

Examining The Impact of Local Entrepreneurs on Economic Sustainability in Bwari Area Council, Nigeria

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Abstract

This study examines the impact of local entrepreneurs on economic sustainability in Bwari Area Council, Nigeria using cross-sectional survey as an instrument of carrying out the study. A sample of 250 entrepreneurs who were sampled was used to collect data to effectively address the group of small-scale company owners who are within the council by using snowball and purposive methods. The tool used to gather data was a standardised questionnaire having five-point Likert scale, self-administered to achieve maximum recall. The data analysis shows that the entrepreneurial ecosystem is mainly micro-enterprises with 80 percent of the firms having less than 10 employees as well as trade and agribusiness (58 percent total). Although such ventures are widely perceived to be important in reducing poverty and increasing household income (82% agree), their potential is grossly underestimated by a combination of three barriers: lack of access to finance (seen as the most important obstacle 57% of those surveyed), inadequate infrastructure (63% agree) and high taxation (72% agree). The results of the study are that the effects on the sustainability of these businesses vary and strongly depend on their size, industry, and ownership structure. Thus to enhance their contribution to equitable and sustainable domestic economic development, a multimodal policy framework focusing on amplifying access to personalised finance, adopting industry-specific infrastructural development and institutionalisation of firm proprietorship models is proposed.

Original Research Article

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INTRODUCTION

Local entrepreneurship has been seen as an important driver of economic sustainability, especially in the developing world where only formal jobs are scarce (Adebayo and Yusuf, 2021; Ibrahim et al., 2025). Small and medium enterprises (SMEs) have also helped in creating jobs, alleviating poverty and enhancing community development in Nigeria (Magaji et al., 2024a; Ismail et al., 2025; Ahmed et al, 2024). Nonetheless, the degree of transformation of local entrepreneurial activity into economic resilience over time differs among regions because of resource disparities, infrastructure, and the policy support (Okeke and Nwankwo, 2022; Abubakar et al., 2025; Musa et al., 2023). The case of Bwari Area Council in the Federal Capital Territory (FCT) is a special situation where population growth and urbanization, and increasing socio-economic demands have rendered entrepreneurship as a vital instrument of maintaining livelihood.

The micro and small-scale enterprises, including agribusiness, retail trading, crafts, transportation, and service

delivery, are the main activities that local entrepreneurs in the Bwari Area Council are involved in and 99 percent of which are instrumental in maintaining household income and driving local business (Usman & Ojo, 2023). However, these entrepreneurs are usually cognizant of structural barriers, such as lack of access to finance, lack of business training, and market connectivity despite the importance of these. They could be hampered by these challenges as they strive to build economic sustainability and generate a lively local economy (Ibrahim and Mohammed, 2022; Magaji et al., 2024b). It is hence important that policy makers and other development stakeholders understand how these businesses are run and their role in economic development.

Economic sustainability highlights the ability of an economy to enable its long-term development, resource efficiency, and fairness in opportunities for present and future generations (World Bank, 2021). In this regard, the local entrepreneurship stimulates innovation or value generation and diversification of the economic base in emerging communities like the Bwari

Area Council. Small businesses can increase local sources of value, eliminate the reliance on external markets, and build resilience within the community (Eze and Chukwu, 2020; Adamu et al., 2009; Muhammed et al., 2025). Therefore, the evaluation of their role gives them the understanding of how the local level of economic activities by grassroots contributes to the sustainable development outcomes.

Besides, the Nigerian government has implemented different programs to empower entrepreneurs such as youth empowerment programs, credit support programs, and capacity building interventions (Federal Government of Nigeria, 2022). Nevertheless, it is not clear how well these interventions will be effective in making local entrepreneurship strong in the Bwari Area Council. It is crucial to assess to what degree of the use of available opportunities and overcoming existing limitations local enterprises can succeed in, to understand whether it is possible to make entrepreneurship a truly stimulating factor in maintaining the sustainability of the economy in the region (Aminu and Garba, 2023; Magaji and Saleh, 2010).

Considering such realities, this research study aims at evaluating the contribution of local entrepreneurship towards ensuring economic sustainability in the Bwari Area Council. The research offers an empirical insight on the role of local businesses in generating income and creating jobs as well as resiliency in the long term of the economic system. It also evaluates the predicaments that are being encountered by the entrepreneurs and outlines measures that can be employed to help them contribute more to sustainable development. With this evaluation, the research will contribute to the policy formulation process and enhance growth planning towards a more sustainable and inclusive economy in the Bwari Area Council (Oladipo and Bello, 2024).

THEORETICAL FRAMEWORK AND LITERATURE REVIEW

CONCEPT REVIEW

ENTREPRENEURSHIP

Entrepreneurship refers to how individuals or organizations create and seize opportunities in the market and mobilise resources to produce goods or services that create economic and social value (Shane and Venkataraman, 2020). It is about innovation, taking risks, and making active decisions, to create new business or enhance the current, and satisfy the needs of the society (Hisrich et al., 2021). Entrepreneurship in developing economies like Nigeria is a vital factor in the creation of jobs, raising household incomes, and mitigating poverty through supporting the local economy and sustainable inclusive development (Adebayo and Yusuf, 2021; Sadiq et al., 2025). Entrepreneurs also make the region competitive as they promote innovation and productivity in the small and medium-sized businesses (Aminu and Garba, 2023; Mansur et al., 2025). Therefore, entrepreneurship is a transforming factor in economic change, resiliency and sustainable development in both urban and rural areas.

