexts where the independence of individuals is systematically enforced through a well-constructed institutional framework. Evidence in this study suggests that the odds are much for the entrepreneur in a developing low-income context whose entrepreneurial intention or motive is largely survival-driven as against the Schumpeterian conventional neoliberal model of entrepreneurship. This discovery contributes meaningfully to the ongoing debate on recognition of contextual diversity in entrepreneurship literature and the growing call for emphasis on the micro and small businesses. Specifically, it strengthens the need for context-sensitive solutions to entrepreneurship development and poverty, which corroborates the positions of Max-Neef (1989; 2017), Imas *et al.* (2011; 2016), Welter (2011), McMillan (2017), and Welter *et al.* (2016).

Also consistent with the discovery above, apart from the infrastructural deficit and lack of startup capital, which presented itself as recurring concern for entrepreneurship development in the region, evidence also showed that corrupt operatives of law enforcement institutions like the police and Armed Forces often take advantage of the weak institutional framework to exploit entrepreneurs doing business as they are compelled to paying through their noses to get their products from one community to the next, which further exacerbates the ease of doing business in the region.

### **Cultural Cognitive Barriers**

Findings from the cognitive dimension indicated factors which also come under the controllable or internal factors as they are mainly peculiar to the individual entrepreneurs. Significantly, under this dimension, research revealed a huge skill gap and lack of awareness as fundamental barriers to entrepreneurship development in the Niger Delta region, which specifically constitute a significant part of the focal point in the findings of this study. The various levels of the dataset revealed that rural entrepreneurs in the Niger Delta region lack adequate entrepreneurial skills to sustain their entrepreneurial practices. This observation first showed up massively in the pilot study conducted during the ethnography where the 500 rural entrepreneurs were subdivided into three groups to discuss various degrees of challenges facing them. Lack of skills formed part of the common factors presented in the results of the participants. For instance, the researcher observed that many of these rural entrepreneurs lack

significant knowledge of book-keeping and accounting which is very vital to successful enterprise operation as observed by one of the training providers interviewed:

“...because they do not record their business transaction, many of them are unable to track their business progress. Their entrepreneurial activities come as mere circular race that leads nowhere. They do not know when they encroach into their capital as they are basically unable to maintain separation between themselves and their businesses....”

**TP 1, (MVI)**

In line with the above observation, many of the participants confirmed that they keep records of their businesses in their head most times. One of them specifically lamented the complexity of having to register every single customer in business scenario where customer inflow appears high.

*“It is difficult to record the kind of business I do. I do not border myself about keeping records. I know when I am making profit or when I don't. Plenty customers come to my shop daily. Sometimes, when am not around, my children sell on my behalf. So how do you expect me to write down every transaction when most of the times am not around. If i sit down to start writing down everyone who comes to my shop to buy my Akamu, that means I won't do other things other than that...”*

**NRE 1, Okorodafe**

The above statement was issued by a local woman who produces a local pap solution known as ‘Akamu’ in the suburb of the community. Her case is just one out of many. Many other participants bore their minds on various degrees of challenges with recordings of their entrepreneurial activities. Besides records, the researcher also observed other areas of skills challenges such as vocational, customer relationship, time management, marketing skills and a range of other life skills were also found to constitute a significant aspect of their challenges. Many of the participants also shared series of experiences that reflected lack of these skills. Their entrepreneurial activities basically, lack fundamental processes that constitute vital aspect of entrepreneurial practice as their entrepreneurial behaviour is mainly guided by impulse rather than a well thought-out or calculated process. They do not have the basic skill to organize their business. During the feedback session, one of the participants stated thus:

*“This training has opened my eyes to things I never knew before, especially the entrepreneurship training. Significantly, I have learnt that the customer is a king. Before now, I do not take my customers very seriously. My products are not always available when they need them because I only produce when I feel comfortable to produce. But going forward, I am going to be doing things differently”*

### ***NRE 3, Ofuoma Community.***

The participant who offered the above feedback produces a local coconut oil and distributes to local shops in her community. Her experience is just one of the many accounts from shared experiences of participants. For instance, some of them, in tailoring, were not very good with measurements. Such inexperience sometimes cost them so much and affects their ability to compete effectively with competitors. There were also cases of participants in the vocational catering option who had serious challenge with recipe proportion such as knowing what quantity of each of the ingredients to apply to produce desired results that will be appealing to customers. Addressing this cognitive gap is very essential to building sustainable entrepreneurship in low-income or deprived contexts.

The findings above are consistent with literature as various studies have affirmed the significance of capacity building to entrepreneurship development (Nwazor, 2012; Markley *et al* 2017; Lyons *et al* 2020). Specifically, Lyon *et al* 2020 emphasised the significance of defining, measuring and development of skills to entrepreneurship development. In their enquiry into how institutional environment affects entrepreneurs operating in low-income economies using female entrepreneurs in informal sector of Bangladesh as a case study, Sobhan and Hassan (2024) found that the entrepreneurial practice of the entrepreneurs was seriously marred by lack of competence and basic entrepreneurial skills. Hence, they emphasised amongst others, the need to give priority attention to capacity building.

Besides the skill gap identified above, evidence also revealed a huge information cum awareness gap in the Niger Delta rurality context which urgently needs to be addressed for sustainable entrepreneurship development to be recorded. Observation partially explains or complements the power relation syndrome earlier discussed as reason government empowerment opportunities are inaccessible to deserving rural entrepreneurs. In this regard, as earlier discussed under the regulative dimension where gap in policy formation was highlighted, such information dissonance or constraint is usually dual edged, originating from the policy formation end as defective communication mechanism and on the side of the rural entrepreneur as information cognitive dissonance. For instance, the earlier argument by the researcher that the funding problem is more of access than lack, can be further substantiated from the data gleaned from the ethnography. The researcher's mediation between policy makers (some of which constituted part of the training providers) and the entrepreneurs exposed the researcher to the reality that so many opportunities exist which these entrepreneurs could take advantage

of to grow their enterprises, but they are more often than not unaware of such opportunities due to defectiveness of communication mechanism or system. Many of these entrepreneurs are locked up in their villages and highly limited to their immediate realities. Some of these communities, due to corruption and defective government policies, are cut off from modern amenities such as electricity such that they have media sources (radio and television) sets in their houses that are rarely utilized. Hence, they are often not informed as to what is happening in government. For many who have android phones, they will rather watch local movies with the little data they are able to afford. Politicians on their part have taken so much advantage of the ignorance of such rural communities and sometimes divert resources meant for them.

The study revealed that despite the funds for entrepreneurship development being available through various government institutions such as the Bank of Industry, the Bank of Agriculture, various microfinance institutions, and periodic intervention programmes aimed at entrepreneurship development such as occasional government grants and loans, the information doesn't trickle down to the awareness of these struggling entrepreneurs with intriguing growth potentials yet suffering from lamentation of lack and dearth of opportunities. Particularly, researchers argue that putting these policies in place is of no use if they are not effectively enforced to achieve the desired intended results. Many of these entrepreneurs do not have access to radio and television sets, considering the challenge of electricity. Therefore, researchers argue that the reality of these contexts must be considered in the construction of a policy framework or solution aimed at tackling problems peculiar to these contexts. For instance, part of the study's evidence revealed that 98% of the 500 rural entrepreneurs who participated in the enactive ethnography (which took place from 11<sup>th</sup> to 16<sup>th</sup>, December 2023) had no business name registration or business bank account. While only a few (less than 10%) confirmed being aware of registering one's business with the Corporate Affairs Commission (CAC), others acknowledged it was their first time to hear of such. Yet the criteria for accessing funding opportunities (whether private or public) stipulates that entrepreneurs must have their business names registered with the Corporate Affairs Commission and, in most cases, have a running business account with a bank. This observation again explains part of the reasons entrepreneurship development aimed at poverty alleviation continues to produce insignificant results and further entrenches the need for contextualization of entrepreneurship solutions to reflect prevalent realities of actors. Externally generated solutions, in the argument by Max-Neef, will continue to yield minimal or unproductive outcomes, and realisation of specific

sustainable development goals such as the pursuit of zero-hunger, virile rural economies, and poverty eradication will continually suffer setbacks (Max-Neef, 2017).