ECONOMIC SUSTAINABILITY

The economic sustainability can be defined as the possibility of an economic system to sustain long-term growth, effective use of resources, and steady livelihood potential opportunities without undermining the potential of future generations to satisfy their requirements (World Bank, 2021). It focuses on resilience, productivity, and fair development through securing that economic performance is ecologically good, inclusive, and financially sustainable in the long term (OECD, 2020). Economic sustainability, on the local community level, entails empowering small enterprises, fostering innovation, diversification of income, and enhancing institutional frameworks to foster stability and lowering exposure to economic shocks (Eze & Chukwu, 2020; Ologbonor et al., 2025). In emerging economies like the Bwari Area Council, economic sustainability practices improve welfare in the community, boost investments, and provide sustained access to economic opportunities (Oladipo & Bello, 2024). Thus, long-term development and enhanced quality of life are deeply anchored on economic sustainability.

THEORETICAL FRAMEWORK

THE INNOVATION THEORY OF SCHUMPETER.

The Theory of Innovation by Schumpeter is very much applicable in evaluating the contribution of local entrepreneurship in facilitating economic sustainability because it focuses on the role of the entrepreneur in advancing economic development through innovation, imagination and constant advancement (Schumpeter, 1934). Schumpeter argues that entrepreneurs also bring new products, new methods of production, new markets and new forms of organisations, which create a stimulus to economic change and long term growth (Fagerberg, 2020). The local entrepreneurs in the Bwari Area Council are a factor that leads to economic sustainability in the area, which includes creating new ways of meeting the local demands, making the market more efficient, and creating jobs that would benefit the community welfare. The theory also describes the role of entrepreneurial activity in developing a competitive advantage and economic resilience, which is critical to the survival of local economies in developing areas (Adebayo and Yusuf, 2021). In this way, the view of Schumpeter concurs with the purpose of the study to understand how local entrepreneurship is helpful to sustain the economy due to innovation-based development.

EMPIRICAL REVIEW

According to the empirical studies, there is always the importance of the local entrepreneurship as the effective way to reduce the level of poverty, especially at the grassroots level when there are few formal labour employment opportunities. Entrepreneurship allows people to earn money based on the resources, capabilities, and local possibilities, and hence, the standards of living are improved, and the reliance on government programs or external assistance is

decreased (Olawale & Garwe, 2021). According to Olawale and Garwe (2021), entrepreneurship opens opportunities of self-employment and development of small businesses- both of which are fundamental in addressing the problem of unemployment and alleviating poverty in the developing economies. Entrepreneurs widen the economic participation by developing small local resources into sustainable business projects and enhance financial autonomy among communities.

The other community-based studies have also provided evidence on the beneficial impact of entrepreneurship on the quality of livelihood. It has been demonstrated that local businesses like small farm processing businesses, craft industry and businesses in the service sector boost household income and lead to grassroots development. According to Eze and Chikezie (2022), local entrepreneurs have an immense role to play in transforming rural communities within Nigeria by organising local resources and establishing job opportunities that would sustain family livelihoods. These businesses do not only boost the level of income, but also promote social inclusion, whereby, marginalised groups, including women and the youth, are engaged in constructive and productive economic assets. This evidence shows that entrepreneurship is still a viable and efficient tool of facilitating fair growth and alleviating poverty in the local communities.

Besides, to comprehend the role of the grassroots entrepreneurship in the economic sustainability, it is necessary to look into the contribution of the business activities on the level of the job creation and income diversification. Most of the local entrepreneurs have more than one business- they usually trade, farm and provide services which spreads the risk of economic instability amongst the households. As suggested by Okeke and Ekanem (2023), the diversification of income, which is enabled by entrepreneurship, enhances economic resilience and can help mitigate poverty in the long-term because of constant livelihood systems. Therefore, in the Bwari Area Council, local entrepreneurship is one of the key factors of socioeconomic development, empowerment, and long-term reduction of poverty.

Nigeria has also shown that empirically, local entrepreneurship takes centre stage in the development and empowerment of the communities. Entrepreneurs are part of the change aspect of the community they are situated in as they are able to provide employment, increase the availability of basic needs and services and also bring self-dependence to the local population. According to Adelaja and Ogunleye (2022), a locally owned business will not only make a profit but create a system of network and collective action through which communities will be capable of dealing with their collective issues in a better way. Entrepreneurs promote a local investment, enhance living standards, and make development outcomes sustainable through creativity, mobilisation of resources and innovation.