Also, the above offers justification on the reason entrepreneurial intentions in deprived contexts are often primarily motivated by survival instinct, producing subsistence-driven entrepreneurship as against the Schumpeterian neoliberal conceptualization of entrepreneurship (Imas *et al* 2011, Imas *et al* 2016). The fundamental challenge associated with entrepreneurship driven by survival instinct is usually the unwillingness, on the part of the entrepreneurs, to follow process and it comes with a sense of immediate gratification as discussed earlier.

The relevance of information to entrepreneurship development has also been widely acknowledged in literature. This is part of the reason's scholars have repeatedly recommended continuous education and entrepreneurial orientation, especially in emerging economies in order to foster entrepreneurship development (Vakili *et al* 2016; Stathopoulou *et al* 2004; Ostrovska *et al* 2021; Fortunato, 2014; Barnett *et al* 2019; Yaluner *et al* 2019).

Consequently, as earlier discussed, the regulative system is of strategic importance to the growth of entrepreneurship in any context. Obaji and Olugu (2014), argue that the regulative system or policy framework of any country is very pivotal to overall economic and entrepreneurship development of such a country. Therefore, to resolve this information gap, there has to be a balance between good policy framework, establishment of effective information dissemination and adequate entrepreneurial reorientation to stimulate individual appetite and search for relevant entrepreneurial opportunities or information.

### **Conclusion /Recommendation**

This study provides a nuanced understanding of the relevance of the institutions and its implication on rural entrepreneurship development using the Niger Delta context as a case. Findings indicates that the three dimensions of institutional framework (regulative, normative and cognitive) examined in this study exact negative impact on rural entrepreneurial development thereby justifying findings from the literature. However, based on strength of evidence from research data, the researcher argue that the normative dimension constitutes more barriers to rural entrepreneurship development in emerging economies which signifies a significant response to the earlier observed gap.

As indicated earlier, and consistent with existing literature, infrastructural deficiency constitutes serious barrier to entrepreneurship development in the Niger Delta rurality context.

This finding re-echoes the relevance of infrastructural development to rural entrepreneurship development and serves as a clarion call for urgent policy development in that regard. Evidence from various dataset shows that entrepreneurial activities are hindered by lack of power supply, inaccessible roads and poor road network which were repeatedly mentioned across various dataset. Therefore, the study recommends that government should direct policy objective towards opening road networks that connect the rural communities of the region to relevant market opportunities. In doing this, government must prioritise quality by ensuring adequate control mechanism is institutionalised to ensure that durable roads are made. This is particularly important considering the reaction of one of the community stakeholders interviewed.

*There is no transparency in the way road contracts are awarded here. The contractors pay so much, by way of bribery to those in authority before getting the contract. And because there is so much corruption in the system, the monitoring and evaluation of roads is usually not done according to global standard. This is why the roads don't usually last beyond a year.*

Consequently, electricity (poor power supply) was also highlighted as a fundamental barrier in the Niger Delta rurality context. Many participants lamented having to suffer cost of alternative power generation such as buying mini generating set which they eventually spend significant amount of their income to fuel just to keep their businesses going. A good instance was the case of a Nascent Rural Entrepreneur, who runs a local barbing salon in his community.

*Even though I now have a rechargeable clipper which I use during the day, I still need electricity to charge the clipper and to power light during the night, being the rush hour for my business. Every day, I buy two thousand naira (2 pounds) worth of petrol every day to power my business, yet sometimes I do not even make as much to cover such expenses*

The defective infrastructure has also been attributed to weak institutional framework that seems to empower stronger individuals rather than a stronger institution (Forje, 2015). Therefore the findings of this study have great implication on policy development. Furthermore, there were also concerns relating to defects in fiscal policy, especially at the local government level, which participants believed to be exploitative. In this regard, study indicated incidence of indiscriminate levies such as billboard, hawking permit and other dues imposed on these rural entrepreneurs. Therefore, the study recommends that policy objectives be realigned to create enabling business environment for entrepreneurship development in these areas by addressing this challenge. Specifically, policy should be reconstructed to make entrepreneurship appealing to individuals in these context by abolishing such practices.