A study carried out in most of the Area Councils in the Federal Capital Territory (FCT) also supports the role of entrepreneurship in enhancing the wellbeing of communities. Research shows that small enterprises in such locations as Gwagwalada and Kuje have boosted the employment of the youth population and supported skills acquisition programs empowering women and the youth to be self-sufficient (Ibrahim and Danjuma, 2023). Similarly, increased agro-processing projects and trade cooperatives within these areas have led to better food security, increase in household earnings as well as increase in community involvement in the economic activities. These data support the idea that entrepreneurship is a bottom-up development strategy, which helps communities to evolve due to innovation, creativity, and the development of the local enterprises.

RESEARCH GAP

Despite the current empirical research stating the significance of local entrepreneurship in alleviating poverty, diversifying income, and community development in diverse regions of Nigeria, there still is a conspicuous gap in knowledge regarding the specific role of the said entrepreneurial activities in enhancing the economic sustainability of Bwari Area Council. The majority of the past studies have been generalized on rural development, poverty reduction, and youth empowerment (Eze & Chikezie, 2022; Ibrahim and Danjuma, 2023), whereas not much has been done to indicate how entrepreneurial activities add to the economic resilience, stability, and livelihood structure of a local council. Moreover, although research recognizes the role, which entrepreneurship plays in raising income and employment, it rarely investigates the focused circumstances, institutional support mechanisms, and sustainability results peculiar to the Bwari Area Council. This gap explains why a special study is required to evaluate how far local entrepreneurship can facilitate economic sustainability in the Bwari Area Council to add to a deeper insight on the developmental influence of entrepreneurship in the Federal Capital Territory.

RESEARCH METHODOLOGY

In this section, the study method employed in the research to determine the role of local entrepreneurship in the economic sustainability of the Bwari Area Council has been described. The methodology is aimed at offering a comprehensive, systematic structure of collecting, assessing, and analyzing information to serve the objectives of the study. It puts emphasis on the effects of local enterprises in terms of job creation, revenue generation and the community resilience and the contribution of entrepreneurial activities to sustainable economic development in the area. Some of the key elements of this chapter include the study area, research design, data sources, demographic and sampling strategies, data collection and analysis methodologies and protocols that are necessary to guarantee the validity and reliability of research instruments.

This methodical approach ensures the credibility of the study and evidence-based content about the dynamics of local entrepreneurship as the catalyst of economic sustainability in the Bwari Area Council.

AREA OF STUDY

The area of study shall be the Bwari Area Council that is situated at around 9deg134.80' N latitude and 7deg24 28.80' E longitude. Bwari falls within the northeast of the Federal Capital Territory (FCT), and the expected land area per Bwari is 2,300 square kilometres (FCDA, 2024).

This research paper focuses on four key metropolitan areas that have experienced immense growth in terms of development and population: Kubwa (one of the largest satellite towns in Africa), Byazhin, Bwari and Dutse Alhaji. The study explores some of the fundamental elements of urban growth, which include housing construction, infrastructure (especially, roads and energy provision), environmental quality and socio-economic activity. It is important to understand the impact of such changes on the standard of life in the Bwari Area Council in order to have successful and sustainable urban development.

RESEARCH DESIGN

In this study, the research design will be a mixed-methods descriptive research design to offer a holistic and detailed explanation on how the local entrepreneurship can be utilized to enhance economic sustainability in the Bwari Area Council. It is a synergistically designed method, which integrates both quantitative and qualitative data collection

and data analysis methods used to answer the complex research problem. The quantitative element will be aimed at measuring the characteristics, scale, and direct economic contribution of the local businesses systematically such as creating employment, contributing to the revenues, and their sustenance in the market. At the same time, the qualitative aspect is going to explore the lived experience and adaptive strategies of the entrepreneurs, their perceived challenges and the view of the policymakers and community leaders in detail. Upon incorporating these two threads inquiry, the research design will allow corroborating the results, which will guarantee that the statistical tendencies, disclosed by the numbers, are explained and supported by the high-quality information to become official and that the specific insights, gained in the course of personal contacts, will be presented.

STUDY POPULATION

The population of the study is also broadly defined to cover all the interested parties and individuals which make up and influence the entrepreneurship in the Bwari Area Council. The main target audience will consist of local entrepreneurs and company owners, both legally registered and those who operate in informal sector, as they all are the pillars of the local economy. Moreover, there are Bwari locals, consumers and market players, who influence the success and sustainability of its businesses; their opinions are important in comprehending demand-side forces. Based on the data on 2024 annual reports by the National Population Commission, its residential population is currently estimated as 551,775 by 2024.

Table 3.3: Projected Population of Area Councils in Abuja (2006 - 2024)

Area Council	2006 Census	2010	2014	2018	2022	2024
Abaji	58,642	67,293	77,220	88,612	101,684	108,926
Abuja Municipal Area Council	776,298	980,058	1,237,301	1,562,064	1,972,069	2,215,817
Bwari	229,274	278,683	338,742	411,743	500,476	551,775
Gwagwalada	158,618	192,801	234,351	284,855	346,243	381,733
Kuje	97,233	115,952	138,275	164,895	196,641	214,737
Kwali	85,837	100,417	117,473	137,427	160,771	173,890

Source: National Population Commission (2024).