Also, it was observed that a huge percentage of these rural entrepreneurs do not have their businesses registered with the Corporate Affairs Commission, hence, are unable to access some entrepreneurial development opportunities such as access to micro loans, government grants etc. And as indicated by the ethnographic observation, this deficiency is because of the bureaucratic inefficiency that characterise the process. These struggling entrepreneurs are mostly not able to afford such exorbitant fee attached to the registration of business name and the huge amount of money being charged by lawyers as professional fee to facilitate such process. This observation is of strategic importance to the government in that it constitutes a huge loss in terms of gross domestic products, as a larger spectrum of the small SME sector is unaccounted for due to not being captured in relevant databases. The study recommends that policy should be reconstructed to address this gap. Specifically, the researcher proposes that such business name registration should be completely free for entrepreneurs in deprived contexts, considering their deplorable and impoverished contextual reality. Also, there is need for government to liberalise or simplify the registration process so that, the individual rural entrepreneurs are able to facilitate such registration by themselves or through their social network. This would help the government to stimulate entrepreneurial attention in the rural areas which would invariably contribute to employment generation, poverty alleviation and accelerate economic growth in the rural areas of the Niger Delta. Because these businesses are not registered, they are often not recognised or captured in relevant databases that are used as indicators for various aspect of economic growth and development measurements.

Furthermore, the need for a well organised information system that facilitates effective communication between policy makers and policy users (the rural entrepreneurs) is re-echoed by this study as findings indicated a huge cognitive gap in this regards. Fundamentally, as earlier discussed, this study promotes a bottom-up approach to poverty alleviation which entails contextualising solution or strategies aimed at poverty alleviation with higher sense of diversity and inclusivity. This has a significant implication for policy making as it emphasises the relevance of effective integration and interaction between policy makers and users (rural entrepreneurs). By this, rural entrepreneurs should be involved in the process of such policy formulation by way of surveys to understand what the real challenges are and when solutions are constructed, proper information system should be established to ensure the rural entrepreneurs do not only understand their responsibilities but also to encourage them to effectively take advantage of such opportunities. Research for instance, indicated that a large number of these rural entrepreneurs have limited awareness about government intervention

programs and policy formation on entrepreneurship development. As such, they are usually not equipped to take advantage of such. It was also observed that most of these policies do not truly address the challenges of these rural entrepreneurs because they are often externally generated. Hence the researcher argues that there is need for a barefoot approach to policy formation which integrates rural entrepreneurs as co-creators in the value chain of policy formation. This will enhance policy efficiency.

Consequently, based on the defective enterprise culture, which the study identified as the major bane on rural entrepreneurship development in the Niger Delta region, the study recommends that programs aimed at entrepreneurship development should emphasise more on value cognitive creation on the part of participants rather than what they would gain (materialism). Policy makers, especially government, by repeatedly placing emphasis on starter pack that participants stand to benefit in programs aimed at entrepreneurship development, a mindset of entitlement is being formed which is negatively shaping entrepreneurial behaviour in the region. Studies have shown over time that government entrepreneurship programs in most developing economies, especially Africa, have not been very successful. For instance, it has become a common phenomenon for participants in capacity building programs organised by government to negotiate buyers for their starter packs even before they are released to them. Often, the interest is not usually to create value but to get what they feel is their share of the national cake, sell it and move on with their lives. This accounts for the increasing surge in poverty and unemployment indexes in these economies. Also, when any program is being introduced, the thinking of proposed participants is usually on whether starter pack would be given at the end or not. And in most cases, the interest reduces when there is no evidence in that regards. This finding is highly significant to policy formulation in that it would guide understanding in the formulation of policy for efficient rural entrepreneurship development in deprived context such as the Niger Delta rural areas.

Finally, the study would act as reference material for policy framing on interventions by international agencies such as the United Nations Organisation, European Union, African Union etc. There has been an increasing effect and collaborations at the international level aimed at constructing sustainable solutions to poverty alleviation. The United Nations Organisation, via its sustainable development goals, have proposed to win the war against poverty by year 2030 but such proposition doesn't seem realistic considering the increasing poverty surge, especially across the global South region.