SAMPLING TECHNIQUE

The sampling will apply a stratified random sampling model to ensure that the sample is representative enough to represent the different sectors of the entrepreneurial ecosystem. Under this method, the various research population are initially divided into discrete and homogenous sections or strata based on their major economic role. Stratification will be as the following: Small and Medium Enterprise (SME) Owners (25%, to represent more formalized businesses); Informal sector entrepreneurs (20%), in order to capture the large portion of non-registered economic activities); Key informants (5%), to get the deep policy and institutional perspective); Residents as Consumers (10%), to obtain the

market perception and demand); and Micro-enterprise Owners (40%), to represent the most numerous type of business). This stratification will be followed by a simple random sampling process of the actual participants within each stratum.

SAMPLE SIZE DETERMINATION

The sample size involved in the study was estimated using the simplified formula of the finite population used by Yamane (1967), which gave a required sample size of [551,775] sample size with a total population size (N) of 200, a level of confidence of 95 percent, and a level of precision (e) of 0.05

in order to have a statistically representative sample of the target population.

$$n = \frac{N}{1 + N(e^2)}$$

Where:

- i. n = required sample size
- ii. N = population size (Bwari's projected 2024 population = 551,775)
- iii. e = margin of error (5% or 0.05)

Calculation:

$$n = \frac{551775}{1 + 551775(0.05^2)}$$

$$n = \frac{551775}{1 + 551775(0.0025)}$$

$$n = \frac{551775}{1 + 1379.44}$$

$$n = \frac{551775}{1380.44}$$

$$n = 399.7$$

Jurisdiction over 250 Respondents.

It was estimated that the number of 250 respondents was an appropriate and methodology-appropriate sample size based on the aim of the study and the resources available. In a population with magnitude over 500,000, the calculation made by Yamane (1967) demands a bigger sample (approximately 400) yet with the available practical considerations such as time, equal distribution of questionnaires, and availability of the field, a small reduction was needed.

The validity and representativeness of the findings were maintained by the use of stratified random sample. This approach was used to make sure that the local entrepreneurial ecosystem was well-represented in the wide range of organisations, including small-scale producers, dealers, craftspeople, and service providers. The stratification made the estimates of each subgroup more accurate, which compensated the smaller sample size and increased the quality of the obtained data.

SOURCES OF DATA

PRIMARY DATA

The main data to be used in the study will be gathered at the site through the application of three clear research tools that are meant to produce distinctive and context-dependent data that will be applicable in the objectives of the study. Structured questionnaires will be handed out to statistically significant number of local entrepreneur based in the region of research. This instrument aims at gathering standardised quantitative information on essential variables, such as business start-up capital, annual turnover, workforce, nature of the enterprise, operational issues where limited access to

finance, poor infrastructure and constrained policies can be cited, and the perceived contribution of enterprises to the local development in socioeconomic terms. Besides that, semi-structured interviews will be conducted among the pre-selected key informants like government officials, business organisation leaders, and representatives of the microfinance institutions. These interviews will yield qualitative data regarding the effectiveness of the current government support schemes, regulatory framework, capacity-building initiatives as well as the outlooks on the long-term sustainability of small-scale companies within the local economy by the stakeholders.

SECONDARY DATA

The proposed study will utilize both published and unpublished secondary data to bring high-quality information and justify the feasibility of the suggested recommendation, as well as to validate primary data and make the overall analytical framework stronger. The primary sources will be the official statistical reports of the National Bureau of Statistics (NBS), especially the ones concerning Micro, Small, and Medium Enterprises (MSMEs), and the national economic surveys that will be used as the benchmark resources. It will also utilise relevant academic literature in journals. In order to complement these secondary sources, systematic field surveys and firsthand observations will be employed in assessing the physical business environment which encompasses the conditions of the market infrastructure, the spacing of commercial centres and the availability of the key services like electricity and water supply which is important to successful entrepreneurship. Further information will be obtained through the reports of the specialised agencies, including the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) that provides detailed information on the trends in the sector and the support mechanisms.

METHOD OF DATA ANALYSIS

The data that will be obtained will be analyzed through inferential and descriptive statistics. The effects of urbanisation on the population will be described and analysed by means of descriptive statistics (frequency, percentages, and means). The next step would be to determine the relationships between urbanisation and the shifts in the standard of living using inferential methods, which include correlation and regression. The Statistical Package of Social Sciences (SPSS) version 20.0 will be used to do all analyses.

DATA ANALYSIS/PRESENTATION OF RESULTS.

To study the topic of local entrepreneurship in Bwari Area Council, this section breaks down data of 250 questionnaires that were filled in self-administered approach. It starts with a very elaborate demographic profile of the respondents such as gender, age, occupation, duration of stay, and education which it does so as to give a context through which the

socioeconomic framework within which entrepreneurship is conducted is understood. The chapter also discusses the nature and nature of local entrepreneurial activities, how communities view them in terms of their effect on overall economic sustainability and the major obstacles that hinder the growth and sustainability of small businesses. It also determines the extent to which business size, sector and ownership structure affect the total economic impact.

Together, the results provide an in-depth perspective on the prospects and limitations influencing small business, their contribution to employment and income, diversification of the economy and sustainability in the long term.