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## Appendix

**Table 7.1 Objective One Analytical Themes, Categories and Raw Data**

| Analytical Themes                                     | Categories                  | Raw Field Data                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-------------------------------------------------------|-----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Normative Implication<br>on Rural<br>Entrepreneurship | Negative Enterprise Culture | <p>.... before MeTrEds came to train us, I used to treat my customers very bad in terms of attending to their orders, sometimes they call me for over a month before I will go and supply them coconut oil. This because I only produce when my spirit moves me, not by the request of customers... Gbamire, 62 Ofuoma (NRE 3)</p> <p>.... I have fallen out of business 3 times all because I sell my products on credit and hardly keep records, but I am now wise after I attended MeTrEds and learnt how to keep records.... Felicia 41, Ogbowan (NRE12)</p> <p>....at the base of the pyramid, survival is the main motivation for entrepreneurship and survival does not respect process and if you cannot follow process, you can't succeed as an entrepreneur. Survival doesn't also understand delayed gratification and without delayed gratification, you can't save and without savings you can't have capital to invest.... CSH 3</p> |
|                                                       | Beliefs/Deity practice      | <p>..... you dare not do goat business in my community as all the goats belong to the gods, as such they are kept sacred... Ndifreke 32 Ibagwa (ERE 10)</p> <p>We have goats and sheep in my community, but no other person could rear until I spoke to them. Every goat and every sheep in that community before then belong to the idol... CSH 3 ()</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

|  |                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|--|------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  |                                          | <p><i>...my parent warned us against borrowing. She said borrowing or taking loan for business purpose is evil and such a person cannot make progress.... Osariemen 35, Gelegele (ERE 8)</i></p> <p><i>.... because of my bad childhood experience and the disappointments, I have suffered in life, I don't trust anyone.... Osato, 27, Ikoru (ERE 6)</i></p>                                                                                                                                                                                                                                                                                                                                     |
|  | Elite Capture                            | <p><i>...our people are very loud and are too given to conspicuous consumption, we perceive being wealthy as opportunity to intimidate others, create class distinction, and to gain respect. Due to this mindset, when the poor in this context get involved in business, the primary essence for them is not usually to add value or to achieve sustainability as their immediate concern is how to let others know that they are no longer poor...CSH 3 (DCA).</i></p> <p><i>...the poor, even when they make money, when they indulge in business they are not following the process to become rich. Instead, they want to immediately show that they are no longer poor...CSH 3 (DCA)</i></p> |
|  | Deve Syndrome<br>(entitlement mentality) | <p><i>.... everyday, they will come to our shop that we should give them money or they will scatter our business, we do not know what we are paying for.... Sandra 33, Obite (ERE 8)</i></p> <p><i>...they are everywhere, they will take away you showglass or even forcefully take your products if you tell them you don't have money to give to them.... NRE 12</i></p>                                                                                                                                                                                                                                                                                                                        |

|                           |                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|---------------------------|-------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Cultural cognitive effect | Perception/Information Incongruence | <p>.... i used to think if I register my business name, government will start chasing me to pay huge tax... Blessing 24, Otivwreko (NRE 2)</p> <p>...we rarely get information about government programs as we do not have electricity to play our radio or afford regular data on our mobile devices.... NRE 1</p>                                                                                                                                                                                                                        |
|                           | Network Influence                   | <p>...my husband doesn't believe a woman should be richer than the man as the head of the family so he is not comfortable with me expanding my business.... Charity, 51 Olomoro (ERE 15)</p>                                                                                                                                                                                                                                                                                                                                               |
|                           | Personal Circumstances              | <p>.... If not for the large number of children I have, my business would have grown better...Okoro, 62, Isiokolo (NRE 1)</p> <p>...I wouldn't say having plenty children is a curse but the experience has not been a good one for me. The huge financial burden is telling so much on my business.... Tare, 47 Odioma (ERE 5)</p> <p>.... since the death of my husband, it has been very difficult doing business as spend both capital and profit to ensure we have what to eat.... Ejiro, Ekrejebor (NRE 7)</p>                       |
|                           | Skills Gap                          | <p>.... before now, I do not understand the relevance of bookkeeping and recording neither do I have books of account for my business, thank God MeTrEds has opened my eyes to where I have been getting it wrong in my business...Ayomano 36, Effurontor (NRE 4)</p> <p>.....what I learnt about social media marketing has helped my business so much ...NRE 2</p> <p>.... if I had known earlier that it was this easy to replace an android screen, I would have added phone repairs to my accessories business long ago.....ERE 6</p> |