Demographic Profile of Respondents

Demographic Characteristics	Variable	Frequency	%age
Gender	Male	113	56.5
	Female	87	43.5
Age	18 -25	13	6.5
	26 – 35	47	23.5
	36 – 45	78	39
	46 – Above	62	31
Educational Level	No Formal Education	13	5.2
	Primary School Certificate	36	14.4
	Secondary School Certificate (SSCE/GCE)	32	12.8
	OND / NCE / Diploma	79	31.6
	Bachelor's Degree (B.Sc./HND)	69	27.6
Duration of Stay in Bwari Area Council	Less than 1 year	33	13.2
	1 - 5 years	83	33.2
	6 - 10 years	73	29.2
	11 - 15 years	47	18.8
	Over 15 years	14	5.6
Occupation	Agri-business	54	21.6
	Retail and Wholesale Trade	46	18.4
	Hospitality (Restaurant, Hotel, Lounge	28	11.2
	Services (Hair Salon, Barbering Salon, Tailoring	46	18.4
	Artisan/Manufacturing (Carpentry, Welding, Baking)	33	13.2
	Professional Services (Consultancy, Tech, Logistics)	11	4.4
	Transportation (Ride-hailing, Uba Business, Taxi, Keke	32	12.8

Source: Authors' field survey (2025)

Table 4.0 indicates demographic and sectoral features of the entrepreneurs in Bwari Area Council with a slight gender imbalance where males make up 56.5% and females 43.5 percent of the respondents. Older adults are the primary initiators of entrepreneurial activity with a sub-group of 36-45 (39) and 46 and above (31) meaning that those who run the business are individuals with considerable life and work experience. Education profile is somewhat good, with 31.6% having OND/NCE/ Diploma and 27.6% having B.Sc/HND level of education, which depicts a well trained and formal oriented entrepreneur base that can influence innovation and

long run of business success. The 1-10 years of business experience is an indication of a dynamic, growing business environment among most entrepreneurs. Simultaneously the sectoral distribution indicates agri-business (21.6%), retail/wholesale trade (18.4%), and personal services (18.4%) with more than 58 percent of the total entrepreneurial activity. The number of professional and technology-based services is minimal (4.4%), which presents an opportunity and shows a gap to diversify the local economy and apply modernisation and sustainable economic growth.

Table 4.1: Major types and characteristics of local entrepreneurial ventures operating in the Bwari Area Council

S/N	Statement	Strongly Agree (5)	Agree (4)	Neutral (3)	Disagree (2)	Strongly Disagree (1)	MEAN
1	Most local entrepreneurs in Bwari operate small-scale or family-owned businesses.	0.07	0.85	0.45	0.36	0.47	2.2
2	Trading and retail services are the dominant forms of entrepreneurship in the area.	1.52	0.65	0.54	0.9	0.48	4.09
3	Manufacturing and agro-based enterprises are gradually increasing in the Bwari Area Council.	0.59	0.25	0.84	0.11	0.09	1.88
4	Most local businesses have fewer than 10 employees.	1.22	0.93	0.78	0.67	0.44	4.04
5	Access to finance remains a significant determinant of business size and growth.	1.48	0.87	0.65	0.77	0.35	4.12
6	Local entrepreneurs rely primarily on personal or family savings to start their ventures.	0.68	1.21	0.38	0.81	0.35	3.43
7	Most businesses in the area operate informally or without registration.	0.56	0.81	0.87	0.52	0.18	2.94
8	The entrepreneurial ventures in Bwari contribute significantly to local employment creation.	0.85	0.93	0.42	0.65	0.41	3.26

The results of Table 4.1 underscore the fact that small businesses are the cornerstone of the local economy of Bwari Area Council, and that most of the enterprises had less than 10 employees on average (mean = 4.04; 53.22% agreement), and this aspect underscores their pivotal position in the entrepreneurial ecosystem. The local economic activity is dominated by trading and retail services (mean = 4.09, 53.06% agreement) and manufacturing and agro-based business have little growth (mean = 1.88), as it is not diversified in terms of industries that are important to the

sustainability of the business in the long-term. Access to finance has the highest mean score of 4.12 (57.04% agree) and mean reliance on personal or family savings was moderately high with a mean = 3.43 (55.09% agree) indicating the lack of formal sources of finance. Also, informal and unregistered businesses are prevalent (mean = 2.94, 46.59% agreement) hampering access to credit, regulatory assistance, and formal institutional assistance that reflects structural issues that impede the development and sustainability of local entrepreneurship in Bwari.

Table 4.2: Perception of Local Entrepreneurship's Contribution to Economic Sustainability in Bwari Area Council

S/N	Statement	Strongly Agree (5)	Agree (4)	Neutral (3)	Disagree (2)	Strongly Disagree (1)	MEAN
1	Local entrepreneurship provides significant employment opportunities for residents in the Bwari Area Council.	0.73	0.98	0.37	0.33	0.27	2.68
2	Small businesses in Bwari play a vital role in generating income for households.	0.23	0.49	0.47	0.89	0.61	2.69
3	Local enterprises contribute to the area's overall growth and diversification.	0.83	0.76	0.69	0.51	0.32	3.11
4	Entrepreneurship activities in Bwari encourage the use of locally sourced materials and resources.	0.35	0.42	0.37	0.24	0.54	1.92
5	Local entrepreneurs help reduce youth unemployment and social dependency.	0.81	0.35	0.68	0.23	0.31	2.38
6	The expansion of local businesses has improved the standard of living in the Bwari Area Council.	0.83	0.56	0.63	0.44	0.32	2.78

The Table 4.2 results indicate that, although the effect of the local entrepreneurship in the Bwari Area Council is moderate, the local entrepreneurship helps in economic sustainability by creating jobs, generating household incomes, and diversifying the economy. According to the respondents, small businesses create a few jobs (mean = 2.68), and offer a stable household (mean = 2.69), but small profitability, limited capacity to reach the market, and small scale limit the benefits. The maximum mean of 3.11 is a good indication that the community realizes that entrepreneurship helps in economic growth and lessens dependence on limited

economic activities. Nevertheless, it is not without difficulties, with poor local value chains being a significant problem (mean = 1.92), youth engagement being low (mean = 2.38), and increment in the living standards being slight (mean = 2.78). Comprehensively, although the role of local enterprises in the economy is significant, its potential is not fully exploited, and there is a need to take specific actions to improve their economic and social performance in the long term through finance, capacity-building, market development, and resource utilisation.

Table 4.3 Major Challenges Affecting the Growth and Sustainability of Local Entrepreneurs in Bwari Area Council

S/N	Statement	Strongly Agree (5)	Agree (4)	Neutral (3)	Disagree (2)	Strongly Disagree (1)	MEAN
1	Inadequate access to credit and financial support limits business expansion.	0.63	0.78	0.42	0.81	0.41	3.05
2	Poor infrastructure, such as unreliable electricity and bad road networks, hinders business operations.	0.97	0.81	0.63	0.43	0.31	3.15
3	High taxation and multiple levies from local authorities discourage business growth.	1.27	0.81	0.61	0.51	0.38	3.58
4	Lack of proper business training and management skills affects long-term sustainability.	0.32	0.61	0.56	0.68	0.32	2.49
5	Limited access to modern technology reduces productivity and competitiveness.	0.68	0.71	0.36	0.68	0.41	2.84
6	Inconsistent government policies and weak institutional support discourage entrepreneurship.	0.87	0.75	0.48	0.32	0.63	3.05
7	Insecurity and theft negatively impact business stability and customer confidence.	0.33	0.47	0.32	0.61	0.42	2.15
8	Difficulty in accessing affordable business premises or workspaces affects new startups.	0.89	0.73	0.41	0.32	0.43	2.78

As Table 4.3 reveals, the main limitations of the growth, stability, and long-term sustainability of small-scale businesses in the Bwari Area Council are directly available in strategies to improve their contribution to economic sustainability. Lack of finance is found to be a major challenge with a mean score of 3.05, which implies that most entrepreneurs are unable to access loans, grants, or flexible funding hence restricted business growth, innovation and job creation. Poor infrastructure with a mean of 3.15 is another cause that lacks competitiveness in terms of unreliable energy, road networks, and supply chains and excessive taxation in terms of the highest mean of 3.58 as a deterrent to profitability and reinvestment, which forces businesses into an informal form of operation.

Other obstacles are lack of managerial skills and business training (mean = 2.49), lack of access to modern technology (mean = 2.84), inconsistent government policies and lack of institutional support (mean = 3.05), lack of insecurity (mean = 2.15) and high cost/lack of business premises (mean = 2.78). All these issues restrict the ability of small businesses to grow, diversify, and earn sustainable revenues, which indicates the necessity of complex interventions. In general, the evidence highlights that financing, infrastructure, taxation, training, technology, consistency of the policy, security, and inexpensive workspace should be considered to reinforce local entrepreneurship and increase its contribution

to sustainable economic development in the Bwari Area Council.

The results of Table 4.3 indicate the main constraints to the development, stability, and sustainability of small-scale businesses in the Bwari Area Council, which directly motivates the measures of improvement to their role in the economic sustainability. Availability of finance is a critical issue with an average score of 3.05 wherein most entrepreneurs are finding it difficult to borrow money in the form of loans, grants, or flexible financing, thus reducing the growth, innovation, and employment. Poor infrastructure, as indicated by the mean of 3.15, further obstructs competitiveness by creating unreliability in energy, poor road networks, and interrupted supply chains, and excessive taxation, as indicated by the highest mean of 3.58, lowers profitability and does not encourage reinvestment, which drives most businesses to operate in the informal sector.

Other impediments are low level of managerial skills and business training (mean = 2.49), inadequate access to modern technology (mean = 2.84), inconsistency of government policies and weak institutionalization (mean = 3.05), insecurity (mean = 2.15), and the cost or lack of access of business premises (mean = 2.78). The complex of these challenges reduces the ability of small enterprises to scale up, diversify and earn sustainable income, which indicates the necessity of multi-dimensional interventions. The evidence in

general highlights that financing, infrastructure, taxation, training, technology, consistency of policies, security, and affordable workspace are key areas that need to be enhanced

to help in enhancing local entrepreneurship and its contribution to ensuring sustainable economic development in the Bwari Area Council.