|                               |                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-------------------------------|----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                               | Power Relations constraint | <p><i>.... because they always give the opportunities to their loyal boys, we do not trust the process, hence do not border taking it seriously when the program is coming from government...Preye, 48, Okoroma (ERE 14)</i></p> <p><i>.... there is corruption everywhere, if you don't know anybody in the government, nothing gets to you....</i><br/> <i>Charity 51, Olomoro (ERE 15)</i></p>                                                                                      |
|                               | Infrastructural Deficit    | <p><i>...we have never had electricity in the last one year, all the monies we make goes into buying petrol to power my I pass my neighbour generator...Mitchelle 41, Gokana (ERE 9)</i></p> <p><i>...the process of registering a business name is too stressful and am not prepared to go through such stress...Nfam 29, Ayanga (ERE 13)</i></p> <p><i>... there are no good roads, no electricity, how do they expect us to do well in business? Preye 48, Okoroma (ERE 14)</i></p> |
| Regulative Institutional Void |                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

|  |                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|--|---------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | Inflation                 | <p><i>...Since Tinubu became president, there has been consistent rise in prices of commodities, every time we go to market, we observe prices are no longer the same .... Charity 51, Olomoro (ERE 15)</i></p> <p><i>.... when I started my baking business in January, a 10kg of magerine was 20,000 naira and 50kg of flour was 30,000 naira but today, butter has risen to 52,000 naira while bag of flour is now 68,000 naira. How can we cope with that? ERE 11</i></p> <p><i>...a litre of petrol was 145 naira when I started my business, today it has risen to 1200 naira per litre...ERE 1.</i></p>                                    |
|  | Oil Crises/Insecurity     | <p><i>.... last month 17 soldiers were killed by militants in a neighbouring village where I used to buy coconut for my coconut oil but soldiers have blocked everywhere as there is curfew... Tare 47, Odioma (ERE 5)</i></p> <p><i>...it is scary to open your shop as you don't know what to expect, everyday there is always one wahala or the other in the community, sometimes we hear fire of gunshot, and the bullets fall on our roof top.... Sandra, 33, Obite (ERE 8)</i></p> <p><i>...sometimes the king will announce nobody should open shop especially when two cult groups are fighting.... Ochuko, 38, Okorodafe (NRE 1)</i></p> |
|  | Dutch Disease implication | <p><i>.... agriculture used to be our economic main stay but. Since the discovery oil, our leaders no longer care about agriculture or entrepreneurship development... CSH 1 (PAS)</i></p> <p><i>.... our people, especially the males, are deluded by the cheap oil money and have become too lazy to look beyond oil.... CSH 2 (DEA)</i></p>                                                                                                                                                                                                                                                                                                    |

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|  | Lack of Access to entrepreneurial Opportunities | <p><i>.... before they destroyed our land, the only thing we knew how to do is farming and fishing.... Natayo, 37. Ikom (ERE 12).</i></p> <p><i>...If you don't know somebody at the top, nothing gets to you in this village.... ERE 1</i></p> <p><i>...we cannot even access funding opportunities for micro and medium enterprises as these loans are only for rich people, there is really no hope for the poor.... ERE 13</i></p> <p><i>...the conditions attached to these loans make it difficult for these local business people to access them...TP 5</i></p> |
|  | Indiscriminate levies                           | <p><i>.... government doesn't care about us, they do not care whether we are a new business or not, they keep sending their boys to collect different dues from us...Ochuko, 38 Okorodafe (NRE 1)</i></p> <p><i>.... they always send their boys to haraz us for money, we some times do not know what we pay for as receipts are not issued.... NRE 6</i></p>                                                                                                                                                                                                         |