Table 4.4: Influence of Business Size, Sector, and Ownership on the Economic Impact of Local Entrepreneurship in Bwari Area Council

S/N	Statement	Strongly Agree (5)	Agree (4)	Neutral (3)	Disagree (2)	Strongly Disagree (1)	MEAN
1	Larger businesses in the Bwari Area Council have greater capacity to create employment than smaller ones.	0.98	1.36	0.39	0.54	0.74	4.01
2	Small and micro-scale enterprises play a key role in reducing poverty and supporting household income.	1.37	1.45	0.41	0.51	0.38	4.12
3	The sector in which a business operates (e.g., trade, manufacturing, or agriculture) strongly influences its contribution to local economic growth.	1.35	1.38	0.45	0.32	0.31	3.81
4	Manufacturing and agro-based enterprises generate more sustainable jobs than trading or retail businesses.	0.21	0.92	0.17	0.54	0.72	2.56
5	Service-oriented enterprises (ICT, transport, and hospitality) have contributed to economic diversification in the Bwari Area Council.	0.35	0.61	0.52	0.21	0.4	2.09
6	Family-owned and individually owned businesses often face capital and managerial limitations that affect growth.	0.32	0.72	0.25	0.51	0.45	1.93
7	Cooperative and partnership-based enterprises have greater stability and community impact compared to sole proprietorships.	0.21	0.28	0.25	0.41	0.32	1.47
8	The size, sector, and ownership structure of businesses collectively determine their overall economic impact in the area.	0.98	1.23	0.24	0.52	0.24	3.21

As the answers in Table 4.4 show, the community has a great awareness of the importance of small and micro-enterprises in alleviation of poverty and the maintenance of household income, with the highest mean score of 4.12 (82.4%). The prospects of such businesses are however limited by the fact that managerial and financial constraints in family-owned businesses limit the potential of such business and therefore there is the need to implement specific interventions in business training and fund accessibility. The sustainability and capacity to create employment of manufacturing, agro-based and services-based firms and cooperative ownership models were also sceptical by the respondents, and they were a reflection of cultural and practical obstacles that need to be

overcome in order to implement the policy successfully. It is worth noting that the fact that economic impact can be defined by business size, sector and ownership structure, thus making it inevitable that a multidimensional approach is required. This means that the Bwari Area Council should use practical assistance measures to improve the managerial capabilities, increase the financial availability, sector-specific development, and ownership patterns that will be culturally and economically acceptable to guarantee the sustainability of the economy in the long-term.

Practical Strategies and Policy Measures to Strengthen Local Entrepreneurship in Bwari Area Council

S/N	Statement	Strongly Agree (5)	Agree (4)	Neutral (3)	Disagree (2)	Strongly Disagree (1)	MEAN
1	Larger businesses in the Bwari Area Council have greater capacity to create employment than smaller ones.	0.98	1.36	0.39	0.54	0.74	4.01
2	Small and micro-scale enterprises play a key role in reducing poverty and supporting household income.	1.37	1.45	0.41	0.51	0.38	4.12
3	The sector in which a business operates (e.g., trade, manufacturing, or agriculture) strongly influences its contribution to local economic growth.	1.35	1.38	0.45	0.32	0.31	3.81
4	Manufacturing and agro-based enterprises generate more sustainable jobs than trading or retail businesses.	0.21	0.92	0.17	0.54	0.72	2.56
5	Service-oriented enterprises (ICT, transport, and hospitality) have contributed to economic diversification in the Bwari Area Council.	0.35	0.61	0.52	0.21	0.4	2.09
6	Family-owned and individually owned businesses often face capital and managerial limitations that affect growth.	0.3.2	0.72	0.25	0.51	0.45	1.93
7	Cooperative and partnership-based enterprises have greater stability and community impact compared to sole proprietorships.	0.21	0.28	0.25	0.41	0.32	1.47
8	The size, sector, and ownership structure of businesses collectively determine their overall economic impact in the area.	0.63	1.18	0.33	0.61	0.34	3.09

Source: Authors' field survey (2025)

According to Table 4.5 in the findings, small and micro-scale enterprises are considered by the respondents to be important in poverty reduction and household income in Bwari Area Council with the highest mean score of 4.12 (82.4%). The fact that small business firms play a big role in supporting local livelihoods notwithstanding, it is seen that larger firms are thought to generate more employment opportunity compared to small firms with means of 4.01(80.2), which implies that the capacity of micro-enterprise is insufficient to accommodate more employment without proper financing and growth stimulus. Another point that is concurred by the respondents is that the level of contribution of a business to an economic growth depends largely on the sector that the business is based in and the mean results in a figure of 3.81 (76.2%). But agro-allied and manufacturing companies are ranked as less sustainable in terms of employment as compared to trade based ones, depicted with the least mean of 2.56 (51.2%). It shows a lack of production and agro-processing capacity development in the region and demonstrates the necessity of specific assistance, such as access to finance, production facilities, energy options, and skills training to tap the potential of long-term sustainability of the previously mentioned sectors.

The findings also indicate significant weaknesses in the structure and management of small businesses in the Bwari Area Council. The respondents differ greatly in their viewpoint that family-owned and individual managed firms possess sufficient capital and organisational capability to expand with the mean score of 1.93 (38.6%). This implies that there are huge financial and skills deficiencies that reduce business sustainability and expansion. On the same note, cooperative and partnership-based ownership models are seen as even less effective with the least mean score of 1.47 (29.4%), indicating poor coordination, low adoption, and bad governance structure. These results point to the fact that cooperation, governance and collective financing systems should be better formalised. On the whole, the respondents with the mean of 3.09 (61.8%) moderately agree that the economic impact of local entrepreneurship depends on the size of the firm, industry, and ownership structure. This also supports the need to have multifaceted interventions to increase managerial capacity, availability of credit, value-chain support, technology adoption, and development of sustainable ownership models to maximise the role of entrepreneurship in long-term economic sustainability in the Bwari Area Council.

DISCUSSION OF FINDINGS

The results have shown that entrepreneurship within the Bwari Area Council is influenced by an average level of a heterogeneous population consisting of mature and well-educated people with high levels of integration into the community. The dominant enterprise structures in most entrepreneurs are in some of the most vital sectors, including agriculture, retail, and personal services as opposed to the high-growth innovation sectors. Micro and small businesses

are the heart and soul of the entrepreneurial activity, and employ less than 10 individuals and rely primarily on personal or family funding. As much as these ventures generate income, create local jobs and have small effects in improving the living standards of the people, they are limited to economic sustainability due to low diversification, low returns, and high concentration in the trade related activities. Recent views indicate that entrepreneurship has a positive role in the resilience and monetary circulation, yet limitations on resource utilization, involvement of youth, and lack of value-chain development undermine the overall sustainability effects.

The empirical data bring out some structural issues that impair the development of entrepreneurship in the region. The major limitations are high rates of taxation, bad infrastructure, lack of credit accessibility, and lack of technology which largely limit business growth and competitiveness. Other issues like poor security, poor business training, and high business premises rents are other factors that restrict the ability of the entrepreneurs to sustainably scale the business. The sector-specific analysis also indicates that manufacturing, agro-processing and ICT related businesses with high productivity and sustainability potential are not performing well because of operational bottlenecks and lack of policy support. The ownership structure also influences the sustainability performance whereby both the sole proprietorship and the cooperative are undermined by low managerial capability, bad governance and lack of capital formation. In general, the entrepreneurial influence in Bwari is greatly limited by interconnected financial, infrastructural, and institutional aspects.

Regardless of these difficulties, the research confirms that the model of the effect of the business on the economy and its local entrepreneurship is influenced by the business size, sector, and ownership together, which implies that the strategies to be improved should be complex. The bigger businesses are now the source of more jobs and the micro business is contributing much towards the household income and poverty reduction. Respondents note that sector-specific interventions, particularly agro-enterprise, manufacturing and digital driven services, are required to release the potential of long-term sustainability. Some of the practical strategies that have been suggested are the expansion of access to finance, enhancement of business training, empowerment of cooperatives with governance reforms as well as provision of modern infrastructure like energy provision, innovation centres, and production centres. With the holistic consideration of these limitations, policy intervention can strengthen enterprise resilience, promote diversification, enhance the local value chain, and optimise the role played by entrepreneurship in ensuring sustainable economic development of Bwari Area Council.

CONCLUSION AND RECOMMENDATIONS.

The paper has concluded that local entrepreneurship can contribute significantly but not significantly in ensuring economic sustainability in the Bwari Area Council. Although small and micro enterprises play a major role in generating income, creating employment opportunities, and household financial security, their overall contribution is limited to structural issues, such as inadequate access to finance, ineffective infrastructure and excessive local taxes. The kind of entrepreneurship that thrives in the region is mostly retail and basic service oriented business with little diversification into more sustainable and high value business like manufacturing and value added agriculture. Also, gaps in managerial capabilities, inadequate training in business, and individualist ownership systems by the community also limit the growth and sustainability of the business in the long run. These constraints show that even though entrepreneurship promotes resilience and local livelihood, its ability to promote economic sustainability on a broad basis is not realised in its purest form.

The research suggests specific actions to be taken in order to allow local companies to develop beyond subsistence level activities. The main recommendations involve access to more finance, which can be achieved by having structured credit schemes, increasing entrepreneurial skills which is possible by having continuous management and financial literacy, and offering sector specific infrastructure to facilitate production, storage and energy requirements. The paper also indicates the necessity to facilitate the formalisation of business to enhance access to support initiatives and regulatory safeguards, enhance ownership management via cooperative training, and build contemporary innovation centres to motivate investment in ICT and services-based firms. Also, it is possible to increase the efficiency of resources and cost-sustainability with the help of policies that increase the level of local sourcing and connect small companies to the systems of sourcing raw materials. All these steps are necessary to realise the maximum potential of local-based entrepreneurship and long-term economic sustainability in the Bwari Area Council.

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